

CAN YOU CHANGE THIS? Y / N	EXPENSE CATEGORY	EXPENSE	COST PER	AVERAGE COST OF THIS EXPENSE PER MONTH	NOTES
<input type="checkbox"/> / <input type="checkbox"/>	BANK	RENTING	\$3	\$100	Renting with interest, WHAT INTEREST RATE? CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	BANK	OVERDRAFT FEES	\$25	\$50	2 overdraft fees per month
<input type="checkbox"/> / <input type="checkbox"/>	BANK	BOUNCED CHECK FEES	\$25	\$50	2 bounced check fees per month
<input type="checkbox"/> / <input type="checkbox"/>	BANK	ATM	\$3	\$12	4 withdraws per month
<input type="checkbox"/> / <input type="checkbox"/>	BANK	CREDIT CARDS	\$100	\$100	Will save thousands - DON'T USE THEM, CUT THEM UP
<input type="checkbox"/> / <input type="checkbox"/>	CELL PHONE	PHONE PLAN	\$50	\$50	Fees & Data plan for your phone- CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	CELL PHONE	PHONE RATE	\$10	\$10	Call your phone provider- CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	CHECK CASHING	PAYDAY OR CHECK CASHING	1% - 3%	\$15	Average of \$500 check cashed.
<input type="checkbox"/> / <input type="checkbox"/>	DRUGS	STORE BRAND DRUGS	\$5	\$30	Always ask for generic or store brand from doctor/pharmacist
<input type="checkbox"/> / <input type="checkbox"/>	ENTERTAINMENT	MOVIES & FUN EVENTS	\$75	\$75	FREE movies & events - CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	FAMILY	SAVINGS!	\$50	\$50	Planning - CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	FAMILY LOANS	LENDING TO FAMILY/FRIENDS	\$100	\$100	Stop it, don't be an enabler - CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	FOOD	EATING OUT	\$100	\$100	Eat in - CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	GIFTS	GIVING GIFTS	\$75	\$75	Gifts add up! - CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	HABIT	SMOKING OR TOBACCO	\$8	\$40	For only 5 packs a week. This will continue to increase
<input type="checkbox"/> / <input type="checkbox"/>	HABIT	ALCOHOL- BEER/WINE/LIQUOR	\$10	\$80	Alcohol weekly
<input type="checkbox"/> / <input type="checkbox"/>	HABIT	IMPULSE BUY- TOYS/MAKEUP	\$20	\$100	Wait before you buy- CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	HABIT	NEED --VS-- WANT	\$100	\$100	Try this - don't buy it until you need it- CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	HABIT	STORE FUN	\$50	\$50	Don't go to a store for fun - CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	HABIT	IS IT A GOOD BUY?	\$100	\$100	For every purchase - ask yourself... CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	HEATING & AC	ELECTRIC OR GAS COMPANY	\$10	\$10	Just call - CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	HEATING & AC	ELECTRIC COMPANY	\$25	\$25	Can reduce your electric bill IN HALF
<input type="checkbox"/> / <input type="checkbox"/>	HEATING & AC	AIR HOLES	\$15	\$15	Half of your energy cost could be lost- CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	HEATING & AC	SUNLIGHT	\$10	\$10	Save more than \$100 by blocking sunlight- CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	HOUSING	ROOMMATE	\$400	\$400	Save more than \$400 a month- CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	INSURANCE	HOME, CAR & OTHER	\$100	\$100	Call & reduce deductibles to decrease monthly payment
<input type="checkbox"/> / <input type="checkbox"/>	KIDS	KID'S SHOES	\$50	\$50	Do your kids really need the latest Air Jordans? CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	KIDS	KID'S PHONE	\$40	\$60	Do kids really need a phone?
<input type="checkbox"/> / <input type="checkbox"/>	KIDS	SUPPORTING KIDS AFTER 18	\$200	\$200	CLICK HERE!
<input type="checkbox"/> / <input type="checkbox"/>	LOANS	PAYING OFF DEBT	\$100	\$100	How to save up to \$100 per month - CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	TRANSPORTATION	BIKE	\$5	\$50	Biking to nearby locations can save up to \$50 a month
<input type="checkbox"/> / <input type="checkbox"/>	TRANSPORTATION	CAR	\$1	\$10	How you can save over \$100 a year in cost - CLICK HERE
<input type="checkbox"/> / <input type="checkbox"/>	WORK	40+ HOURS - 2ND JOB	\$500	\$500	Most very successful people... - CLICK HERE