

The Ultimate Money-Guide to Saving and Increasing Cash Flow

Your Path to Financial Growth,

Presented by Amy DeBusk



Phone Number
(916) 705-2557



Our Website
www.amydebuskhomeloans.com

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Welcome to Your Path to Financial Growth



Whether you're a proud homeowner or planning to buy your first home, managing your finances effectively is key to building long-term wealth. Homeownership comes with expenses like mortgage payments, utilities, and maintenance, while preparing to buy a home often involves saving for a down payment, reducing debt, and budgeting wisely.

To gain control over your finances, start by tracking your spending for at least one week. Record every purchase, no matter how small, to identify unnecessary expenses and spot opportunities to cut back. This simple exercise provides clarity and helps you create a spending plan that prioritizes savings and essential costs.

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1 Track Your Spending & Embrace the "No-Spend" Challenge



SPENDING PLAN MEETINGS: YOUR KEY TO FINANCIAL SUCCESS

Schedule a Spending Plan Meeting twice a month, ideally on payday, with your spouse or accountability partner. During these meetings:

- **Review your spending:** Compare actual expenses with your budget.
- **Adjust as needed:** Identify areas where you can cut costs or reallocate funds.
- **Set goals:** Establish short-term and long-term financial goals.
- **Celebrate wins:** Acknowledge progress, no matter how small.

These regular check-ins create financial awareness, improve communication, and foster a shared commitment to your financial success.



THE POWER OF ACCOUNTABILITY

One of the most effective ways to stay on track with your financial goals is to have an accountability partner.

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This could be your spouse, if applicable, or someone you trust who will support and challenge you to stick to your financial plan. Sharing your goals and reviewing your progress regularly helps maintain focus and motivation.



TRY THE "NO-SPEND" CHALLENGE

Consider committing to a "No-Spend" challenge for a week—or even a month. Focus on covering only the essentials like groceries and bills, while pausing non-essential purchases.

This practice promotes mindful spending and helps uncover habits that may be holding you back financially.





2 The "Cash Stuffing" Method & Subscription Audit



PRACTICE THE "CASH STUFFING" METHOD

Using a cash envelope or binder system is a simple and effective way to manage your budget and control spending.

- **Sort Your Cash:** Allocate money into labeled envelopes or a binder for categories like groceries, dining out, and savings.
- **Track Spending Easily:** A visual system helps you stay within budget and avoid overspending.
- **Build Discipline:** Once an envelope is empty, it signals when to stop, promoting better financial habits.



CONDUCT A SUBSCRIPTION AUDIT

Regularly review active subscriptions like streaming services, gym memberships, and magazine deliveries. Canceling or pausing unused subscriptions can free up extra funds for essential expenses.

Pro Tip: Cancel your ATM credit card, and get a new one, so all subscriptions are paused until you load a new card on the app or subscription that you want to keep.





3 Reduce Your Utility Bills

SIMPLE CHANGES TO LOWER UTILITY COSTS

Implementing these changes not only reduces your monthly expenses but also contributes to a more energy-efficient home, leading to long-term savings and environmental benefits.

Action	Estimated Annual Savings
Use Energy-Efficient Appliances	Up to 30% reduction in electricity bill
Seal Windows & Doors	Around \$200 savings per year
Install a Smart Thermostat	10% to 15% reduction in heating and cooling costs
Maintain Appliances Regularly	Lower energy usage and cost
Get an Energy Efficiency Audit	Identifies energy-saving opportunities
Reinsulate an Older Home	Significant reduction in heating/cooling costs