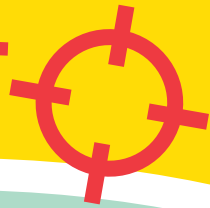


Before you make any changes in your spending habits, find out what you do with your money now.



Keep a small notebook in your pocket or purse to record all your spending as it happens for a few weeks.



Your family can have as much as 20% more cash on hand just by paying more attention to

HOW YOU SPEND

Once you know where your money goes, it's easy to target areas that need attention.





Target one or two problem areas at a time.



Involve everyone in the household.



Ask for suggestions regarding the targeted areas.



Develop your action plan.



7 Easy Steps
to improving

HOW YOU SPEND



Post your plan where everyone in the household will see it.



Evaluate your plan and your overall spending periodically.



Make sure everyone in the family enjoys the rewards!