

Ideas if Expenses Exceed Income

Freedom will come

INCOME

Could I increase my income by being willing to work a minimum wage job?

Could I find some after-work jobs that my family could do together like clean, wash windows, rake?

TAXES

Should I change the amount of tax that my employer withholds from my paycheck? (If tax refund was more than \$500 last year you should consider this.)

HOUSING

Could I save or reduce my spending or expenses if I moved?

Could I save if I lived with someone else?

Could I gain if I would rent a room to someone?

Do I have extra expenses on my telephone bill that I could eliminate? (Like call-waiting, caller ID, internet, extra phone lines.)

Could I get rid of my cellular phone until I have my finances in better shape?

Could I block long distance service?

FOOD

Could I save on shopping by first making choices based on needs, wants, and desires? (A potato is a need, potato chips are a want, and a baked potato at the deli is a desire!)

Could I save money by making a menu and/or a list before shopping?

Would I be willing to have someone look at my grocery tape to suggest ways to save?

Could I learn to cook/bake more often instead of buying pre-made or eating out?

AUTO

Could we get by with one car?

Could I find transportation with others? Buy a monthly bus pass?
Schedule outings around bus schedule, avoiding expensive cabs?

Could I sell my car and buy a cheaper one?

Could I sell my leased car?

[illegible]

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DEBTS

Do I have any debts that could be forgiven if I return items?

Could I sell anything to reduce debt?

Could I work for any of the companies I owe money to, possibly cleaning their offices?

GIVING

Do I have skills that I could donate to someone?

Could I babysit someone's children for fre so they can go to the doctor?

Could I tutor someone?

ENTERTAINMENT

Could I pack my lunch rather than buying it at work or eating out?

Am I willing to do without cable TV/internet?

Can I stop or greatly reduce eating at fast-food restaurants?

Am I willing to cut down on or maybe stop smoking cigarettes?

Am I willing to stop buying lottery tickets?

Am I willing to discontinue buying sodas/coffee at the convenience store?

Am I willing to have only one pet or no pets.

MISCELLANEOUS

Am I willing to limit my Christmas spending to only what I have saved?

Will I greatly limit my gift buying year-round, which includes birthdays, weddings, bridal and baby showers, graduations, and friend's gifts?

Could I learn how to cut my children's hair myself?

Am I willing to keep track of my cash spending by writing down everything I spend?

Other ideas: _____

[illegible]

Possible Total Found Money

\$