

> What can you put away each month?



We'd all like to start investing, but many of us wait until we have extra income. Unfortunately, by the time this happens, we will have lost crucial time. Spending less is a simple answer, and it doesn't mean depriving yourself. Small changes in your spending habits can add up.

Remember, this is not about deprivation. Consider it more of a redistribution exercise. The money is still for you, after all.

To begin, start filling in the values on items below where you feel you can trim on your spending.

	AMOUNT SAVED		FREQUENCY PER MONTH		SAVINGS PER MONTH		SAVINGS PER YEAR
<i>Example: Make your daily habit for a mocha specialty coffee a once-a-week treat instead.</i>	\$ 5	x	24	=	\$ 120	x12	\$ 1,440
Subscribe to a magazine instead of buying it monthly at the newsstand.	\$	x		=	\$	x12	\$
Rent movies more, go to the movies less. (Don't forget to add how much you'll save on junk food.)		x		=		x12	
Cut back on gas by carpooling or taking public transportation.		x		=		x12	
Are you a book junkie? Shop for secondhand books instead of new ones.		x		=		x12	
Brown-bag it instead of eating out.		x		=		x12	
Evaluate that gym membership. Are you really using it?		x		=		x12	
Evaluate those ATM and credit card fees that add up, and make changes where possible.		x		=		x12	
Is your phone plan providing what you need at the most economical price?		x		=		x12	
That fancy cable or satellite television package. Do you really need it?		x		=		x12	
Cut back on dry cleaning by putting your washer's delicates cycle to use.		x		=		x12	
Enjoy the sunshine and wash your own car.		x		=		x12	
Other		x		=		x12	
Other		x		=		x12	
Other		x		=		x12	
Other		x		=		x12	

TOTAL \$

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