



Financial Empowerment

Review your spending for the week or month. Which items cannot be cut or reduced? List these in the chart below. When you make your cash flow budget, you will just fill these into the cash flow.

Spending that <u>cannot be cut</u>	Reason

Are there items that can be completely eliminated? If yes, the money spent on these items can be used on other things such as saving for emergencies or goals or paying down debt.

Spending that <u>can be eliminated</u>	Steps to eliminate

Are there items that can be realistically reduced? If yes, list them below. Set new spending targets for these items and include them in your cash flow.

Spending that <u>can be reduced</u>	Strategies for reducing



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Once you have tracked your spending, be sure to add it into your budget or cash flow budget. For more information on cash flow budgets, see *Module 10: Managing cash flow*.