

LIVING WITHIN YOUR MEANS

If your spending is more than your income you need to identify the areas in which you could cut back your spending. If not, your financial situation will get worse.

List all items that are not essentials:

List all expenses that are not fixed payments:

OK - is there any way you can cut back? This is difficult - especially when there is not much money and others depend on you. Think hard: really can you cut back?

You know maybe you really cant! So maybe this is something you need help with, at least for a short time. Discuss this with your PuP Therapist.

Area how it is to be reduced:	Current Cost	Reduced Cost	Savings
Totals:			