

## My Personal Spending List

1. List EVERYTHING on which you spend money - consistent monthly bills, flexible bills, things you spend with your "cash" and wants
2. Categorize your spending using these topic options: B= Fixed Bills, FB = Flexible Bills, and S = Personal Spending/Wants.
3. Note the due dates.
4. List the monthly amount. For those flexible expenses, think about the average you spend each week and multiply by four.
5. Assign each expense to an account type. For example Bills, Savings/Reserves, Spending, Grocery, Etc.
6. Evaluate each expense and determine any amount you want to reduce for the month. Note adjusted amounts

Name of Expense	Category = B, FB, S	Due Date	Monthly Amount	Adjusted Monthly Amount	Expense Type
<b>Total</b>					



