

Appendix 5: Trim Those Expenses

Bill	Lowered interest rate	Reduced plan option or	Savings per month
Mortgage or Rent			
Utilities			
Home phone			
Cell phone			
Home Repair, Improvement			
Insurances and Security			
Tithes and Savings (401(k), Roth IRAs, CDs, etc.)			
Medical Expenses			
Credit Card #1			
Credit Card #2			
Credit Card #3			
Loan #1			
Loan #2			
Food			
Child Care			
Child Expenses			
Dry cleaning			
Gas			
Car Insurance and Repair			
Parking and Public Transportation			
Entertainment			
Personal (e.g., Salon, Barber, Clothing, Hygiene)			
Other (e.g., Subscriptions)			