

save more every week

TRACK YOUR SPENDING FOR ONE WEEK and transfer the totals to this log created by Jill Gianola, a certified financial planner and the author of *The Young Couple's Guide to Growing Rich Together* (McGraw Hill Trade, \$13). Make categories for repeat purchases, such as coffee, lunch, movies, and manicures, then decide whether you can cut back on or eliminate the expense or whether it's a must-have. For instance, could you eat lunch out just two days a week instead of five? If so, write "can cut back on" in the Priority Rating column and the amount you could cut in the Anticipated Savings column. After you've gone through all your expenses, tally your savings. This is how much you can save each week by taking a more rigorous approach to your daily spending habits.

EXPENSE	AMOUNT SPENT	PRIORITY RATING <small>select one: 1. MUST HAVE 2. CAN ELIMINATE 3. CAN CUT BACK ON</small>	ANTICIPATED SAVINGS
EXAMPLES: coffee (7 cups)	\$14.00	must have	\$0.00
lunch (5 days)	\$42.50	can cut back on	\$20.00
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
TOTALS:			