

# HOW TO SAVE MONEY ON GROCERIES AND EVERYDAY LIVING



WORKSHEET

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1. Do I earn enough money in order to comfortably support my current lifestyle? If not, what changes can I implement in my behavior in order to gain some breathing room?

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2. Does my rent/mortgage payment total less than one third of my monthly income? If not, what changes am I willing to make to conform to this guideline (such as refinance, move, or get a second job)?

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3. How much time do I devote to nurturing my coupon strategy each week? In what ways can I streamline my current process?

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4. Bringing children along to the grocery store leads to an increase in purchases. Is there a neighbor, friend or family member who can watch the children while I run the errand? Who?

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5. Do my spouse and I see eye-to-eye regarding the family budget and how we should spend our money?

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6. How can I get my spouse more involved in helping our family save money each month?

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7. Does my spouse spend money on unnecessary luxuries? If so, is this shopping habit hurting our financial situation deeply?

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8. Do I tend to yoyo with my ideas on improving our finances? How can I implement one strategy and stick to it?

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9. How can I further continue my self-education on personal finances? Which 3 books about money management or personal finances am I most apt to read?

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10. How much debt do we have? Do we have a plan for addressing this issue? If not, are we willing to speak with a financial advisor?

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