

BUDGET AUDIT

- ESSENTIAL EXPENSES

Now is the time to go through your budget with a fine toothed comb and cut out unnecessary expenses.

Rent/Mortgage : Can you get a roommate? Can you move in with friends and family to lower your costs?

Utilities: go to the competing providers and ask them for a better rate. use this to negotiate with your current providers.

Internet: go to the competing providers and ask them for a better rate. use this to negotiate with your current providers. Re-evaluate if you need all of the services or if you can get a cheaper package.

Phone: go to the competing providers and ask them for a better rate. use this to negotiate with your current providers. Re-evaluate if you need all of the services or if you can get a cheaper package.

Medical Bills & Other Debt: Call the loan providers and discuss with them if they can lower the debt due to everything going on.

Student Loans: Call the loan providers and discuss with them if they can lower the debt due to everything going on.

Health Insurance: are there cheaper plans out there?

Groceries: Is there leeway on your grocery spending? Cut out the tortilla chips and salsa and make your own. Also use apps like Ibotta and FetchRewards to save money.

BUDGET AUDIT

- NONESSENTIAL EXPENSES

Now is the time to go through your budget with a fine toothed comb and cut out unnecessary expenses. After going through these, write down how much you're currently spending and try to cut that spending in half.

Gas:

Entertainment:

Going out to eat:

Coffee Runs:

Shopping:

Beauty services (manicures, hair, etc):

Gym:

Miscellaneous: