

Monthly Personal Expense Reduction Worksheet



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Expense	Amount	Current Due Date	New Due Date	Keep/Cancel	Reduce?	Reduced Amount	Contacted	Contact Date
Mortgage/Rent								
Renter's Insurance								
Credit Card #1								
Credit Card #2								
Credit Card #3								
Personal Loan #1								
Personal Loan #2								
Student Loan								
Auto Insurance								
Security System								
Cable/TV Service								
Internet								
Cell Phone								
Electricity								
Water / Sewage								
Trash Service								
Auto Loan #1								
Auto Loan #2								
Monthly Service Fee #1								
Monthly Service Fee #2								
Monthly Service Fee #3								
Monthly Service Fee #4								
Monthly Service Fee #5								
Fuel / Gas								
Groceries								
Childcare								
Savings								
Medical Payment								
Medicine								
Misc. #1								
Misc. #2								
Misc. #3								
Misc. #4								
Misc. #5								
Total Expenses	\$							

Discretionary expenses such as entertainment and dining out are not included in this worksheet. Please give consideration to reducing the amount spent in these categories when working toward reducing monthly expenses. For more on budgeting and prioritizing or reducing expenses, visit membersfirstga.com/blog.