

Contract Plan to Reduce Spending Work Sheet

I/we want to make the following changes to reduce the spending leaks in my/our budget:

1. List the habits you have which most frequently increase your spending. List them in order, with those most likely to lead to spending at the top.
2. Which spending habits would you most like to change? List in order of importance to you.
3. These are the things I/we plan to do to change my/our spending habits over the next month/year to help plug the spending leaks in my/our budget.

I/we would like to accomplish these goals by: _____ (date)

Today's date:

Signature/s: