TEMPLATE D

Expense-Reduction Worksheet

Use with Chapter 4.8.

Category	Current provider	Current $/month	Action (cancel / downgrade / switch / apply)	New $/month	Done (date)
Cable / satellite / streaming					
Magazines, newspapers, memberships					
Recurring charity charges					
Mobile phone					
Landline					
Internet					
Electric / gas (budget billing, senior or low-income programs, Low Income Home Energy Assistance Program (LIHEAP))					
Water / trash					
Medicare plan (October review)					
Prescriptions (generics, plan pharmacy, mail order, assistance)					
Auto insurance (Chapter 4.7)					
Home insurance					
Property tax exemption / freeze application					
Unused services (security monitoring, warranties, gym, storage unit)					
Total					