

## Top 6 Little Changes That'll Make a Big Difference

1. Take stock of your financial state. Write it down (ie. budget, investments, debt, etc...).
2. Agree together on 5-7 small areas that you could cut back or cut out 7-10%.
3. Create a grind (priority list) of what are your purchasing priorities. Eliminate all impulse buying. Agree on all purchases of \$25.00 or more if item is NOT on priority list.
4. Eat fewer meals out and more at home.
5. Don't shop anymore unless there is something specific you need to buy – good deals don't exist unless on priority list.
6. Have a garage sale; use Craig's list or E-bay to sell things you are not using.