

WORKSHEET #7: SPENDING: YOUR FINANCIAL WEAK SPOTS AND LEAKS

1. FIRST

Make a truthful estimate of what you spend each month on things that are *not* absolute necessities. We've given you some general categories, as well as room to add your own. Put down all amounts, no matter how small.

Note: Ignore the third column, "Monthly Goal," for now.

Expense	Monthly Spending Now	Monthly Goal
ENTERTAINMENT		
Cable/Satellite TV	_____	_____
Pay-Per-View Movies/Events	_____	_____
Movie Rental or Other Late Fees	_____	_____
Online Gaming	_____	_____
Magazine/Newspaper Subscriptions	_____	_____
Concerts/Sports	_____	_____
Other	_____	_____
Other	_____	_____
HOME & HEALTH		
Gym Membership	_____	_____
Hair/Salon Expenses	_____	_____
Dry Cleaning	_____	_____
Landscaping or Cleaning Companies	_____	_____
Incompleted Home Projects	_____	_____
Other	_____	_____

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Expense	Monthly Spending Now	Monthly Goal
Other	_____	_____
Other	_____	_____
FOOD		
Food—Delivered	_____	_____
Food—In Restaurant	_____	_____
Food—In Bar	_____	_____
Coffee/Coffee Drinks (outside home)	_____	_____
Groceries at Convenience Stores	_____	_____
Groceries at Upscale/Gourmet Stores	_____	_____
Groceries purchased but not used before expiration	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
VICES		
Cigarettes/Tobacco	_____	_____
Alcohol	_____	_____
Other Intoxicants	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
OTHER POTENTIAL DANGERS		
Unnecessary Clothing Purchases	_____	_____
Electronics/Gadgets	_____	_____

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Expense	Monthly Spending Now	Monthly Goal
Software/Apps/Upgrades/ Website Subscriptions	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____

2. NEXT

Total up all the above. Write the tally below.

Potential Monthly Leaks _____ CIRCLE THIS;
add to Key Survival Numbers in back of book.

3. NEXT

As you've probably guessed, the next step is to lower these expenses. Not randomly, not sporadically, but with tangible, concrete objectives. Use the third column to list your goal—the amount to which you will reduce your spending on each item. Try to get as close to \$0 as possible without inflicting abject suffering upon yourself.*

* Strong preliminary goals include: totally eliminating one out of every four non-absolute necessities expenses, and reducing the total monthly non-absolute necessities outgoing amount by 50 percent.

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THE END

As your *Zombie Economics* skills become sharper, you will naturally revisit this page; your goals will become stronger; your expenses will be leaner and more controlled. If this page gets messy, go to [Zombie Economics.com](http://ZombieEconomics.com) for a brand-new copy, ready for the using.

WHEN YOU HAVE created your list of nonnecessary expenses, look for ways to reduce or eliminate these costs. Some will seem obvious; many, less so:

- Your current television package—How many of your available channels do you actually watch? Of the channels you do watch, are those programs available elsewhere (DVD, online, etc.)? If you already have a high-speed Internet connection, this could obviate or reduce many of your other media expenses.
- Your current cell phone plan—What features are you paying for? What features are you actually using? Assess your minutes, your texting options, e-mail options, etc. Determine what you use, what you don't use, and—most important—what you actually need, and scale down your service accordingly.*
- Movie/video game rentals—If you currently rent movies and/or video games from a retail outlet, how much are you paying in late fees? Consider using a subscription service, which, while adding a monthly expenditure, would eliminate

* Such costs (most costs, in fact) are usually negotiable. Though we're trained to pay what the sticker or price tag says, nearly everything can be reduced by the mere process of asking. This is especially true when dealing with a company that wishes to keep you as a customer. Cable companies, cell phone providers, fitness centers, and numerous other businesses are usually more than willing to reduce your costs or adjust your plan if it means keeping you out of a competitor's clutches. The first step? Simply tell them you'd like to cancel your service. You'll be amazed at how quickly they come around. Remember: The Zombie Economy is hurting *them*, too.

