



# Your Financial Tool Kit

Developed by the Financial Consumer Agency of Canada, the Investor Education Fund and l'Autorité des marchés financiers



## Cutting back my discretionary spending

Use this worksheet to mark areas where you could cut back. Calculate how much you would save per week and per month. Then write down what else you could do with that money.

Step	Average cost	# times per week	Total weekly savings
Bring lunch instead of eating out			
Take transit instead of driving			
Use a reusable water bottle instead of buying bottled water			
Make my own coffee instead of buying coffee or cappuccino			
Ride-share with a colleague instead of driving alone			
Buy none or fewer each week: cigarettes, candy bars, after-work snacks			
Stop buying or buy fewer lottery tickets			
Skip popcorn and pop at the movies			
Share a magazine subscription with a friend			
Borrow DVDs from the library instead of buying or renting them			
Eat out less often			
Return library books and DVDs on time and avoid fines and late fees			

Reduce unnecessary spending

Step	Average cost	# times per week	Weekly savings
Have one less drink per nightclub or pub visit			
Other:			
Other:			
Total weekly savings			