3 R’s of Money Management
Refuse ☑ Reduce ☑ Replace

What is something you buy often? ________________________________

- How much does it cost? $ ________
- What is the cost per month? $ ________
- What is the annual cost? (Multiply above amount by 12) $ ________

What is your 3 R Strategy?
________________________________________________________________________________________
________________________________________________________________________________________

- Your monthly savings? $ ________
- Your annual savings? (Multiply above amount by 12) $ ________

<table>
<thead>
<tr>
<th>Little Things I Buy</th>
<th>Cost Per Month</th>
<th>Annual Cost</th>
<th>3R Strategy</th>
<th>Monthly Savings</th>
<th>Annual Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>[Example] Fast Food Lunches ($5 x 12 per month)</td>
<td>$60</td>
<td>$720</td>
<td>Bring home lunch ($2.50 x 12 per month)</td>
<td>$30</td>
<td>$360</td>
</tr>
</tbody>
</table>

Total 3 R’s Savings $ $