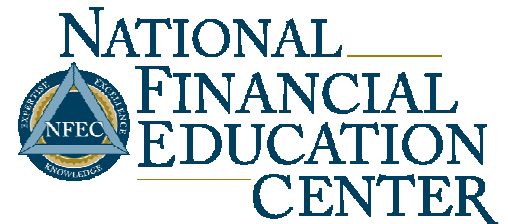


# REAL BUDGET BUSTERS



at Debt Reduction Services



*Lots of little expenses can break the bank!*

**M**ost of us know how much we spend each month on our mortgage or rent. Most of us know what our car payment is. We may even know how much we spend monthly on car insurance, utilities, and phone service. However, when it comes to how much we spend on smaller items on a daily, weekly or monthly basis, most people don't realize how quickly these expenses add up. We call these expenses, "**Budget Busters**."

Often, these "**Busters**" are the expenses that push us over budget month after month. Find your own "budget busters" below and see how much it adds up to on an annual basis. Finally, commit now to reduce (if not eliminate) your "Budget Busters." Alternative strategies are listed at the bottom.

Consider Your Own Budget Busters				% of Annual Gross Income		
Budget Buster	Daily	Weekly	Monthly	Yearly	\$25K	\$45K
Lunch Out	\$6.00	\$30	\$130	<b>\$1,560</b>	6.2%	3.5%
15 Mile Commute to Work	\$4.80	\$24	\$104	<b>\$1,250</b>	5.0%	2.8%
Coffee	\$4.00	\$20	\$87	<b>\$1,040</b>	4.2%	2.3%
Movies (2 Tickets, Popcorn, Drinks, Treats)		\$35	\$152	<b>\$1,820</b>	7.3%	4.0%
Nightlife-Saturday Night		\$30	\$130	<b>\$1,560</b>	6.2%	3.5%
Movie Rental Club			\$15	<b>\$180</b>	0.7%	0.4%
Cell Phone with Unlimited Minutes/Texting			\$124	<b>\$1,488</b>	6.0%	3.3%
Credit Card Interest (per \$1,000 balance)			\$15	<b>\$180</b>	0.7%	0.4%
Gift Giving (Birthdays)			\$50	<b>\$600</b>	2.4%	1.3%
Digital Cable or HD Satellite TV			\$60	<b>\$720</b>	2.9%	1.6%
Dinner Out for Two-Weekend		\$40	\$173	<b>\$2,080</b>	8.3%	4.6%
Beer (1 Bottle after Work)	\$1.50	\$7.50	\$33	<b>\$390</b>	1.6%	0.9%
Designer Bottled Water (1 liter per Day)	\$2.50	\$17.50	\$75	<b>\$910</b>	3.6%	2.0%
Two Vending Machine Purchases at Work	\$2.00	\$10	\$43	<b>\$520</b>	2.1%	1.2%
Cigarettes (1 Pack per Day)	\$5.00	\$35	\$152	<b>\$1,820</b>	7.3%	4.0%
<b>ANNUAL TOTALS</b>				<b>\$16,118</b>	<b>65%</b>	<b>36%</b>

**NOTE: At \$25K per year (\$12/hr) of income and 20% tax rate, it will take...**

- SIX AND A HALF WORK DAYS to earn \$500 of disposable income.
- Nearly FOUR WEEKS to earn \$1,500 of disposable income.

**Lunch Out:** Take a bag lunch 2-3 times weekly, and save \$4 or more each time.

**Commute:** Share a ride. Call the local public transportation for options.

**Coffee:** Cut back or brew at home. Avoid gourmet coffee houses.

**Movies:** Try the "Second Run" cinema. Skip the popcorn and soda.

**Nightlife:** Take the budgeted amount in cash. Leave credit card at home.

**Movie Rental Club:** While this is cheaper than renting or going to a movie, consider free alternative entertainment: museums, parks, parlor games, etc.

**Cell Phone:** Get a pre-paid phone or consider doing without.

**Credit Card Interest:** If you can't afford to pay it off IN FULL every month, you can't afford to use the card!

**Gift Giving:** Being generous is great, but being thoughtful is even better. Consider making the gift or writing a personal note of appreciation.

**Digital Cable or HD Satellite TV:** Buy a \$10 antenna and get network and local channels for free.

**Dinner Out:** Eat out every other week or eat at less expensive restaurants.

**Beer:** Consider a more affordable way to unwind at the end of the day. A walk or jog is healthier and free.

**Designer Bottled Water:** Take a bottle of tap water. Besides being by and large just as safe, it's also healthier for our environment because we use less plastic.

**Vending Machine:** Purchase in bulk and take in reusable containers. Cut back.

**Cigarettes:** Is now the right time to quit? Consider at least cutting back.

Call today for more tips or to learn about our Credit Counseling and Debt Management Services.

**Toll-free (877) 688-3328**

**www.DebtReductionServices.org**

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