



Lowering Your Bills Input Sheets

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presented by:
<http://www.SayLowerBills.com>



Lowering Your Bills


Use this checklist to keep track of your savings and income notes. Link to SayLowerBills.com for more information and budgeting input forms.


Lowering Your Housing Expenses		
<input type="checkbox"/>	Lowering your mortgage payment	Notes:
<input type="checkbox"/>	Lowering your rental payments	Notes:
<input type="checkbox"/>	Lowering housing, taxes, insurance	Notes:
<input type="checkbox"/>	Reducing your heating and cooling	Notes:
<input type="checkbox"/>	Reducing water heating costs	Notes:
<input type="checkbox"/>	Reducing telephone, internet	Notes:
<input type="checkbox"/>	Keeping home repairs down	Notes:
Link to: www.SayLowerBills.com/housing.html for tips and information		

Lowering Your Living Expenses	
<input type="checkbox"/>	Getting discounts on paper products
<input type="checkbox"/>	Driving down clothing costs
<input type="checkbox"/>	Keeping the lid on baby costs
<input type="checkbox"/>	Reducing or eliminating vices
<input type="checkbox"/>	Reduce utilities (see housing)

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Lowering Your Family Care Costs		
<input type="checkbox"/>	Manage Insurance (life, medical, etc.)	Notes:
<input type="checkbox"/>	Manage medical visits / shopping	Notes:
<input type="checkbox"/>	Reduce prescription costs	Notes:
<input type="checkbox"/>	Taking care of vision costs	Notes:
<input type="checkbox"/>	Manage veterinarian services	Notes:
<input type="checkbox"/>	Managing your health fitness programs	Notes:
<input type="checkbox"/>	Manage child and elder care	Notes:
	Link to: www.SayLowerBills.com/family-care.html for tips and information	


Lowering Your Transportation Costs		
<input type="checkbox"/>	Lowering your auto payments	Notes:
<input type="checkbox"/>	Taking a bite out of auto insurance	Notes:
<input type="checkbox"/>	Reducing fuel costs	Notes:
<input type="checkbox"/>	Keeping your auto serviced	Notes:
<input type="checkbox"/>	Consider warranty insurance	Notes:
<input type="checkbox"/>	Taking public transportation	Notes:
<input type="checkbox"/>	Other modes of getting around	Notes:
	Link to: www.SayLowerBills.com/trans.html for tips and information	


For budget forms and analysis:

www.SayLowerBills.com/budget.html

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Lowering Your Debt Obligations		
<input type="checkbox"/>	Manage credit card use	Notes:
<input type="checkbox"/>	Reducing student loan payments	Notes:
<input type="checkbox"/>	Consolidating personal loans	Notes:
<input type="checkbox"/>	Managing your mortgage loan	Notes:
<input type="checkbox"/>	Maintaining good credit	Notes:
<input type="checkbox"/>	How much charity	Notes:
<input type="checkbox"/>	Other	Notes:
	Link to: www.SayLowerBills.com/obligations.html for tips and information	


Lowering Your Family Entertainment Costs		
<input type="checkbox"/>	Cutting recreation costs	Notes:
<input type="checkbox"/>	Dining smart	Notes:
<input type="checkbox"/>	Throw a house party for recreation	Notes:
<input type="checkbox"/>	Having your own movie house	Notes:
<input type="checkbox"/>	Reduce your vacation costs	Notes:
<input type="checkbox"/>	Hitting those FREE areas	Notes:
<input type="checkbox"/>	Taking care of vices	Notes:
	Link to: www.SayLowerBills.com/rec.html for tips and information	


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Increasing Your Savings and Income

Use this checklist to keep track of your savings and income notes. Link to [SayLowerBills.com](http://www.SayLowerBills.com) for more information and budgeting input forms.

Increase Your Savings		
<input type="checkbox"/>	Reduce your current debts	Notes:
<input type="checkbox"/>	Saving for college	Notes:
<input type="checkbox"/>	Saving for retirement	Notes:
<input type="checkbox"/>	Saving for an upcoming event	Notes:
<input type="checkbox"/>	Saving for home improvement	Notes:
<input type="checkbox"/>	Saving for home buying / building	Notes:
<input type="checkbox"/>	Other savings	Notes:
	Link to: www.SayLowerBills.com/savings.html for tips and information	

Increase Your Income: 4 Ways		
<input type="checkbox"/>	Strengthen your career	Notes:
<input type="checkbox"/>	Increase your education level	Notes:
<input type="checkbox"/>	Buy a small business operation	Notes:
<input type="checkbox"/>	Start a home business (free agent)	Notes:
	Link to: www.SayLowerBills.com/income.html for tips and information	

For budget forms and analysis:

www.SayLowerBills.com/budget.html