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Fine-Tune Your Spending Plan

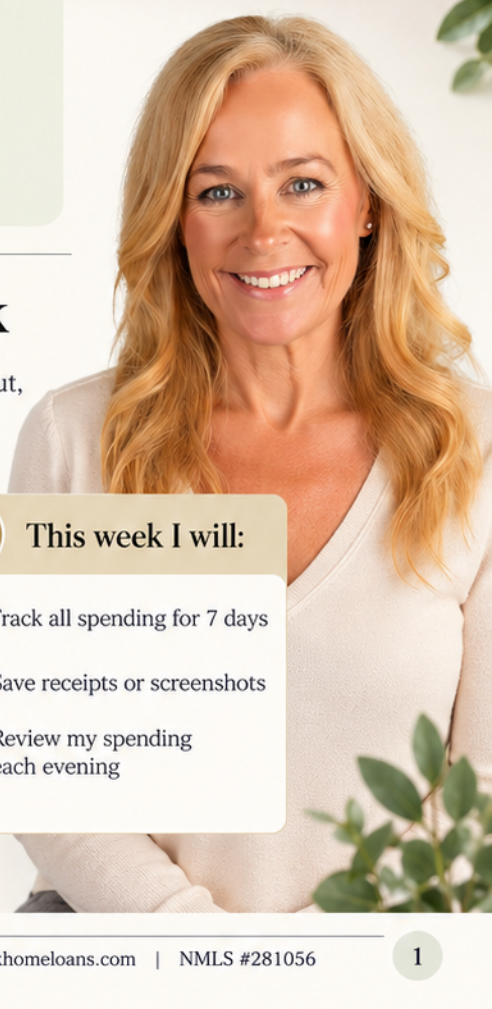
A simple guide to making room for your future mortgage payment

Before you buy a home, you do not need a perfect budget. You just need clarity. This guide will help you fine-tune your current spending plan so homeownership feels more comfortable and sustainable.



How to use this guide

- Read one section at a time
- Use the checklists as you go
- Track honestly, not perfectly
- Look for simple changes that add up



1 Track every dollar for one week

For 7 days, write down everything you spend – coffee, groceries, gas, takeout, impulse buys, subscriptions, and bills. Do not judge it; just track it. Awareness is the first step.

Tracking tips

- Use your notes app, a spreadsheet, or a simple notebook
- Log each purchase the same day
- Include cash, Venmo, online orders, and subscriptions
- Sort spending into simple categories: food, shopping, bills, fun, and extras
- Review your total at the end of each day

What to write down

- Date
- What you bought
- Amount spent
- Category
- Was it planned or unplanned?

This week I will:

- [ ] Track all spending for 7 days
- [ ] Save receipts or screenshots
- [ ] Review my spending each evening

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Page 2: Review the last 90 days



2 Review the last 90 days

Review the last 90 days of bank and credit card statements to spot patterns, repeated purchases, money leaks, and expenses that do not support the goal of preparing for homeownership.

What to look for

- Subscriptions you forgot about
- Duplicate services or memberships
- Frequent takeout/coffee or convenience spending
- Impulse shopping
- Fees and small recurring charges
- Purchases that no longer fit your priorities

How to do it

1. Gather 90 days of bank and credit card statements.
2. Highlight recurring charges (same amount or merchant).
3. Circle surprises (charges you forgot about).
4. Total up the categories that feel too high.

Questions to ask yourself

- Do I still use this?
- Would I buy this again today?
- Does this make my life better?
- Could I pause, lower, or replace it?
- What would happen if I cut this for 3 months?

My subscription and spending sweep

	Subscription / Service	Monthly Cost	Keep / Pause / Cancel
1			☐ Keep ☐ Pause ☐ Cancel
2			☐ Keep ☐ Pause ☐ Cancel
3			☐ Keep ☐ Pause ☐ Cancel
4			☐ Keep ☐ Pause ☐ Cancel
5			☐ Keep ☐ Pause ☐ Cancel
6			☐ Keep ☐ Pause ☐ Cancel

ChatGPT tip

If you are comfortable, you can copy transaction descriptions, not sensitive account details, into ChatGPT to help sort your expenses into categories.

Do not share passwords, account numbers, or other sensitive personal information.

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Page 3: Make impulse spending harder



3 Make impulse spending harder

The goal is not deprivation. It is to create more friction between the urge to buy and the purchase, so spending becomes more intentional and aligned with bigger goals.

Easy ways to create friction

- [ ] Remove credit cards from Apple Pay
- [ ] Remove saved cards from websites and browsers
- [ ] Turn off one-click purchasing
- [ ] Delete or hide shopping apps you overuse
- [ ] Remove DoorDash or other food delivery apps if they are driving extra spending
- [ ] Unsubscribe from promotional retail emails/texts
- [ ] Wait 24 hours before non-essential purchases

Before you buy, ask

- [ ] Do I need it?
- [ ] Did I plan for it?
- [ ] Can it wait 24 hours?
- [ ] Is there a cheaper option?
- [ ] Would I rather put this money toward my future home?

My personal friction plan

- [ ] I removed cards from Apple Pay.
- [ ] I removed saved checkout info.
- [ ] I hid or deleted _____ apps.
- [ ] I turned off one-click ordering.
- [ ] I created a 24-hour pause rule.

Why it works

Small pauses help break automatic spending habits and give you time to make a choice that matches your goals, not just a momentary urge.

DoorDash challenge

Take a 7-day break from DoorDash or another spending trigger like online shopping. Notice how much you save and how good it feels to be in control.

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Page 4: Review your bills, deductions, and next steps

4 Review your monthly bills

Take a fresh look at your recurring household costs. Many families find savings opportunities by reviewing their regular bills and services.

Bills to review

- ☐ Car insurance
- ☐ Cell phone plan
- ☐ Internet service
- ☐ Streaming services
- ☐ Gym memberships
- ☐ Storage units
- ☐ Any other recurring services

Ask this question

Is there a lower-cost option that still works for me?

5 Review payroll deductions and fixed expenses

Understand what comes out of each paycheck and what fixed expenses shape your monthly comfort.

Look at

- ☐ 401(k) contributions
- ☐ Health insurance plan and cost
- ☐ HSA/FSA deductions
- ☐ Commuting costs
- ☐ Childcare
- ☐ Other fixed monthly obligations

! Only make major benefit changes after speaking with the right professional.

My action plan

- ☐ I will cancel or pause _____
- ☐ I will get a quote for _____
- ☐ I will reduce _____ by $ _____ per month
- ☐ My comfortable future housing payment target is $ _____
- ☐ The 3 biggest spending surprises I found were:

1. _____
2. _____
3. _____

Money I may have found

Monthly savings from subscriptions	$ _____
Monthly savings from lower bills	$ _____
Monthly savings from reduced convenience spending	$ _____
Total monthly opportunity	**$ _____**

Your next step

Once you know where your money is going, you can decide what to keep, trim, and redirect toward homeownership. Small changes can create real room for a future mortgage payment.