KRANE
FINANCIAL SOLUTIONS

SAVING SPENDING ACCELERATOR™

This interactive tool will help give you more clarity, flexibility, and direction with your money.
Replace the numbers below with your own. Please make sure you hit the enter key after each entry.

Your Expenses	Non-Discretionary (mandatory expenses)	Discretionary (optional expenses)
Mortgage / Rent	$1.00	$10.00
Homeowners Association Fees	$2.00	$20.00
Cable TV / Internet	$3.00	$30.00
Maid / Housekeeper	$4.00	$40.00
Utilities: Power / Water / Gas / Electric	$5.00	$50.00
Swimming Pool / Maintenance	$6.00	$60.00
Home Repairs	$7.00	$70.00
Homeowners / Renters Insurance	$8.00	$80.00
Earthquake Insurance	$9.00	$90.00
Umbrella Liability Insurance	$10.00	$100.00
Health Insurance	$11.00	$110.00
Life / Disability / Long Term Care Insurance	$12.00	$120.00
Babysitting	$13.00	$130.00
Nanny	$14.00	$140.00
Cell Phone	$15.00	$150.00
Home Phone	$16.00	$160.00
Gardner / Exterminator	$17.00	$170.00
Groceries	$18.00	$180.00
Car Payment	$19.00	$190.00
Car Gas	$20.00	$220.00
Car Insurance	$21.00	$210.00
Car Maintenance	$22.00	$220.00
Pet	$23.00	$230.00
Clothing	$24.00	$240.00
Personal Care / Haircuts	$25.00	$250.00
Dry Cleaning	$26.00	$260.00
Travel	$27.00	$270.00
Gifts	$28.00	$280.00
Dining Out	$29.00	$290.00
Entertainment: Movies / Concerts / Sports	$30.00	$300.00
Kids' Events / Toys / Summer Activities	$31.00	$310.00
Kids' School	$32.00	$320.00
Classes	$33.00	$330.00
Gym / Personal Trainer	$34.00	$340.00
Membership Dues	$35.00	$350.00
Magazines / Books / Music / Computers	$36.00	$360.00
Health Care: Co-pays, Prescriptions, Out-of-pocket	$370.00	$3,700.00
Total	$1,036.00	$10,380.00
Grand Total		$11,416.00

You now know what your monthly nut is. Yay!

Now what? Contact Justin to find out how you can start saving today.

800-506-6071 • info@kranefinancialsolutions.com

Krane Financial Solutions LLC, An SEC Registered Investment Advisor.