

## 3 R's of Money Management

*Refuse \* Reduce \* Replace*

Little Things I Buy	Cost Per Month	Annual Cost	3R Strategy	Monthly Savings	Annual Savings
<i>[Example] Fast Food Lunches (\$5 x 12 per month)</i>	\$60	\$720	<i>Bring home lunch (\$2.50 x 12 per month)</i>	\$30	\$360
<b>TOTAL 3R SAVINGS</b>				<b>\$</b>	