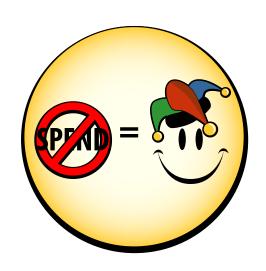


Spend Less Kit

How To Spend Less and Like It

We don't expect you to lead an utterly monastic existence. You've got a life that probably requires a few gallons of gas, some groceries, the occasional \$9 bag of movie popcorn and maybe even a George Foreman Grill. But if you're going to spend -- and don't we all? -- vow to do so responsibly. That means spending your money on the stuff that matters most to you!

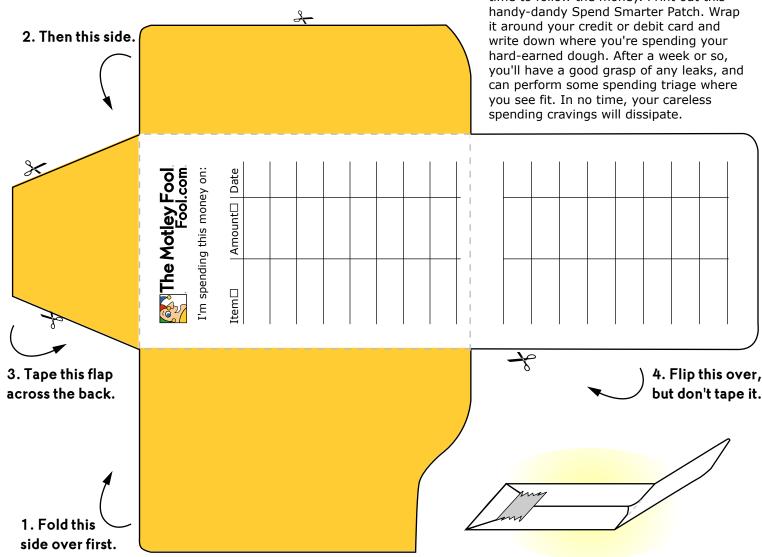
Think about it. What are the things you want to achieve most in the near future (like home ownership, a debt-free existence, a trip to China)? Now how does your daily spending match up with that master list? We're not necessarily promoting penny-pinching, but we are encouraging you to squeeze the most power out of each dollar. That's the primary way you'll make your financial dreams come true. Don't think of it as spending less -- think of it as spending smarter. Now see how your spending matches up with your priorities.



Spend Less Patch

Instructions: The heart of your finances is your money

- you take it in, you pump it out. But you can't expect to be fiscally fit if your money's gushing all over the place. It's time to follow the money. Print out this handy-dandy Spend Smarter Patch. Wrap it around your credit or debit card and write down where you're spending your hard-earned dough. After a week or so, you'll have a good grasp of any leaks, and can perform some spending triage where you see fit. In no time, your careless spending cravings will dissipate. 4. Flip this over, but don't tape it.





On this, the august occasion of the third year of the 21st century, I Foolishly vow to

Spend Less Money

Officially Binding Foolish Agreement

Having made the aformentioned resolution, I hereby award me, myself, and I the officially binding and heretofore unaccomplished award of completion in the spirit of education, amusement, and enrichment. Having completed the items listed in said document, the awardee is encouraged to go forth, unburdened by ignorance, fear, or folly, and make further leaps into the realm of Fooldom.

Signature:

Date:

To-Do List

Curb the Urge To Splurge
Using the handy-dandy Stop Spending Patch, track your splurges big and small to get a sense of where your money's going.
Tap Into a Support Group
When a case of "the wants" gets overwhelming, check into the virtual support group in the Fool's Living Below Your Means discussion board.
If Charging, Do So Responsibly
Pick a card, but not just any card. Buying on credit isn't bad, as long as it's done

responsibly. Make sure the credit card you use is not

overcharging you and, at best,

offers perks for your spending.