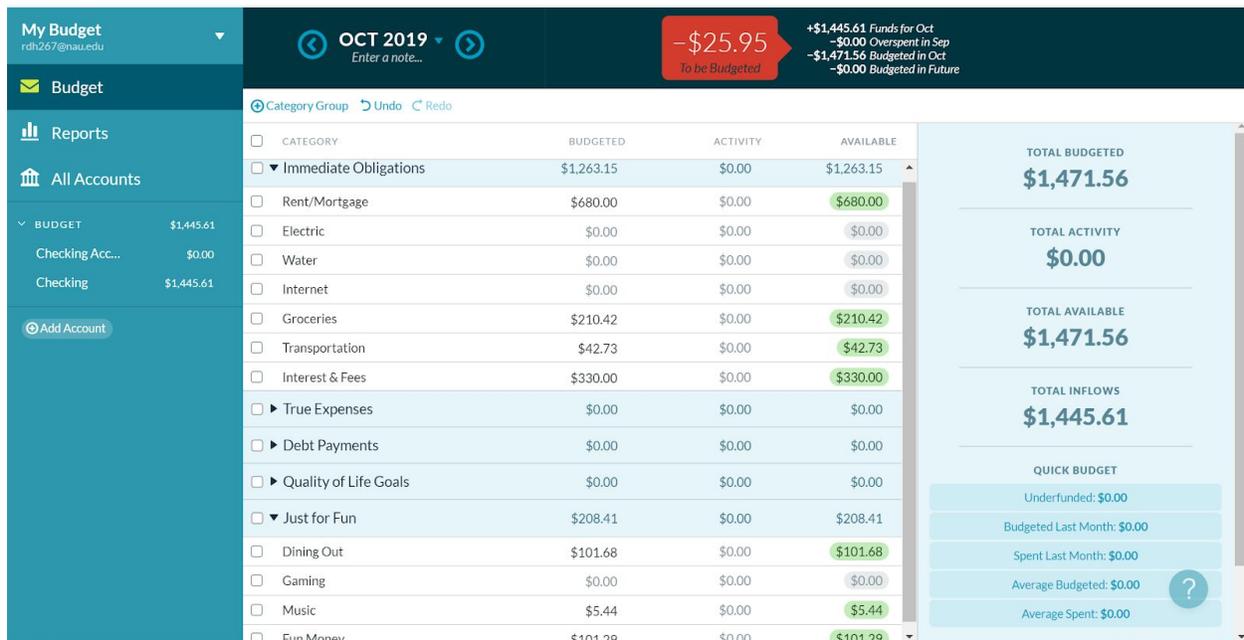


Ryan Harrop
 Rydelaney
rdh267@nau.edu
 Northern Arizona University

Develop a budget of what you spend weekly or monthly. Two helpful resources are Mint or YNAB. Think about where most discretionary spending goes. Could any of this be eliminated if, for example, you bring a reusable water bottle instead of buying a drink in a single-use container? Or other simple shifts?



This budget was created from my spending habits for the month of October and definitely has some room for improvement. First, there is no way to lower our rent, as we pay a flat rate for utilities and rent combined. The cost of groceries is rather high because I have to accommodate a gluten free, dairy free, and organic food diet. I always take my own containers and buy what I can from the store in bulk. That being said, I pay a lot of money for gluten free bread, which is definitely something I could make myself for less money. I could also limit myself to one tank of gas per month by limiting long distance travel and also by biking to short-distance locations. Lastly, I would like to cut both my eating out and fun money budgets in half for the next few months. To do this, I plan to watch movies in rather than going to the theatre and I plan to stop buying printer ink in favor of a paperless life.

Find a few ways that you could realistically cut money out of your weekly budget. Multiply that savings by the 52 weeks in the year and see how much money you might save, while also lessening your environmental impact. Share your findings.

Making my own bread: -\$2.50

One tank of gas per month: -\$20.00

Limit fun money/eating out spending: -\$100

Total: -\$122.50 (per month)

Total saved over 52-week period: \$1,470

What are three benefits of using this budget over your current method?

Using this budget over my current method would have three prominent, positive impacts on my life: I would get in great shape by biking everywhere (and emitting less GHGs), I would be able to learn how to make bread (and create less plastic waste from packaging), and I would be able to SAVE MONEY (more money to spend on FLOSN foods).