## Maloon Powers Pitre & Higgins LLC CALIFORNIA FINANCIAL ADVISORS

## What expenses can you reduce to improve your monthly cash flow?

	Current	Goal	Difference
DoorDash/Uber Eats/Grubhub			
High-end groceries			
Alcohol/tobacco			
Specialty beverages			
Quick fashion			
Personal care: nails, eyelashes, etc.			
Makeup: high-end vs. drugstore			
Storage unit			
Vacations			
Streaming subscriptions			
Dining out			
Entertainment: golf, concerts, theater, etc.			
Car purchases			
Home energy			
Electronics			
Gym membership			
Home remodel			
Gifts			
Holiday parties			
Credit card interest: (the goal is to transfer high interest to low interest cards)			
Home furnishings			
Children's activities			
Accessory purchases: jewelry, purses, etc.			
Spa: massages, facials, etc.			
Cosmetic surgery			
Cable TV			
Club dues and added costs			