

Thrifty Grid

Necessity	A	B
Non-Necessity	C	D
	Good Value	Better Value Available

- **Make a list of your expenses.**
- **Examine each expense in turn.**
- **When looking at an expense you just need to ask two questions:**
 - **Can I survive in my day-to-day life without this?**
If not, then it is a **Necessity**.
 - **Can I get this cheaper?**
If not, then it is **Good Value**.
- **Divide all your expenses up into each one of the four areas.**
- **You cannot cut beyond A without safety and welfare concerns. You can however cut almost everything from D immediately and possibly also from C.**
- **Once C and D have been dealt with, start moving all your Necessities from B to A by looking for the best value you can get.**