

JeanChatzky's  
**MONEY SCHOOL**

Please use this worksheet to jot down notes and answers to questions throughout the class.

What made you sign up for A Crash Course in Saving More – and Spending Less?

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**MONEY RULE #11: If YOU CAN'T SEE IT AND YOU CAN'T TOUCH IT, YOU WON'T SPEND IT.**

Which of your savings efforts could you automate?

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Where could you barricade your savings?

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What does retirement look like for you?

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**MONEY RULE #21: SAVE FOR SOMETHING.**

What are you saving for?

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Save more: Start with \_\_\_\_\_%

**MONEY RULE #12: SAVE MORE WITH EVERY RAISE.**

Where should you put your savings?

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What's the "Raisin Bran Rule?"

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Coupon stacking:

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**MONEY RULE #41: IF IT'S 50% OFF, IT'S STILL 50% ON.**

Write down a few ways you could spend less on groceries:

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# MONEY SCHOOL

**MONEY RULE #44: DON'T SHOP HUNGRY**

**MONEY RULE #42: DON'T SHOP ANGRY**

**MONEY RULE #43: DON'T SHOP SAD**

The Five Questions:

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**MONEY RULE #34: THE BEST COST-CUTTING TOOL IS A GOOD NIGHT'S SLEEP**

Which fixed expenses could you cut?

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What might you be able to refinance?

- ☐ Mortgage
- ☐ Car loan
- ☐ Credit card interest rates

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**MONEY RULE #22: YOU CAN RECOVER FROM ANY  
FINANCIAL MISTAKE BY SAVING MORE.**

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## **RESOURCES**

**Jean's Savings Calculator:**

<https://www.jeanchatzky.com/tools/savings-calculator/>

**Jean's Retirement Nestegg Calculator:**

<https://www.jeanchatzky.com/tools/retirement-nestegg-calculator/>

**To Search for Interest Rates on Savings Products: Bankrate.com**

[www.bankrate.com](http://www.bankrate.com)

**To Find Coupons:**

[www.RetailMeNot.com](http://www.RetailMeNot.com)

[www.CouponMom.com](http://www.CouponMom.com)

**To Search for a Better Deal on Monthly Bills:**

[www.billshrink.com](http://www.billshrink.com)

**Apps to Help You Save:**

Gas Buddy

ShopSavvy

SavedPLUS

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# MONEY SCHOOL

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