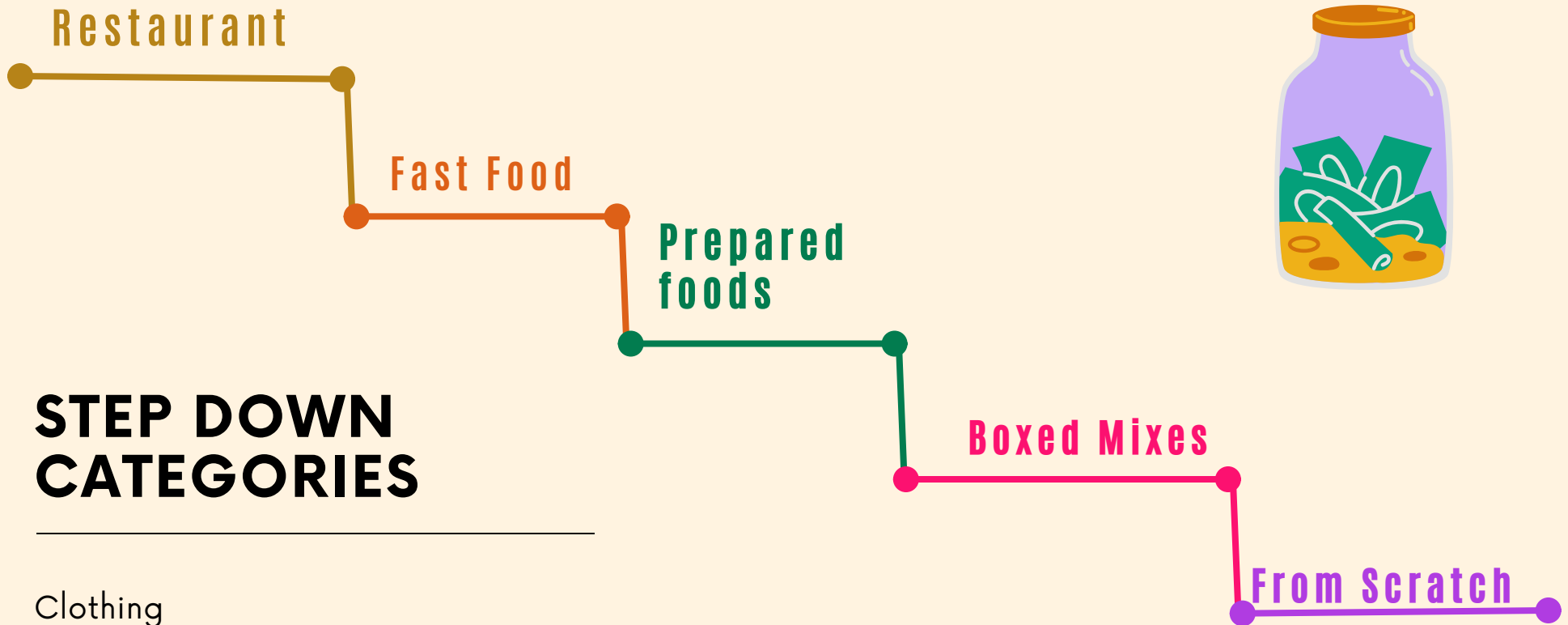


STEP DOWN PRINCIPLE

REDUCE SPENDING WITHOUT DEPRIVATION



STEP DOWN CATEGORIES

- Clothing
- Going to the movies
- Buying a car
- Subscription services
- Phone plans

adapted from: A. Johnson "Changing Financial Behavior: The Step-Down Principle"