

OPRAH'S DEBT DIET

Monthly Spending Plan

Food Groceries _____ Breakfast _____ Lunch _____ Dinner _____ Total _____	Dependent Care Children's Tuition _____ Childcare _____ Pets _____ Total _____
Shelter Mortgage/Rent _____ Phone _____ Gas and Electric _____ Cable _____ Household Items _____ Insurance _____ Total _____	Transportation Gas _____ Parking/Tolls _____ Insurance _____ Car Payment _____ Total _____
Debt Repayment Credit Cards _____ Student Loans _____ Bank Loans _____ Personal Loans _____ Total _____	Entertainment Movies _____ Books _____ Sporting Events _____ Magazines _____ Total _____
Self-Care Clothing _____ Hair Care _____ Medical _____ Dry Cleaners/Laundry _____ Gym _____ Total _____	Investments Saving Cushion _____ Retirement _____ College Savings Plan _____ Total _____
Recovery/Self-Improvement Spiritual/Tithe _____ Total _____	Miscellaneous Holiday Gifts _____ Internet _____ Total _____
	Cash on Hand _____ + Income + _____ = Total Income _____ - Total Expenses = _____ = Cash Flow _____

Please note: This is general advice. You should consult with your own financial advisor before making any major financial decisions, including investments or changes to your portfolio. Harpo is not responsible for any losses, damages or claims that may result from your financial decisions.

Reprinted from *Girl, Make Your Money Grow!*, by Glinda Bridgforth, by arrangement with Harlem Moon an imprint of Broadway Books, a division of Random House Inc. Copyright © Broadway Books, 2003.