Financial Decision Tree

Use this decision tree to help you identify the budget items that you can control within your spending plan. Go through your budget and list each item as a "controllable" or a "not controllable" item. Then go through the controllable items and prioritize which ones are easiest to control and will create the greatest benefit to your budget.

Example: You may not be able to control the cost of your mortgage or rent, but you may be able to tweak how much is spent on utilities, groceries, etc. Look through your budget and determine the things you can control and the things you cannot.

CONTROLLABLE ITEMS	NOT CONTROLLABLE ITEMS