

3 Expense Zones Map (Protect / Adjust / Cut)

Purpose: Reduce spending without burnout by protecting what supports your life, adjusting what's flexible, and cutting what you won't miss.

How to Use This

Not all spending is equal. Burnout happens when you cut from the Protect zone. Progress happens when you cut from the Cut zone and adjust the Adjust zone.

PROTECT – Keep These (They Support Your Energy & Mood)

Expense	Why It Matters to My Quality of Life	Keep / Tweak?

ADJUST – Optimize These (Useful but Flexible)

Expense	Current Cost	Possible Tweak (shop/renegotiate/smoothly)	New Target

CUT – Remove These (Low-Value Drains You Won't Miss)

Expense	Why I Won't Miss It	Action (Cancel/Pause/Rotate)	Date

Subscriptions & Rotation (Don't Cancel Everything at Once)

Service	Keep This Month?	Rotate Back Later?	Notes

This Month's 2 Gentle Moves

One Cut (easy win):	
One Adjust (reduce pressure):	

Reminder

The goal isn't deprivation. It's sustainability. Protect what makes life livable. Adjust what's flexible. Cut what you won't miss.