

## Money Saving Tips

### Remove & Reduce:

Here is a list of common items that might be draining your budget. Consider removing or reducing these items from your budget for easy and fast savings:

#### Housing:

- Utilities – ask your utility providers if they have a savers plan option
- Internet
- Cable or Satellite
- Rent or mortgage – can we go smaller and save?
- Home & renter’s insurance
- Home repairs – DIY?

#### Health & Food:

- Eating out
- Buying expensive food
- Gym memberships
- Vitamins, supplements, oils, etc.
- Coffee & Teas
- Cigarettes
- Haircuts, hair dye, etc.

#### Entertainment:

- Monthly subscriptions - Netflix, Hulu, Pandora, Spotify, etc.
- Expensive date nights
- Drinking and gambling
- Spending money on expensive activities - bowling, mini-golf, shows, movies, etc.
- Buying books, movies, technology items, etc.
- Cell phones (do you really need 20 GB of data every month?)

#### Miscellaneous:

- Vacations
- Car insurance & gas
- Excessive clothes
- Charitable giving
- Gifts
- Allowance



## Other Great Money Saving Tips

- Request E-Bills from utility and bank companies (they might be charging you)
- Make extra mortgage repayments
- Do DIY projects whenever possible
- Don't go shopping hungry
- Eat leftovers
- Get a fuel efficient car
- Take advantage of sales
- Shop the discount aisle
- Breast feeding over bottle feeding (if possible)
- Cut your own hair, instead of the salon
- Limit alcohol, coffee, cigarettes
- Get out of debt ASAP
- Travel cheap
- Have a staycation vacation
- Learn to haggle
- Plant a garden
- Don't ever buy on impulse
- Use the library instead of buying books, movies, etc.
- Start saving young... let compound interest do its thing
- Buy cheaper pets, or not at all
- Buy in bulk, when possible
- Always go generic, if possible, with medication
- Become a stay at home mom (or dad) to lower childcare costs
- Save coins
- Use public transportation, or carpool
- Use cost efficient lightbulbs
- Offer cash at doctors and dentist offices
- Shop the thrift shop and garage sales
- Set your temperature higher in the summers, lower in the winters
- Make gifts, instead of buying them
- Write a list before you go shopping
- Learn how to sew
- Turn off lights
- Buy quality...they just always last longer
- Go cash whenever possible
- Do the regular maintenance on your car
- Buy used items
- Do holiday shopping right after the holidays

