



Cost Cutting Tips

#1 Limit eating out!

Groceries/Shopping/General Expenses

- § Comparison shop for everything (medications, clothes, food, insurance, credit, etc.)
- § Check weekly store fliers, including drug stores, and cut coupons
- § Plan meals around what is on sale
- § Shop with a list
- § Buy store brand items instead of name brand items
- § Pack lunches and make use of leftovers
- § Bring drinks from home and skip the vending machine & coffee shops
- § Shop year round, and after season for clothing, gifts, and decorations
- § Avoid convenience stores and convenience items – you pay for convenience

Home

- § Turn thermostat down; install a programmable thermostat
- § Turn off all lights and electrical devices when not in use
- § Take shorter showers, wash clothes & run dishwasher only when full
- § Regularly check for deals on phone, cable, and internet services (decline frills)
- § Think needs vs. wants: cable channels? Phone services & features?
- § Budget plan for gas and electric

Insurance/Health/Finance

- § Bundle policies (auto and home) for multi-policy discounts
- § Raise deductible(s) only if you have the money saved
- § Keep-up your health and dental check-ups
- § If using a credit card, use one with a generous rewards program such as cash back
- § Pay-off credit cards balances in full

Personal

- § Buy toiletries and cosmetics on sale; buy enough until the next sale
- § Do your own hair, nails, pet grooming, and vehicle washing.
- § Consider bartering or trading services (babysitting)

Recreation

- § Use the services of the public library
- § Rent a video or attend a matinee
- § Take advantage of the outdoors – walking, hiking, biking

Transportation

- § Carpool or public transportation if possible
- § Maintain your vehicle so that you can avoid future costly repairs
- § Group errands together to save unnecessary trips