

# 20 WAYS TO CUT COSTS & LOWER EXPENSES

## UTILITIES

- LOWER YOUR ELECTRIC BILL BY USING A PROGRAMABLE THERMOSTAT. SET YOUR HOUSE TO 65 DEGREES (OR COOLER) AT NIGHT TO SPEND LESS ON HEAT. OPEN WINDOWS AT NIGHT IN SUMMER TO SPEND LESS ON A/C
- REDUCE YOUR INTERNET BILL BY BUYING YOUR OWN MODEM AND ROUTER
- REDUCE YOUR TRASH AND RECYCLING BILL BY USING SMALLER BINS
- CUT YOUR CELL PHONE BILL DOWN TO \$15/MONTH WITH MINT MOBILE

## TRANSPORTATION

- USE A LOYALTY CARD AT YOUR GROCERY STORE TO EARN POINTS TOWARDS GAS. I USUALLY GET 70 CENTS OFF/GALLON EVERY MONTH.
- USE YOUTUBE TO LEARN HOW TO DO BASIC MAINTENANCE AND REPAIRS ON YOUR CAR. ORDER THE PARTS YOURSELF.
- CARPOOL
- IF YOU HAVE A CAR PAYMENT, GET RID OF IT IMMEDIATELY. SELL YOUR CAR AND BUY SOMETHING OLDER BUT RELIABLE THAT YOU CAN AFFORD IN CASH

## FOOD

- MEAL PLAN DINNERS EVERY WEEK TO AVOID EATING OUT. EVERY SATURDAY, I MEAL PLAN 5 DINNERS FOR THE UPCOMING WEEK AND PLAN FOR LEFTOVERS 2 NIGHTS/WEEK.
- FIND A DISCOUNTED GROCERY STORE IN YOUR AREA LIKE GROCERY OUTLET OR ALDI TO SAVE EVEN MORE MONEY ON YOUR GROCERY BILL.
- USE BEANS, RICE, PASTA, AND OTHER "FILLERS" IN YOUR DINNERS TO MAKE THE MEAL MORE SATISFYING FOR LESS MONEY. DON'T SKIP THE MEAT COMPLETELY, JUST USE LESS SINCE MEAT IS THE MOST EXPENSIVE PART OF A GROCERY BILL USUALLY.
- DOUBLE YOUR DINNER RECIPE AND FREEZE HALF TO USE ON A NIGHT YOU DON'T HAVE TIME TO COOK A MEAL AND ARE TEMPTED TO EAT OUT
- \*ALWAYS\* STOCK UP WHEN FROZEN GOODS (ESPECIALLY MEAT!) AND PANTRY ITEMS THAT YOU REGULARLY BUY ARE ON SALE.

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## FOOD CONTINUED

- SHOP FROZEN FRUITS AND VEGETABLES WHEN POSSIBLE. MOST ARE FROZEN AT THE PEAK OF FRESHNESS SO YOU'RE NOT SACRIFICING NUTRIENTS BUT THEY ARE MUCH CHEAPER THEN FRESH PRODUCE.

## LIFESTYLE

- CUT YOUR CHILDREN'S HAIR INSTEAD OF PAYING FOR HAIRCUTS. IF YOU'RE REALLY FEELING BRAVE, WATCH YOUTUBE VIDEOS TO LEARN HOW TO CUT YOURS AND YOUR HUSBANDS HAIR TOO.
- USE THE LIBBY APP TO GET BOOKS AND AUDIOBOOKS FOR FREE
- DON'T OVERBUY TOYS FOR YOUR KIDS. THEY GENUINELY NEED FAR LESS TOYS THAN YOU THINK.
- IF YOU HAVE A BIG PURCHASE THAT ISN'T NEEDED INSTANTLY, SHOP A BIG SALE FOR IT. BLACK FRIDAY, PRESIDENT'S DAY, AND MEMORIAL DAY SALES TEND TO BE THE BEST.
- BEFORE MAKING AN "UNNECESSARY PURCHASE", WAIT 1 MONTH. CHANCES ARE YOU'LL NO LONGER WANT THE ITEM 1 MONTH LATER.
- FOLLOW INSTAGRAM ACCOUNTS AND FACEBOOK GROUPS OR PAGES THAT SHARE FUN AND FREE EVENTS GOING ON IN YOUR COMMUNITY. THIS IS A GREAT WAY TO DO FUN THINGS WITH YOUR FAMILY/KIDS WITHOUT SPENDING MONEY.