

MONEY-SAVING TIPS STEPS TO CUT YOUR EXPENSES

Food Bills

- ❖ Clip coupons. The savings can really add up, especially if your grocery store doubles or triples coupons.
- ❖ Compare unit prices.
- ❖ Apply for the store savings card.
- ❖ Check the store's discounted items for extra savings.
- ❖ Review each store's weekly circular.
- ❖ Plan your week's meals ahead of time.
- ❖ Eat fewer meals out or take advantage of early bird specials or discount days at your favorite restaurants.

Electricity Bills

- ❖ Make sure your house is properly insulated.
- ❖ Maintain your heating and cooling system properly and change the air filter on your furnace monthly.
- ❖ Change light bulbs to more energy efficient bulbs.
- ❖ Turn off your computer when not using it.
- ❖ Unplug cell phone chargers and your appliances when not in use.

General Household Expenses

- ❖ If you are paying for premium cable TV. Internet and or phone services see if you can cut back to a more basic plan with lower monthly fees.
- ❖ Are you paying for newspapers and magazines you never read? It may be time to cancel your subscriptions.
- ❖ Do you pay separate charges for your long-distance service? A calling card can provide significant savings over what your local phone company charges for long-distance calls. If you have a cell phone and long-distance calls are included in your plan, you don't need another service or a calling card. Just make sure to use your cell phone during your unrestricted hours to avoid additional airtime charges.
- ❖ Don't forget that your local library can be a wonderful source of free entertainment, as many now carry extensive collections of movies and television shows. Just make sure you return all your borrowed items on time.
- ❖ Use cash instead of credit whenever possible. Studies have shown that when consumers use cash rather than credit, they spend less money.
- ❖ Take a brown bag lunch to work as often as possible. Even if you buy a few convenience items at the grocery store to put in your lunch, it should still be cheaper than a fast food meal (and hopefully healthier, too).