

# Ways to Cut Monthly Expenses

## I. Food

1. Coffee. \$2 a day, \$14 a week, \$56 a month, \$728 a year. Brew at home!
2. Coupons. \$1 - \$100 a month. There are coupons for everything! You can find them in the Sunday newspaper, magazines, and online. Also check for double coupon days at local retailers and grocery stores.
3. Buy store brands. \$1 - \$100 a month. There is a store brand for almost every product on the market and the saving can really add up.
4. Bring your own snacks. \$1 - \$100 a month. Snacks can really add up so next time you visit the water park, beach, movie theater, playground, zoo, theme park, or outlet mall pack your own snacks.
5. Brownbag it. \$30 a week, \$120 a month, \$1,560 a year. Take left-over's to work for lunch rather than eating out.
6. Dining out. \$60 a week, \$240 a month, \$3,120 a year. Prepare more meals at home or use the coupons you get in mailers and the Sunday newspaper to help keep the bill low.
7. Buy in bulk. \$10 - \$50 a month. If you have a large family or they consume a lot of certain items (ex. toilet paper, paper towels, ground beef, etc.) buy it in bulk.
8. Plan your grocery shopping. \$50 - \$100 a week. Check your pantry before you shop so you don't buy items you already have. Also, make a list of meals and snacks you will prepare for the week and only buy those items. Combine that with coupons you clipped and you can save big.

## II. Utilities

1. Compact Fluorescent Bulbs. Yes they cost more than standard light bulbs, but they last longer, put off less heat and use less energy. Therefore, they save you money in the long run and they are better for the environment!
2. Open the window. Give the AC a rest.
3. Thermostat. Set your thermostat to scale back while you are at work, but be back at a comfortable level when you arrive back home.
4. Weather strip your doors & windows.

5. Unplug. When you are not using an appliance it is still using energy. You can put a stop to that by simply unplugging it.
6. Turn off the lights. When you leave a room, turn the lights off behind you. Also, pull back those drapes and let the free light in.
7. Phone. If you have a cellular and home phone, get rid of one. If you choose to keep you cellular phone get the cheapest plan available.
8. Cable. Drop the extra channels.

### III. Automotive

1. Take the bus.
2. Carpool.
3. Ride your bike.
4. Downsize. Get rid of your second vehicle or trade for a smaller more fuel efficient one.
5. Cheaper car insurance. Chances are you could be paying less somewhere else.
6. Avoid toll roads