



STRATEGIES TO SAVE MONEY

Housing

- Set your thermostat lower
- Unsubscribe from your cable TV service
- Turn off the lights when not in use
- Get a roommate
- Live at home or with a relative

Entertainment

- Eat out less frequently
- Eat early and take advantage of happy hours and early bird specials
- Split or share meals with friends
- Make your own lunch and bring it to work
- Use restaurant coupons
- Learn to cook dinner for yourself
- Rent movies
- Go to the movies in the afternoon rather than in the evening
- Visit local libraries, museums, and parks
- Participate in sports
- Read a book or hike a trail

Food

- Use a shopping list
- Use coupons
- Compare prices
- Buy in bulk
- Don't shop more than once a week
- Don't buy what you can't or won't use

Transportation

- Utilize public transportation
- Carpool with a friend or family member
- Ride your bike or walk
- Regularly have your oil changed and use coupons for auto maintenance
- Make sure your tires are properly inflated

Personal/Health

- Exercise
- Don't smoke
- Drink alcohol in moderation
- Give yourself your own manicure and/or pedicure
- Use coupons or take advantage of specials for haircuts
- Cancel unused club or gym memberships
- Buy generic and OTC medications

Debt Payments

- Stop using credit cards as a primary payment method
- Pay off the full balance on each credit card at the end of the month

Miscellaneous

- Make a budget
- Consider wants vs. needs
- Don't spend money to relieve stress
- Avoid impulse purchases such as coffee or candy
- Give homemade gifts or give the gift of service rather than a retail item

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