

# Ways to Save Money

## Frugal Living Tips

- ▶ Buy used cars.
- ▶ Buy discounted gift cards for your fav stores.
- ▶ Buy after the holiday for next year.
- ▶ Sign up for surveys to make a little extra cash.
- ▶ Do a 30-day no spend challenge!
- ▶ Refinance student loans.
- ▶ Plan a staycation instead of going somewhere.
- ▶ Build an emergency fund.
- ▶ Handmade gifts.
- ▶ Save on gas with GasBuddy.com
- ▶ Round-up mortgage and car payments to save on interest.
- ▶ Google and research on Youtube for simple repairs.
- ▶ Negotiate for lower rates.
- ▶ Bring your own coffee/pastry/breakfast to work.
- ▶ Sell unused items.
- ▶ Get organized.
- ▶ Swap babysitting services with your friends.
- ▶ Cut the gym and find free ways to get in your exercise.
- ▶ Shop around for cell service.
- ▶ Budget ahead and use sinking funds.
- ▶ Shop around.
- ▶ Buy greeting card/invitations at the dollar store.
- ▶ Raise your insurance deductible.
- ▶ Shop around for insurance.
- ▶ Check out scratch and dent sales if you need new appliances.
- ▶ Use up your leftovers.
- ▶ Buy school supplies at the dollar store.
- ▶ Shop garage sales for toys and books for kids.
- ▶ Consider carpooling to work or school.
- ▶ Public transportation.
- ▶ Wash your own car.
- ▶ Do your own nails.
- ▶ Color your own hair.
- ▶ Check out Kindle Unlimited.
- ▶ Ditch Cable.
- ▶ Go old school with a TV antenna.
- ▶ If you go to the movies—make it a matinee.
- ▶ Cancel unnecessary subscriptions.
- ▶ Family membership to places you'd visit often.
- ▶ Sign up for a membership at your local library.
- ▶ Ride your bike instead of taking the car.
- ▶ Re-purpose and reuse what you already have.
- ▶ Optimize trips to save gas.

## Groceries

- ▶ Compare unit prices.
- ▶ Shop the sale papers.
- ▶ Shop with a grocery list.
- ▶ Meal plan.
- ▶ Shop your own pantry.
- ▶ Stock up on sale items.
- ▶ Utilize a Price Book.
- ▶ Utilize top and bottom store shelves
- ▶ Buy generic.
- ▶ Skip convenience packaging.
- ▶ Make your own cleaning products.
- ▶ Buy reusable items.
- ▶ Buy in bulk.
- ▶ Skip the soda and juices and drink water.
- ▶ Shop less often.
- ▶ Check out co-ops and farmer markets.
- ▶ Cook more vegetarian meals.
- ▶ Make your own laundry detergent.
- ▶ Grind your own coffee.
- ▶ Don't buy pre-cut fruits and veggies.
- ▶ Skip the bottled water.
- ▶ Buying bagged produce vs individual pieces.
- ▶ Use deli meats vs pre-packaged
- ▶ Make your own pancake/waffle dry mix.
- ▶ Use overripe fruit for muffins or smoothies.
- ▶ Apps like Ibotta and Checkout51.
- ▶ Price match.
- ▶ Don't linger in the store.
- ▶ Prepare your own food.
- ▶ Spread ingredients between meals.
- ▶ Organize pantry to keep foods visible.
- ▶ Subscribe and save.
- ▶ Use your freezer.
- ▶ Grate your own cheese.
- ▶ Buy in-season produce.
- ▶ Sign up for loyalty programs.
- ▶ Take advantage of online grocery shopping
- ▶ Use the reusable k-cups.

# Ways to Save Money

## Utilities

- ▶ Use LED light bulbs.
- ▶ Try to use fans more and the A/C less.
- ▶ Dress warmer or grab an extra blanket to save on your heating bill.
- ▶ Buy energy efficient appliances.
- ▶ Turn off what you don't need.
- ▶ Use blackout curtains to help with room temperature.
- ▶ Shop around to compare utility costs.
- ▶ Consider switching to a pre-paid cell plan.
- ▶ Start using a smart power strip.
- ▶ Draft blockers for doors.
- ▶ Change air filters regularly.
- ▶ Programmable thermostat.
- ▶ Don't run the dishwasher or washing machine unless it's full.
- ▶ Create a maintenance plan for appliances. You need to take
- ▶ Low flow shower head.

## Eating Out

- ▶ Check for coupons before you go.
- ▶ Check Groupon and Living Social.
- ▶ Skip the appetizers, desserts, and drinks.
- ▶ Check for happy hour, specials or deals certain days of the week!
- ▶ Kids eat free!
- ▶ Restaurant.com
- ▶ GiftCardGranny.com
- ▶ Follow on Facebook or other social media.
- ▶ Join their email list.
- ▶ Order an appetizer for your meal.
- ▶ Don't forget your doggie bag.
- ▶ Check for restaurant reward programs.
- ▶ Split meals.
- ▶ Family style dining.
- ▶ Take it to go instead of dining in.

## Clothing

- ▶ Swap with friends or other moms.
- ▶ Shop garage sales.
- ▶ Consignment stores.
- ▶ Thrift stores.
- ▶ Buy offseason.
- ▶ Buy a size larger to get extra use.
- ▶ Start at the back of stores.
- ▶ Search online for coupons or sales.
- ▶ Make your own clothes.
- ▶ Buy versatile pieces.
- ▶ Shop outside your section.
- ▶ Skip duplicates.
- ▶ Save gift cards.
- ▶ ThredUp