



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