

STRATEGIES TO SAVE MONEY

Housing	Transportation
Set your thermostat lower	Utilize public transportation
Unsubscribe from your cable TV service	Carpool with a friend or family member
Turn off the lights when not in use	Ride your bike or walk
Get a roommate	Regularly have your oil changed and use coupons
Live at home or with a relative	for auto maintenance
Entoriormont	Make sure your tires are properly inflated
Entertainment	Personal/Health
Eat out less frequently	
Eat early and take advantage of happy hours	Exercise
and early bird specials	Don't smoke
Split or share meals with friends	Drink alcohol in moderation
Make your own lunch and bring it to work	Give yourself your own manicure and/or pedicure
Use restaurant coupons	Use coupons or take advantage of specials
Learn to cook dinner for yourself	for haircuts
Rent movies	Cancel unused club or gym memberships
Go to the movies in the afternoon rather than	Buy generic and OTC medications
in the evening	Dobt Dovments
Visit local libraries, museums, and parks	Debt Payments
Participate in sports	Stop using credit cards as a primary payment method
Read a book or hike a trail	Pay off the full balance on each credit card at the end of the month
Food	Miscellaneous
Use a shopping list	Make a budget
Use coupons	Consider wants vs. needs
Compare prices	Don't spend money to relieve stress
Buy in bulk	Avoid impulse purchases such as coffee or candy
Don't shop more than once a week	
Don't buy what you can't or won't use	Give homemade gifts or give the gift of service rather than a retail item

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