

Saving Suggestions

GreenPath provides this information for educational purposes only.

Budgeting

Make savings part of your monthly expenses. This should be paid every month like any other bill.

Pay bills online or set up monthly withdrawals from your checking account. No postage or late fees for automatic deductions.

Pay more than the minimum due on debts. The smaller your balance, the less interest you will pay.

Avoid impulse buying by leaving credit cards at home while shopping and only buy what you went to the store to purchase.

Track your spending over a 1-3 month period so you can see where your money really goes to help determine where you can cut back.

Groceries / Food

Pack school/work lunches. Not only will this save money, but is often much healthier.

Before going to a restaurant, search online for coupons or specials. Try restaurant.com for discounted gift cards.

Plan large, inexpensive meals, that include pasta or rice so you can have leftovers for future meals.

Plan your upcoming meals for the week and make a list from sale fliers and coupons. Most importantly, stick to your list in the store!

Don't overbuy. Just because there is a "10 for \$10" sale does not mean you need to buy that many. You will probably still receive the discount if you buy less.

Daily Care / Household

Shop on sale days for clothing, and only for what you need. Coupons can usually be found in mailings or online for most retail stores.

For personal items, try shopping dollar stores, stock up when items are on sale, or buy at a discounted rate in bulk.

Garage sales or thrift stores are great places to find small appliances, gifts, and clothing.

Housing

Consider getting a roommate who will pay a fixed monthly amount for rent.

Keep your taxes and insurance escrowed or in a special account to avoid falling behind.

Instead of costly remodels, consider cheaper do-it-yourself alternatives like painting a room, updating fixtures, or adding a tile backsplash.

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Utilities

To keep your house warmer, let in the sun. Add extra insulation and cover drafty windows with clear plastic.

To keep your home cooler, close blinds to block the sun and plant large shade trees around your home.

Use energy efficient light bulbs and turn off lights, appliances, and electronics when not in use.

Reevaluate your cable/phone plans, do you really need or use 400 channels and a million anytime minutes? – Pay for what you will use!

Be proactive with appliances. Estimate how long they will last and the replacement cost. Then save for that day so you are prepared for the cost instead of having to use credit.

Entertainment

In place of dining out, invite friends over for a potluck.

Have a home movie night with popcorn or snacks instead of going out to a costly theatre.

Borrow movies and books for free from your local library.

Check your local city/county website or newspaper for free/discounted events in your area.

Try to eat out only when you have a coupon. Look online for great coupon savings.

Transportation

If you work in a large city or metropolitan area, consider car-pooling or public transportation.

Reevaluate your car insurance yearly for competitive rates and additional discounts. Regular monthly maintenance (oil changes, etc) can help to avoid major costly repairs later.

Slow down! A car going 55mph gets 15% better fuel economy than a car going 65mph.

Miscellaneous

Buy holiday greeting cards in bulk or make them yourself. Create a separate savings fund for holiday expenses.

It's hard to quit smoking, so start small by cutting back each day. Talk to your doctor about health risks and helpful recommendations.

Before making a purchase online, research online reviews and ratings.