

# BUDGET-BEATER TIPS

Nobody likes running out of money before getting to the end of the month! Here are some easy-to-implement ideas to help you take control of your budget, manage your spending, and put you in the driver's seat with your money. After all, you earned it, so you should be the one to tell it where to go! A great way to get started is to look for little ways to impact specific parts of your budget.



- Make it a priority to get your \$1,000 emergency fund as quickly as possible.
- Consider picking up a part-time job.
- Consider selling things at a yard sale or on eBay/Craigslist.
- Drop your lawn care service and mow your grass yourself.



- Stop buying things on credit; pay cash instead.
- Withdraw cash from the bank to create cash envelopes for categories like groceries, restaurants, entertainment, and gas for your car(s).
- Keep track of all your expenses so you change the budget for the next month when necessary.

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## Food and Grocery

- Be realistic when setting a budget amount for groceries and toiletry items.
- Consider changing some of the things you buy and trying store brands that tend to be cheaper.
- Clip coupons, wait for sales, and buy generic.
- Try less expensive cuts of meat.
- Purchase less expensive drink options such as flavor additives for water.
- When making soup or pasta dishes, double the recipe and freeze the leftovers.
- Use resealable containers for leftovers and pack them for lunches rather than eating out for lunch.
- Cut back or stop eating out. When you do eat out, choose less expensive options. Staying away from restaurants can save a bunch of money.
- Sign up for rewards memberships to earn free meal offers from local restaurants and additional coupon offers from grocery stores.

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## Utilities

- Review your previous month's bills to provide an accurate amount to budget.
- Budget for housing costs first (mortgage/rent, utilities, insurance).
- Make sure to turn off lights when you leave a room.
- Check to see if your cell phone provider offers a company discount for your employer; this could be anywhere from 10–20%.
- Remove any features you don't need from your cell phone plan.
- Cancel your home phone landline and just use your cell phone.
- Compare cell phone rate plans with other carriers.
- Cut out cable/satellite TV, ask your provider for a better rate plan or a preferred customer plan, or compare the rates with other providers.
- Remove premium TV channels; consider basic cable/satellite TV service.
- Use streaming services such as Netflix, Hulu, and free network TV websites.
- Compare rates if you bundle TV and Internet services.
- Review home and auto insurance policies to see if you can get a better rate with your current company or shop your policy with other companies.

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## Recreation and Shopping

- Budget (and cut back on) entertainment, eating out, and clothing.
- Sign up for text, email, and Instagram offers from Redbox for free movie rentals.
- Do something less expensive, or with no expense, for vacation.
- Give up, or at least cut back on, expensive hobbies. For example, golf at a country club might cost up to five times the price at a municipal course.
- Avoid buying expensive name-brand clothing and shoes.