

BUDGETING AND SAVINGS TIPS

- 1.** Make homemade pizza instead of buying from store or restaurant.
- 2.** Make your morning coffee at home!
- 3.** Buy off-season clothes, a size bigger for your kids and hold for next year.
- 4.** Save 5-10% of monthly income; for example save \$5 to \$10 for every \$100 income.
- 5.** Open a separate savings account at another bank with automatic deposit. Credit Unions for free checking.
- 6.** Put loose change in a savings jar.
- 7.** Recycle and purchase items at the ReStore, thrift stores, E-Bay, or Craigslist.
- 8.** Shop Grocery Outlet, SPD Market, local farmers markets, local businesses whenever possible. Use in- store savings cards and coupons.
- 9.** Shop the best deals for home/car insurance, internet/cable/satellite providers, health services such as free mammograms (let them know you are looking for the best price)
- 10.** Keep a regular maintenance schedule for vehicles (do not ignore check engine light)
- 11.** Save money on heating bills- turn down the thermostat; check your insulation.
- 12.** Listen to Swap Shop for free or inexpensive items, free cycle.
- 13.** Contact PG&E, AT&T etc. for programs to assist with monthly bill payments.
- 14.** Pay your credit card off in full each month and avoid high interest charges. (consider cutting up credit cards that you don't need; use cash instead)
- 15.** Cancel infrequently used cable or online TV services.
- 16.** Kick the habit once and for all. Smoking is hard on your wallet and your health
- 17.** Put your salary/wage raise into savings. You lived without it before.
- 18.** Plan meals ahead of time by using a grocery list.
- 19.** Prepare a large meal on Sunday and use leftovers throughout the week. Reuse plastic containers from cottage cheese, yogurt, etc. to store leftovers.
- 20.** Eat out less; consider "bagging" your lunch more. For example, if you eat lunch out 3 times a week instead of 5, you can save \$728 over the year-assuming the cost of a lunch is \$7(not considering the cost of home-prepared food.)
- 21.** Expand the interval between barber/hairdresser appointments.
- 22.** Dust off your library card and watch DVD's for free.
- 23.** Find less expensive forms of entertainment-local free concerts, community theatre, outdoor adventures, etc.
- 24.** Maintain better control over household and cellular telephone use- shop around for less expensive service providers.