

## 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.