

Ways to Cut Spending

Spend Less ~ Sell What you Have ~ Save for a Cause

Home

What can you do without?

- Cable
- Internet
- Home phone
- More than one TV
- Turn down the thermostat
- Turn off lights

Auto/Transportation

- Less expensive auto
- Sell 2nd vehicle
- Boats, trailers, motorcycles

Personal/Work

- Less haircuts
- Less toiletries
- Clothes – skip a season, thrift stores
- Give up lattes for a time
- Give up lunch out
- Rideshare
- Potluck
- Vacation one less time
- Reusables instead of plastic /paper
- Recycle whatever you can
- Barter services (sitting, painting, etc)

Gifts

- Make homemade gifts
- Make time, not gifts
- Limit birthday gift costs
- Limit Christmas costs
- Do without gifts one time

Share

- Maintenance work
- Household supplies/work
- Move closer to one another
- Move in
- Share meals
- Serve together
- Bulk buying
- Share supplies
- Common goal
- Exchange services

Income

What do you do with:

- Raises
- Tax returns
- Extra check (1 or 2 x yr, if paid bi-weekly)
- Bonuses
- Skill or talent to earn money?