



20 WAYS TO SAVE

And Stretch Your Household Budget

These days, it seems like everyone's looking for ways to cut costs and stretch their income further. Fortunately, there are some simple steps you can take to reduce your household expenses without making radical changes to your standard of living. When combined, these small adjustments can add up to significant savings each month.

Here are 20 things you can start doing today to lower your bills, secure better deals, and begin working toward your financial goals.

- **Refinance Your Mortgage** - Call your lender to find out how much you could save at today's rock-bottom rates.
- **Evaluate Your Insurance Policies** - Compare quotes from at least three insurers, and try raising your deductible to lower your premium.¹
- **Bundle Cable, Phone, and Internet** - Shop around to see who is willing to give you the best deal.
- **Better Yet, Cut the Cord on Cable** - Use an HD antenna or streaming service subscription to access your favorite shows.
- **Revisit Your Wireless Plan** - Lower your data limit, or switch from a big brand to an independent carrier.
- **Adjust Your Thermostat** - Crank it up or down a few degrees to cut heating and cooling costs.
- **Use Less Hot Water** - Run your dishwasher when full, and wash clothes in cold water when possible.
- **Lower Overall Water Consumption** - Take shorter showers, and install low-flow fixtures.²
- **Conserve Electricity** - Power down your computer at night, use LED light bulbs, and unplug idle appliances.³
- **Purchase a Home Warranty** - Protect yourself from unexpected repair costs for major systems and appliances.
- **Outsource Less** - Cancel or cut back on the frequency of paying for services you can do yourself.
- **Prepare Your Own Meals** - Save money and eat healthier by cooking at home.
- **Plan Your Menu in Advance** - Plan ahead to lower your overall food bill, eliminate waste, and minimize impulse purchase.
- **Plant a Garden** - Save around \$600 per year by growing your own produce.⁴
- **Review Memberships and Subscriptions** - Stop paying for services and subscriptions you no longer want or need.
- **Give Homemade Gifts** - Show your recipient how much you care with a homemade gift from the heart.
- **Minimize Your Debt Payments** - Pay down the balance, or try to negotiate a better interest rate.
- **Get a Cash-back Credit Card** - Earn a little money back each month—but only if you can pay off the balance in full.
- **Ask for Deals and Discounts** - Inquire about promotions and price-matching policies.
- **Track Your Household Budget** - Find out where your money is going, and identify areas to cut back.



Want more help getting a handle on your finances? Use the budget worksheet below to track income and expenses—and start working toward your financial goals today!

HOUSEHOLD BUDGET WORKSHEET

	Expected	Actual	Difference
HOUSING			
Mortgage/taxes/insurance or Rent			
Utilities (electricity, water, gas, trash)			
Phone, internet, cable			
Home maintenance and repairs			
FOOD			
Groceries			
Restaurants			
TRANSPORTATION			
Car payment/insurance			
Gas, maintenance, repairs			
OTHER			
Health insurance			
Clothing and personal care			
Childcare			
Entertainment			
Gifts and charitable contributions			
Savings, retirement, college fund			
INCOME			
Salary/wages			
Tips and other			
MONTHLY TOTALS			
Total Actual Income			
Total Actual Expenses			
ADDITIONAL SAVINGS			

WE'RE HERE TO HELP

Sources: 1. Insurance Information Institute 2. Money Crashers
3. Harvard University 4. Money

We would love to help you meet your financial goals. Whether you want to refinance your mortgage, save up for a down payment, or simply find lower-cost alternatives for home repairs, maintenance, or utilities, we are happy to provide our insights and referrals. And if you have plans to buy or sell a home this year, we can discuss the steps you should be taking to financially prepare. Contact us today to schedule a free consultation!



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