

6 SIMPLE WAYS TO SAVE



Clothing - Sure, it's nice to get new clothes, but chances are you have items in your closet that you have forgotten about. Why not go through your closet & purge any items you no longer wear? You can take any item that's in good condition to a local consignment shop to make a few dollars! Even if you donate them, you can use that receipt when you file taxes.

Groceries - It can be VERY easy to overspend at the grocery store. Before you shop, make a list of all the recipes you will make for the week. Then shop your cupboards to see what you already have & create a list with only those items you need for the week. Promise yourself that at the end of the month you can splurge on something special, but for the first 3 weeks of the month, stick to that budget! You will be surprised how much you will save.

Cleaning Supplies - You're probably thinking I've lost my mind, but hear me out. Cleaning supplies can be expensive! Do you have a different cleaner for your stainless steel, your bathtub, your floors, your furniture? That can really add up, & also take up a lot of space. Try scaling back & making it simple: mix water, dish soap & white vinegar in a spray bottle. I've been using that to clean for years. It works and it's almost **FREE!** I still occasionally use something more for certain areas, but I mostly use the vinegar/water mixture with great results. This is also good for the environment! [Benefits of cleaning with vinegar](#)

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TV - Do you pay for cable? Maybe 3 or more streaming services? Do you really need all of that? Many years ago when I really needed to cut back, I cancelled my cable. I thought I would be miserable, but it turns out I enjoyed life more since I was watching less TV! Try scaling back to just one service - cable OR one streaming service. You can always add more in later, but try it & see how it works for your lifestyle. I bet you won't miss it & you'll be happy for the extra money every month.

Eating Out/Ordering Takeout - Be honest - how often do you order takeout or go to a restaurant? If you go out for lunch just once a week, you are likely spending over \$650 a year! Imagine if you do the same for dinner - then you are likely spending over \$1,500 a year! Think about how much debt you could pay, or a vacation you could take, or a home improvement project you could do with \$1,500! If you are someone who eats out a lot, try scaling back. Go down to once a month & slowly scale it back to special occasions. That money will add up fast!

Entertainment - I'm big on adding some money into your budget for entertainment. But do you go overboard? It's easy to! There are concerts & museums & plays & movies &...so many things to see & do! But if you really want to save, this is a good place to scale back. Research your hometown to see what free entertainment they offer. Some towns offer plays/shows that can be surprisingly good, or movie nights in the park. There are a lot of fun, free (or low cost things) to do. Go for a walk at a park you haven't been to, watch a movie at home with popcorn, play board games! The possibilities are endless!