6 SIMPLE WAYS TO SAVE



<u>CLOTHING</u> - Yes, it's nice to get new clothes! But chances are you have items in your closet that you have forgotten about. It's time to go through your closet & purge any items you no longer wear. Take those items to a local consignment shop to make a few dollars, or donate them and use the receipt when you file your taxes! And try on the clothes you had forgotten about!

- GROCERIES It can be very easy to overspend at the grocery store, so here's a few tips:
 - 1) Think of the recipes you will make for the week, and the food you need for all meals
 - 2) Shop your cupboards to see what you already have
 - 3) Create a shopping list with only the items you need
- 4) Promise yourself you will stick to that list for 3 weeks out of the month, then splurge on the last week!

<u>CLEANING SUPPLIES</u> - these things can be expensive! Try a vinegar mixture for things like coffee tables, kitchen countertops, floors, etc. Mixing white vinegar, water and dish soap can cost just pennies to make!
www.healthline.com/health/cleaning-with-vinegar#glass

TV- Do you pay for cable, 3 or more streaming services, YouTube? Really consider the cost of these services and how often you use them. Individually they are not expensive, but they can easily add up to hundreds of dollars every year. What else could you do with that money?

EATING OUT/TAKEOUT - If you go out to lunch and dinner once a week, you are likely spending over \$1,800 a year! Do you do this more than once a week? If someone gave you \$1,750 right now, what would you do with it? If "spend it on food" isn't what you said, consider cutting back on this expensive and doing it monthly instead.

ENTERTAINMENT - Adding money into your budget for fun is a top priority! But it's so easy to surpass the amount allotted in your budget. Research your hometown and see what free entertainment they offer. You may be surprised at how many free (or low cost) things there are to do! And think outside the box! Go for walks with friends instead of happy hours, watch a movie with popcorn at home instead of the theater, play board games. There's a good chance you will save some money and actually have MORE fun along the way!



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