

6 SIMPLE WAYS TO SAVE

CLOTHING - Of course it's nice to treat ourselves to new clothes once, but chances are you have items in your closet that you have forgotten about! Now is a perfect time to organize - make a pile for items you no longer wear & no longer want, and then donate or consign those clothes. If after a couple of weeks you still want new clothes, then give yourself a budget & go for it!

GROCERIES - It can be very easy to overspend on groceries. Here are a few tips:

- Meal plan - decide on what you want for dinner every night this week
- Shop your cupboards to see what you already have, and come up with recipes that use those items
- Create a shopping list with only the items you need
- Consider curbside pickup to avoid impulse purchases

ENTERTAINMENT - Adding money into your budget for fun is a top priority! But it's very easy, and unnecessary, to overspend in this area. Most towns/cities have very affordable (or even free) things to do - concerts in the park, movie nights, local theater - give those things a try! You could also swap things that you currently do - go for a hike with friends instead of happy hour, watch a movie with popcorn at home instead of in the theater, have dinner & game night at home instead of going out.

TELEVISION - Do you pay for cable, 3 streaming services & YouTube? If so, it's time to sit down & understand how long you spend watching each of these services. Compare that to how much they cost & consider canceling one. Individually most of these things are not expensive, but over time they add up. A \$15/month subscription equals \$180 a year.

EATING OUT - If you go out to lunch & dinner just once per week, you are likely spending over \$2,200 a year! If someone gave you \$2,200 right now, what would you spend it on? If "going out to a restaurant" wasn't your answer, then consider cutting back on this habit (but don't cut it out completely).



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