

TRIM UNNECESSARY EXPENSES FROM YOUR BUDGET

- Refinance your home loan for a lower interest rate.
- Get competing insurance quotes.
- Raise your insurance deductibles.
- Replace an expensive car with an economical model.

UTILITIES

- Visit your power company's Web site for energy-saving tips. Some ideas require an initial investment in time and money—from weather-stripping to new windows. But you can also do the quick-and-easy: Adjust your thermostat. When it's cold—put on a sweater. When it's hot—open your windows. Block the sun with heavy-duty shades in summer.
- Investigate cheaper Internet service.
- Contact your phone company and ask them how you can reduce your bill.
- Compare cell phone plans.
- Don't like cell phone bills? Get an emergency-service-only plan.
- Spending lots of money on cable TV? Cut down on those premium services.
- Only run the dishwasher, washer and dryer when full. Turn off lights and electronics when not in use. Use energy-conserving power strips.

CREDIT CARDS

- Consolidate debt via a reputable service. Visit the National Foundation for Credit Counseling for a list of members: www.nfcc.org.
- Next time you get a no-fee offer, contact your credit card company and ask them to match the offer.
- Pay off your entire bill every month. Get a card that requires monthly pay off. Can't control yourself? Get rid of your credit cards.

FOOD

- Wean yourself off dining out. Pack a lunch at least twice a week. Cut out 1 night per week of eating out, take-out or home delivery. Each week, increase your number of homemade meals.
- Avoid buying over-packaged, over-processed foods.
- Buy in bulk and keep your pantry and freezer stocked with quick-fix meals.
- Shop during sales and use coupons. Search for free online coupons using the words "groceries" and "coupons."
- Learn how to prepare at least 1 meatless meal. Aim for 2 meatless dinners per week. It's cheaper *and* healthier.
- Alternate alcoholic drinks with a glass of water and limit yourself.
- Instead of going out, have friends over for a potluck dinner and game night.



SHOPPING

- For shopping, give yourself a 2-time rule. If you go to a store or see something online, put it on hold. Go back a few days later to see if you still want it. Chances are your desire will have cooled.
- Resist all impulse purchases in checkout lines.
- Take a close look at your wardrobe. Buy a few quality basics—slacks, skirts, suits—then mix and match with inexpensive tops and shoes.
- Check out manufacturer's Web sites for discounts or refunds before buying big-ticket items.
- Rent; don't buy things such as power tools you'll use once a year. Go to the library for books, music and movies. Many publications feature their latest editions online.
- Barter or trade for services.
- Buy and sell on www.ebay.com and www.craigslist.org.

MISCELLANEOUS

- Conserve gas by driving the speed limit. Make sure tires are properly inflated. Ride your bike or walk when possible.
- Investigate homemade cleaning agents—white vinegar, lemon juice, etc.
- Avoid dry cleaning. Search the Internet for ways to clean silk and other tricky items.
- Don't hire house cleaners and lawn services. Do the work yourself; it's exercise!
- Investigate carpools and co-op child care and babysitting.

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