

## 92 Tips for Spending Less

If you think there is no way you can cut back on your spending, think again! Following are 92 ways for you to do it. Spending less can really help dig you out of a financial hole. Many say it is the best way to save, but you have to persevere every time you buy. Saving money by spending less is not brain surgery, but it does take discipline. The main ideas are: shop wherever possible on sale, deal or discount; buy value, not price; take care of the things you own; be especially careful on large purchases; never buy on impulse (always plan your purchases); compare prices whenever possible; and pinch pennies – they soon become dollars. To get going, highlight the section where you think you have the most potential to save and print it. Or print the entire section and display it for the whole family to see. We guarantee you will find a few new ideas in here that will work for you.

### Entertaining and Fun

1. Some of the best things around may be free or close to it. Visit civic assets in or near your own town or city – state and national parks, museums, galleries, memorials, zoos, aquariums, libraries, stations, waterfronts, etc. The list goes on!
2. When eating out, it is cheaper to go to "lunch" than to "dinner." Not the same effect maybe, but definitely cheaper. Do not be embarrassed to take home what you have not eaten.
3. For the smaller appetite, ask if the restaurant can give half portions or split an entree with your spouse. Even if there is a small charge, it is still cheaper.
4. Vacation rule #1: Go off-season and save big time.
5. Make money from work you love. Skills that grow from hobbies like furniture refinishing or repair are always in demand.
6. Leave the driving to them. Going to Grandma's via bus or train instead of plane may not be as fast, but it is about half the price.
7. Do not assume you can find the best plane fare without a lot of research, if you must fly. Use a good Internet travel site with "intelligent agents" that update you regularly about fares on routes you choose. Some will even let you know if a lower fare becomes available.
8. Travel with a group on vacation. The rates are much cheaper. If that is not possible, take a tour. You might meet interesting people and save \$\$\$.
9. Giving a dinner party over the holidays? Make it "pot luck" and ask every guest to bring a dish. It is often more fun and always less money.

10. Kids in tow when you are on the road? Always be sure to stop for the night where you can keep the kids in your room at no extra charge.
11. Use your public library frequently. Why buy a book you may never refer to again?
12. Want to try a cheap, fun family vacation? Try camping. It's are catching on, so make your campground reservations well in advance, especially over main holidays.

## **Clothing**

13. Buy at a discount. It does not matter if it is at factory outlets, garage, lawn or porch sales, the PX/BX, retail sales or wherever. Just make an effort never to buy at full retail price. Never be afraid to negotiate for a better price. Visit the charity and consignment shops for bargains.
14. Wash delicate clothing items at home and avoid professionally dry cleaning them.
15. If you have talent, sew your own things. Start with Halloween costumes and work up from there. Store your clothes properly. Moth-proof your woolens.
16. Participate in/start a swap program. Trade your two-year-olds' duds for some infant wear when baby #2 arrives.
17. Avoid buying cheap junk – check the seams and the buttons beforehand. If things look cheap, they are no bargain.
18. Plan your shopping. Never buy clothes on impulse, or lose the chance to buy it on sale.
19. Do not buy more clothing than you really need in a season. Kids have a way of outgrowing things, and it is cheaper to wash more and buy less.
20. Coordinate your clothes. This is easy with uniforms. With civilian gear, stick to a few basic color combinations.
21. Wear work clothes when you work, sports gear for play and more expensive dress clothes only for special events. Many a good shirt has been ruined by painting or cooking in it.
22. If it is not right, always return or exchange it.
23. Take advantage of sales to stock up on items you need on a continuing basis. This refers to "staples" like socks, sneakers, etc., not fashion goods.

## **Food and Groceries**

24. Use a shopping list based on menus. Forget impulse shopping or just wandering the aisles. Check your cupboards and refrigerator before shopping to make sure you do not buy what you already have.

25. On your list, include items that are in season and check the store circular for specials.
26. Try house brands or generic brands. Their quality may surprise you.
27. Never shop when you are hungry. You buy more.
28. Always compare unit prices. Those little white stickers help you sort "deals" from "heels."
29. Cut out use of convenience foods (i.e., frozen dinners, vegetables, entrees, etc.). Cooking from scratch is cheaper.
30. Make food shopping a weekly affair. Avoid "fill-in" trips during the week just to make sure you have everything.
31. Be creative and use leftovers. Try not to waste anything.
32. Make sure your store checkout person is alert and accurate. If in doubt about any item, be sure to check the tape.
33. Buy larger cuts and sizes. Divide them up into packages and freeze them when you get home.
34. Be creative with ingredients. Try turkey chili or vegetarian chili.
35. Grow your own herbs – all you need is a small garden.
36. Remember, you may use coupons in the commissary.
37. Even with coupons, other brands may still be cheaper. Always compare.
38. It is usually more economical to buy beverages by the case.
39. Make your own baby food. All you need is a blender or food processor. It may also be healthier since it cuts down on salt and preservatives.
40. Shop quickly. Shop alone. The more time you take, the more you will spend. Bringing children and spouse along on the trip will add impulse items to the cart.

## **Furniture & Appliances**

41. Always buy energy-efficient appliances.
42. Give the charity outlets and secondhand stores a try. You might luck out.
43. Carpets and rugs should always be purchased on sale or at discount outlets.
44. Buy big-ticket items as a group with your neighbors – things like a carpet cleaner, an industrial-size coffeemaker, a floor polisher, etc.
45. Compare appliance service terms as well as price. A slightly more expensive item may have a better warranty. Tread carefully in purchasing additional service contracts, though; many times, they are not worth it.
46. Evaluate major and minor appliances by reading reports from unbiased testing services.
47. Regular appliance maintenance does wonders for longevity. Do it yourself. Some only need a drop of oil in the right place once a year.
48. Postpone purchase of major furniture and appliances until they go on sale. Watch the papers and the season (January-February for bedding, April-May for carpets, and furniture at the start of summer).
49. All other things being equal, unpainted furniture is less expensive.
50. Read the classifieds. Do not be too proud to find a large-item bargain for sale by a desperate mover. Again, check the item number with the opinions of unbiased testing services, if possible.
51. Save your sales slip and always know what the warranty terms are. You never know when you will need to return faulty merchandise.
52. Use less expensive fabric for slip covers or drapes when you know you will probably be moving or redecorating soon.
53. Do not buy more than you need in an appliance. Most of us do not use all the "bells and whistles" on our appliances. For example, how many of us know how to use the advanced programming functions on our VCR/DVD/TIVO?

## **Gifts**

54. Give cookies, pies, cakes, breads, etc. You will be remembered, and you will save.
55. Give of yourself. IOUs for services such as child-sitting or yard care are unexpected and always welcome.

56. Shop for next year's gift wrap and holiday cards after the December holidays are over.
57. Give hand-crafted or sewn gifts. They often mean more than store-bought items.
58. When shopping for gifts of any kind, be sure to do so only if items are on sale or discounted.

## **Household**

59. Do your own yard work and landscaping.
60. Do your own routine maintenance: painting, minor roofing, putting up the TV antenna, etc. "How to" books in the library have lots of tips on minor repairs.
61. Get some of your household needs at garage/lawn/porch/stoop sales.
62. Buy good quality paint. You can use less, and it will probably last longer.
63. Trade your repair knowledge for your neighbor's. This is called barter, and nobody pays anything.
64. Never paint outside (or inside) when it is below 55 degrees. The wood may not be dry, and the paint will crack later.
65. Use water with ammonia or white vinegar for cleaning the kitchen and bathrooms.

## **Telephone**

66. Use a food timer to help limit the length of your calls.
67. Check with your long-distance carrier about discount programs that best fit your geographic calling pattern. Compare wireless plans versus long distance call charges.
68. Consider switching to a cheaper long-distance carrier. This can be confusing, so before you sign up for the "deal of the minute" compare the offered rate per minute with your actual average over the past few bills. If this checks out, ask about additional available financial switching incentives.. **BE SURE TO READ THE FINE PRINT.**
69. Eliminate any add-on services you can do without (such as call waiting, automatic messaging, automatic redial, etc).
70. Plan the topics you want to cover to avoid calling back.

## **Transportation**

71. Public transportation will also get you there, and it is usually cheaper.
72. Buying a car? It is always better to buy a two-year-old used car than a brand new car, since most cars incur about 50 percent of their depreciation during the first two years.
73. Buying a used car? Better have it thoroughly checked out by a trusted mechanic. Caveat emptor (let the buyer beware).
74. Car pools are good for the environment. If possible, start one and share the expense instead of paying 100 percent.

## **Utilities**

75. Insulate uninsulated spaces like attics, and use storm windows and weatherproofing materials to reduce heat loss.
76. Set the thermostat for 65 degrees and lower it when you go to sleep. Never set it below 55 degrees as pipes can freeze.
77. Keep air conditioner use to a minimum. Fans are cheaper to operate.
78. Wear extra layers of clothing in the winter. Do not just turn up the heat
79. Seal off any unused rooms in the winter.
80. Reduce your water heater temperature.
81. Install water-saving shower heads.
82. Cut back on watering the lawn and/or refilling backyard swimming pools.
83. Turn off lights when not in use.

## **Vehicles**

84. Consolidate your errands and plan the route efficiently.
85. Do not use the car for near by errands. Walking is great exercise.
86. Shopping for the best vehicle insurance rate is a must. You can do this from home on the Internet. When you compare insurance rates, remember to keep "apples with apples."
87. Choose a higher deductible on collision insurance.
88. Drop your collision insurance if your car is older.

89. You must have liability insurance, but it is also a good idea to carry insurance for uninsured motorists.
90. Drive sanely and smoothly – no sudden stops or starts. Less gas use is the payoff.
91. Always change your oil at recommended intervals. An ounce of prevention is worth a pound of cure. Read your owner's manual for other regular things you need to do. Do them!
92. Make sure you subscribe to an emergency road service. It is inexpensive, and the first time you need it, you will find you are happy you have it.