

# Quick Tips for Spending Less

Sometimes the key to spending less is making small, everyday changes. Here are some ways to cut back on expenses:

- *Understand your budget.* Start to think and talk more openly about your money goals. This will help you get on track to living within your means.
- *Cut back to one credit card.*
- *Make it hard to get to your money.* Leave your credit card and ATM card at home.
- *Shop from a list and stick to it.* Plan purchases based on need.
- *Don't go food shopping when you're hungry.*
- *Eat out less.* Bring lunch to work.
- *Don't pay full price.* Buy used. Buy at outlet stores. Buy store brands. Buy in bulk.
- *Pay down credit cards as quickly as you can.* Ask to have the interest lowered on your card or switch your balance to a card with a lower rate.
- *Conserve.* Turn off the lights when you're out. Turn off the tap while soaping. Turn off the air conditioner or turn down the heat when you're out. Keep window shades down during the day in hot weather. Open the shades in cold weather to let in the sun.
- *Clean your own house or apartment.* Use ammonia instead of brand-name cleaners.
- *Raise the deductibles on car and home insurance.* See if you qualify for insurance discounts.
- *Take advantage of your community.* Take your children to public parks. Read the community calendar in the newspaper to find out about free events. Use your local library for video rentals and Internet use.
- *Trade clothes with friends or relatives.*
- *Share purchases with others.* Buy a neighborhood lawnmower or swing set.
- *Write letters or e-mail instead of calling long-distance.*
- *Carpool, ride a bike, or use public transportation.*
- *Sell what you don't need.*
- *Ask yourself these questions when you go shopping:* Can I repair it instead of replacing it? Do I really need it? Is this the best price?