



Money Saving Tips

Share these tips with your family to see how to save in some key areas (not all tips will apply to everyone).

Money Management

- **Create a budget** and track your monthly expenses.
- **Give yourself** an allowance for discretionary spending.
- **Get organized** with your finances to avoid missed payments or late fees.
- Sign up for **Direct Deposit** of your paycheck.
- Sign up for **automatic transfers** to savings, and use **multiple savings accounts** to reach goals.
- **Plan** for larger expenses and set aside money each paycheck.
- **Avoid high cost borrowing** methods like title loans, payday loans or rent to own loans.
- Get extra money by having a **garage sale or selling items online**.
- **Improve your credit score** – a higher score can save you on loans, home and auto insurance, credit cards and more.

Food and Eating Out

- **Use coupons**, but only for things you normally buy.
- **Make a list** before going to store, and create menus base on **weekly ad** specials.
- **Don't shop** for groceries when hungry and plan a **weekly menu** that allows for leftovers you can freeze or eat the next night.
- **Buy fruits and vegetables in season** – they will taste better and be cheaper.
- **Buy food and supplies in bulk** – look for non-perishable items you regularly use or foods you can freeze.
- **Look for the unit price** on the shelf tag to compare the pricing of two or more brands.
- **Pack snacks** and sodas from home to you can avoid vending machines.
- Buy **generic and store brands** – it usually saves you 30% or more.
- **Reduce your fast food meals** – they can add up quickly.
- Carry a refillable water bottle instead of purchasing soft drinks or sports drinks.
- **Order vegetarian sometimes** – meatless dishes generally cost less than meat-based dishes.
- **Limit your coffee runs** – a \$5 daily latte will cost you \$1,820 in a year! Make coffee at home before you leave the house.
- Meet friends for **lunch instead of dinner** --lunch menus are typically less expensive.
- **Skip the beverages (especially alcohol), desserts and appetizers** – these can double your bill or more.
- Look for **online and mail coupons** for restaurants you regularly visit.

Entertainment

- Cancel **cable** (consider Netflix, regular TV or Hulu).
- **Give up** expensive habits/hobbies.
- **Use the library or exchange** DVDs and books with friends.
- **Have a game night or potluck** instead of eating out or going to a movie.
- Check online for **free or discounted community events** in your area. Many theaters, museums, and attractions offer discounts on certain days or times.

Housing & Utilities

- **Negotiate rent increases.** If you've been a good tenant – paying your rent on time, and taking care of the property – ask for a break when your landlord increases the rent.
- Take **shorter showers** to save energy and water.
- Install **compact fluorescent lights** (CFLs) – they last for years.
- Sign up for a **managed payment plan** with utilities to keep your monthly payment consistent.
- **Unplug small appliances** (toasters, coffee pots, etc.) and **turn off lights** when not in use.
- **Pick a cellphone or landline**, not both. Cancel the one you don't use as much.
- **Arizonaon.org – discounted high speed internet access service**
- **Compare cellphone plans** – costs are coming down and you may be able to save (make sure you stay within your data usage/calling/text limits to avoid additional charges).
- **Increase insurance deductibles** – it will lower your cost, but you'll need to have additional savings if you file a claim.
- **Turn down the heat** in the winter; **turn up the air** in the summer.

Other Expenses

- Buy **second hand clothes** or look for off-season bargains.
- **Avoid clothes that require dry cleaning** – buy machine-washable fabrics (check the labels).
- **Use cold water to wash clothes** – saves about 50 cents a load and reduces dark color fading.
- Go in on **group gifts** for friends and family birthdays and special occasions.
- **Cancel memberships and subscriptions** you rarely use.
- Consider **making cards and gifts** for friends and family (cookies, soap, candles, bread, etc.).
- **Compare prices online** – you may save significantly buying items online and some retailers may match the price to keep your business.
- **Find the promo codes** – many online vendors have a place to enter a promo code at checkout. Open an additional Internet session and search for the vendor name with promo code.
- When you're shopping, ask **“are there any additional discounts available?”** It doesn't hurt to ask, and you might save some extra money.
- **Keep your receipts** – if those shoes fall apart in a couple weeks, take them back!
- Look online for **inexpensive cleaning methods** (like baking soda and vinegar).
- **Carpool or take the bus** to reduce transportation costs.
- **Take care of yourself.** Eating well, regular exercise, and getting enough sleep can help you avoid some trips to the doctor.
- **Kick the habit.** At about \$6 a pack, smoking is expensive—not to mention the toll it takes on your health. For help with quitting smoking, check out www.smokefree.gov.

Additional Resources

- **Check with your utility company for discounts and programs** for limited income customers.
- See if you qualify for a **free cell phone**. Visit **Safelinkwireless.com**.
- Contact your local food banks to learn about **free food box** eligibility.
- Visit **211arizona.org** for information and referrals to hundreds of agencies throughout Arizona, including: Clothing Assistance, Caregiving Resources, Consumer and Financial Services, Domestic Violence Help, Family Services, Education, Employment, Food and Meals, Health and Dental Care, Housing and Home Services, Legal Assistance, Substance Abuse Help, Mental Health/Counseling, Senior Services, Transportation and more.