Strategies to Save Money

**Housing**
- Set your thermostat lower
- Unsubscribe from your cable/satellite TV service
- Turn off the lights when not in use
- Get a roommate
- Live at home or with a relative

**Entertainment**
- Eat out less frequently
- Eat early and take advantage of happy hours and early bird specials
- Split or share meals with friends
- Make your own lunch and bring it to work
- Use restaurant coupons
- Learn to cook your own meals
- Rent movies
- Go to the movies in the afternoon rather than in the evening
- Visit local libraries, museums, and parks
- Participate in sports
- Read a book or hike a trail

**Food**
- Use a shopping list
- Use coupons
- Compare prices
- Buy in bulk
- Don’t shop more than once a week
- Don’t buy what you can’t or won’t use

**Transportation**
- Utilize public transportation
- Carpool with a friend or family member
- Ride your bike or walk
- Regularly have your oil changed and use coupons for auto maintenance
- Make sure your tires are properly inflated

**Personal/Health**
- Exercise
- Don’t smoke
- Drink alcohol in moderation
- Give yourself your own manicure and/or pedicure
- Use coupons or take advantage of specials for haircuts
- Cancel unused club or gym memberships
- Buy generic and OTC medications

**Debt Payments**
- Stop using credit cards as a primary payment method
- Pay off the full balance on each credit card at the end of the month

**Miscellaneous**
- Make a budget
- Consider wants vs. needs
- Don’t spend money to relieve stress
- Avoid impulse purchases such as coffee or candy
- Give homemade gifts or give the gift of service rather than a retail item