
SLASHING EXPENSES



A GUIDE TO HELP YOU SLASH
YOUR EXPENSES & SAVE MORE

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BOOSTING SAVINGS

BY ADRIE J. ROBERTS & MELANIE D. JEWKES

According to a poll released in 2011¹, 27 percent of Americans have no personal savings and 34 percent have no retirement savings. What would happen if someone were to lose a job or if an emergency occurred? With no or limited savings, one can end up with a lot of debt. It is good to save money to avoid debt, prepare for retirement, and meet other financial goals, such as going to college, building a dream home, or going on a vacation. Think saving money is impossible? Think again—it can be easy. Consider these ideas to boost savings.

BOOST SAVINGS IDEAS & TIPS

1. **Start saving today!** It doesn't have to be a large sum—even small amounts add up over time.
2. **Work overtime or an extra shift at least once a month**, if possible, and save it.
3. **Participate in a 401(k) or 403(b) plan through your employer.** If your employer matches, you are making free money. Contributing now will reduce your taxable income and help you save for the future.
4. **Take advantage of all employer-sponsored benefits**, such as flex-spending accounts, retirement plans and direct deposit to save time and money.
5. **Use employer-sponsored health plans.** These plans allow you to pay for health-care premiums on a tax-free basis.
6. **Use your tax return to build savings.** Instead of spending, make a plan to pay down debt or build savings.
7. **Keep making payments when you pay off a debt.** Now that the debt is closed, place the payment into a savings account.
8. **Set a percentage of your paycheck into savings.** Many times this can be done automatically with direct deposit.
9. **Empty your pockets, purse, or wallet into a jar at the end of each day.** Put this money into savings every few weeks.

10. **Carry adequate insurance.** If a disaster or accident were to occur, you could avoid using savings or going into debt with proper insurance coverage.
11. **Pay off your credit card each month to avoid interest or late fees.** In addition, use a card that offers cash back rewards and save it.
12. **Pay yourself if you are trying to lose weight.** Each time you go without dessert pay yourself what it would have cost. Save money and lose weight at the same time!
13. **Save one paycheck a year.** This will be easy if you are paid biweekly, because a few times a year you get an extra paycheck a month.
14. **Save your raise.** Next time you get a raise, save the increase. If you aren't used to that money, you won't miss it, and you'll build your savings.
15. **Get the whole family involved in savings.** Have a goal and work together with everyone to accomplish it.



SLASHING CLOTHING EXPENSES

BY TERESA C. HUNSAKER, ADRIE J. ROBERTS & MELANIE D. JEWKES

Recession-weary families are dealing with soaring food and gas prices, just as the apparel industry is also projecting to increase their prices². The good news is that no matter how thrifty you think you are, there's always something else you can do to save more money. You may already use techniques to save on clothing but read on and try to find at least a few new ideas to try.

REDUCE CLOTHING EXPENSE IDEAS & TIPS

1. **Take advantage of off-season sales.** This takes planning, but can save a lot of money. For example, stock up on children's clothing after the back-to-school sales have passed, or buy winter boots during January sales.
2. **Mend clothing properly.** Resole and polish shoes instead of buying a new pair.
3. **Deodorize sneakers.** Fill the foot of knee-high nylons with unused cat litter, tie the end and put it in the shoes overnight.
4. **Leave your good pair of business shoes in the office.** Change into an older pair when leaving. Nice shoes will last longer this way.
5. **Don't buy clothing at regular price.** With manufacturer outlets, discount mail-order catalogs, internet shopping, and sales, you should never pay full-ticket price.
6. **Be wary of shipping costs when shopping online or through a catalog.** Sometimes added shipping costs will offset the money you save.
7. **Buy fewer clothing and purchase items that last longer.** Rethink your wardrobe to include fewer pieces. Those pieces should be classic items that look great year in and year out.
8. **Avoid trends and fads**—they change too quickly.
9. **Buy clothing that is washable and easy to care for.** Dry cleaning bills can add up. Be careful not to over-wash.



10. **Follow instructions carefully when laundering clothing.** Also, consider using a clothes line or a drying rack as opposed to your dryer to save money on energy.
11. **Hang clothes properly.** Doing so can help clothing last longer by keeping in better condition.
12. **Avoid over-accessorizing.** Costs can add up quickly if you buy accessories for every outfit.
13. **Take an inventory of each family member's wardrobe before buying new clothing.** Determine which items need to be replaced or added. Repair or remodel present clothing and swap items with other family members or friends. Develop the attitude that "hand-me-downs" are not only less expensive, but can also be enjoyable.
14. **Change into old (washable) clothing while doing dirty at-home tasks.** Also, have children change into old, worn clothing to play.
15. **Donate unused items to charity and enjoy the tax deduction.**
16. **Find and shop at consignment shops.** Much of the high-quality, previously-owned clothing is sold here for 70 to 85 percent of the new price.
17. **Buy clothing with basic colors such as blue, black, and gray.** These colors can be easily interchanged to create multiple outfits.
18. **Take clothing you no longer wear to a consignment shop.** You might be surprised how much they will pay you for something you almost threw away.
19. **Stop buying what you don't need.** Don't fill your closet with clothes you rarely wear or don't wear at all.
20. **Never buy clothing in the wrong size,** just because it is a good deal. Sometimes you will stock up, anticipating losing 10 pounds, or the kids growing into them, but you may never be able to wear them. Often we forget about them, we never lose the weight, or the kids don't like them, when and if, they finally "fit". They also take up space.
21. **Do NOT fear returning clothing.** If you buy something that you aren't sure about when you get it home, take it back.
22. **Exchange maternity clothing when expecting** with family or friends who are of similar size—it expands your wardrobe without the cost.
23. **Eliminate extra costs up front.** Avoid driving from store to store to get the best deals on different items, spending more money on gas than you save on purchases. Consider the time, energy and auto costs associated with store jumping. Use online retailers: they provide highly competitive pricing, the selection is practically unlimited, and you can often get low-cost or free shipping.
24. **Research information on care and maintenance of textiles.** Knowing how to best take care of each item will save you money in replacement costs.
25. **Stick to your budget.** Have clearly in your mind how much of your household budget you can afford to spend on clothing. Shop as far ahead of time as possible; you're more likely to overspend if it's the last minute.
26. **Go shopping alone.** You may want to please your kids, friends, and spouses, but you'll end up buying things you don't need when you take them along. Go by yourself when you can.
27. **Pay cash.** When it comes to debt management, get those charges paid off. It's so easy to swipe the plastic, but every time you do, remember that you may be paying for that item twice, as interest accrues.

28. Make your own laundry soap.**Homemade Laundry Soap for Whites**

1/3 bar Fels Naptha or other type of bar soap

1/2 cup washing soda

1/2 cup borax powder

Small bucket about 2-gallon size.

Grate the soap and put it in a saucepan. Add 6 cups water and heat it until the soap melts. Add the washing soda and the borax and stir until it is dissolved. Remove from heat. Pour 4 cups hot water into the bucket. Now add your soap mixture and stir. Now add 1 gallon plus 6 cups of water and stir. Let the soap sit for about 24 hours and it will gel and coagulate. Use 1/2 cup per load.

NOTES ABOUT THE SOAP

- The finished soap will not be a solid gel. It will be more of a watery gel. It will have lumps in it.
- The soap is a low-suds soap so you won't see many suds.
- It works especially well in soft water.

<http://tipnut.com/10-homemade-laundry-soap-detergent-recipes/>

SLASHING ENTERTAINMENT EXPENSES

BY ANN HENDERSON, ADRIE J. ROBERTS & MELANIE D. JEWKES

When money is tight, it doesn't mean that family recreation has to stop. In fact, including fun recreation activities is important. There are many things to do that are inexpensive or even free. You just need to look around. Consider these inexpensive ideas for family activities and entertainment.

REDUCE ENTERTAINMENT EXPENSE IDEAS & TIPS

1. **Choose activities that are free or cost a small amount.** Try hiking, picnicking, bicycling, skating, visiting a local museum, local pond or lake to fish, or attending a free concert. These activities are not only enjoyable, but free.
2. **Check out your state or city website for upcoming events and activities.** You might be surprised what fun, and usually inexpensive, things there are to do right in your area.
3. **Have a potluck dinner if you entertain at home.** This way, everyone shares the cost of the food.
4. **Spend time outside.** Play Frisbee or baseball. Go on a picnic or a walk around the park. Make kites and fly them.
5. **Take your own snacks to the movies** if the movie theater will allow it.
6. **Go to a movie matinee.** They are cheaper than evening shows. Even cheaper are the "older" releases playing in less expensive theaters.
7. **Try to go out for lunch instead of dinner when eating out.** Or order just dessert. It's less expensive.
8. **Cook a meal with your family.** Try homemade ice cream, stir fry, or pizza.
9. **Play board or card games at home.** Pop popcorn or bake cookies for a tasty and not-so-expensive treat.
10. **Read a book together as a family** or sing or play musical instruments with each other.

11. **Make puppets with your children.** Use items from around your home. Using a family memory or favorite book as the storyline, put on a puppet show.
12. **Visit the public library.** Not only do they have free books, most libraries also have free movies and events.
13. **Take a family vacation during the off season.** If your travel dates are flexible, save money on lower mid-week rates at hotels.
14. **Go camping for vacations.** This can be a lot cheaper than theme parks, (and quieter).
15. **Scrapbook with your family** and create pages of activities you have done together.
16. **Join 4-H and complete a project as a family.** You could grow a garden, start a small family business (lawn mowing, card making or pet walking), work on being more physically active, or start recycling.
17. **Attend a free cooking class.** Go home afterward and make something you learned in class. Contact your local Extension agent for a schedule of classes.



SLASHING GROCERY EXPENSES

BY KATHLEEN RIGGS, ADRIE J. ROBERTS & MELANIE D. JEWKES

In 2011, grocery prices rose as much as 12%³, depending on the item. There are a number of ways families can reduce the amount of income spent on groceries and still provide low-cost, nutritious meals at home. Below is a list of easy-to-implement tips. Work on two or three at a time, two to three weeks at a time to see which ones are most applicable to your budget and family. Soon you will develop strategies that will improve your budget, and perhaps your health as well.

REDUCE GROCERY EXPENSE IDEAS & TIPS

1. **Buy in bulk.** Purchasing sale items that are used on a regular basis can cost a lot less in large quantities. But, be aware of expiration dates and only buy if you can use it within the freshness or expiration date listed.
2. **Maintain a price book.** Keep track of prices between various stores with a book or other system.
3. **Eliminate convenience foods.** Think of convenience foods as pre-packaged meals made by someone else to make profit. These meals are usually high in fat and/or sodium and are typically not the best choice. Try cooking two casseroles and freezing one to eat later, or using home food preservation in place of these convenience foods.
4. **Consider buying generic brands.** The majority of store brands are simply labeled differently but are processed at the same plants as national brands. Sometimes there are “seconds” or “ends” so it may require sampling before you make a switch.
5. **Avoid expensive cuts of meat.** Did you know that beef brisket can be slow-cooked in an oven bag, shredded, and passed off as a loin or sirloin cut? Many times it just takes more time and moisture to prepare a less expensive cut to an equally satisfying manner. However, be sure to check cost per serving, because less expensive cuts tend to have higher fat content and therefore more waste in the end.
6. **Manage portion control.** Studies show that overall, Americans are getting heavier and less active. Eat less and stay slimmer and healthier. Most restaurants today serve portions double or triple the size we should be eating. Avoid making the same mistake at home.



7. **Plant a garden.** Growing just a few vegetables every summer can save on the food budget. Plus, eating fresh food is always a healthy choice. For tips on gardening, visit <http://garden.usu.edu> or contact your local Extension office.
8. **Prepare food from scratch.** This helps avoid unnecessary fillers, such as preservatives, that manufacturers add to maintain a longer shelf life. Preparing meals from scratch may take a bit more time, but can save a lot of money.
9. **Take advantage of case lot sales.** For frequently used items, case lot sales are a great way to save money. Be careful to look for expiration dates and don't buy damaged containers. Avoid items kept in the sun during a summer parking lot sale, as this significantly reduces quality and shelf life of most food items.
10. **Shop with cash.** Using cash will help you not spend more than you have allowed in your food budget. Use a calculator and give a little leeway for weighed produce and sales tax.
11. **Use existing food in the home.** Very few homes actually have “nothing” to eat in the cupboard—we just choose not to eat it. Too many times the misuse of coupons, stocking up on sales and shopping while hungry lure us into purchasing food that will stay on the shelf until it is no longer good. Force yourself to make a meal out of what is in the cupboard, and you may be cured of those poor shopping habits.
12. **Select and use coupons carefully.** Many times coupons are marketing schemes. Only use coupons for items you use regularly or would buy even if it didn't have a coupon. Also, remember that sometimes a brand name with a coupon is still more expensive than an off-brand.
13. **Plan meals in advance.** This can save time and the stress of “what's for dinner?” Have each member of the family participate in making a menu for the week. Use the weekly store ads to help prepare both the menu and the shopping list.

14. **Plan around leftovers.** Some foods are actually better the next day. Make leftovers stretch for a second meal. For example, meats can be cut/shredded and made into gravy or pot pies; leftover vegetables can be added to soup stock and noodles. Use your creativity!
15. **Make your own mixes.** Mixes can be used for baking, making soups and gravy and even cookies. Take one day or evening and make several mixes at once. Contact your local Extension office for recipes and ideas.
16. **Use your food storage.** Many people have some sort of food storage. If you aren't using it, it is basically a waste of space and money. Rule of thumb: store what you use and use what you store.
17. **Shop alone and after you have eaten.** Statistics indicate that people buy more when they are hungry or accompanied by others, especially children. Try to make grocery shopping as stress-free as possible. Organize your grocery list, take a calculator, and know the layout of the store.
18. **Make your own baby food.** It can save a lot of money to blend fruits and vegetables, especially if the rest of the family is eating the same food. There is no need to add salt or sugar to baby food.
20. **Find a thrift bakery outlet in your area** and shop there. Not everything is “day old.”
21. **Limit trips to the store.** Multiple trips often mean more “incidental” items added to the cart. If you only need one thing, only buy the one thing. Try to keep things on stock to last through the week.
22. **Use unit pricing.** Compare the cost of similar products of various sizes by weight, volume, or count. Check to see if larger quantities are more economical than small ones. Economy sizes aren't always the best savings.
23. **Try a different brand.** Different brands of the same product can be roughly equal in quality and nutritional value yet vary widely in price. Experiment with products to see where it is worth saving the money. Chances are high that no one will notice any difference in eating quality.
24. **Drink more water.** Adults should drink about eight glasses of water a day. If you drink too many sodas or juice with high sugar content, chances are you aren't consuming enough water. Best of all, water is free!

26. **Get out of the rut.** Get out the cookbooks and try something new. Consider making from scratch many of the things you habitually buy in prepared form. Attend local cooking classes for new ideas.
26. **Use a shopping list.** Include on the list items needed for the weekly menu and any items seen in the sales ad. Organize the list with the layout of the store.
27. **Consider group strategies.** A neighborhood group might save by buying in bulk directly from wholesalers and farmers. Or, a shopping club could check the ads for specials and then send members to shop different stores to buy for the whole group. Some stores will honor other stores' sales or promotional items.
28. **Avoid convenience stores.** There are usually no specials at these types of stores and their regular prices are more expensive than grocery stores.
29. **Take advantage of community resources,** such as free or reduced-priced school lunch programs, if your family qualifies. There are also food stamps and food banks available in most areas.
30. **Use food as a reward sparingly and wisely.** Begin to make treats more special and significant by using them only for special occasions, such as dessert after Sunday dinner, or after chores are done for the week. Young children and growing teenagers need small snacks throughout the day, but make sure these are healthy, nutrient dense, and inexpensive.

SLASHING MEDICAL EXPENSES

BY ADRIE J. ROBERTS & MELANIE D. JEWKES

With health-care costs on the rise, consumers are regularly looking for ways to lower medical expenses. A good place to begin is by practicing prevention. One of the most effective ways to lower medical expenses over time is to maintain a healthy lifestyle. Kick unhealthy habits and have regular checkups. Consider these additional tips for cutting medical costs.

REDUCE MEDICAL EXPENSE IDEAS & TIPS

1. **Remember good health habits.** Good nutrition can cut down on illness and tooth decay. Take vitamin supplements and drink plenty of water. Exercise regularly, and maintain a healthy weight.
2. **Brush and floss your teeth daily.** Save money on dental work by prevention.
3. **Don't smoke.** An average smoking habit will cost about \$1,000 a year (and that doesn't include any medical costs associated with it).
4. **Take advantage of wellness programs and health screenings,** especially if you don't have health insurance. Local clinics and hospitals often provide a variety of screenings such as blood pressure, cholesterol, and mammograms.
5. **Learn symptoms of common diseases and don't delay seeing a doctor.** Early treatments of many diseases or injuries is often less expensive. Get in the habit of having yearly exams for early detection of a potentially serious medical problem.
6. **Contribute to a flex spending account.** This allows you to put pre-tax dollars in an account which then reimburses for your out-of-pocket medical expenses, such as prescription drugs, dental care, and co-payments. Contact your employer to sign up for flex spending.
7. **Consider health savings accounts or medical savings accounts if you have an insurance policy with high premiums or are self-employed.** These accounts hold tax-deferred deposits for medical expenses. Withdrawals are tax-free if used for qualified medical costs. In some cases, what is left at the end of the year can be carried over or is yours to keep.

8. **Shop around for health insurance.** Premiums can vary widely, so ask for quotes from at least three companies. Make sure to take into account such things as exclusions, limitations, and freedom to choose health care providers. Find out how much you will need to pay in co-payments and deductibles.
9. **Increase the deductibles on your health insurance if you have adequate savings.** This will lessen the cost of your premiums.
10. **Update medical insurance policies.** If you don't have medical insurance, see if you qualify for medical assistance. Contact your local health department on the types of public assistance available.
11. **Get a second opinion for any major medical procedures.** Doctors can make mistakes, and there is likely a doctor who has greater specialty in a given area.
12. **Examine all hospital, doctor, and dentist bills.** Check to make sure the bill accurately reflects the procedure performed and that it takes into account applicable insurance coverage. Contact the billing office if there is a mistake.
13. **Ask for generic prescriptions.** Often, brand-name drugs are more expensive than their generic equivalent. Also, use generic over-the-counter drugs, and avoid over-use of nonprescription drugs.
14. **Negotiate a discount with your health care provider.** While it may not always work, it doesn't hurt to ask your doctor, hospital or pharmacy if they offer discounts. Research before you negotiate to find out what other local health care providers charge. You can also ask health care providers if they offer discounts if you pay cash up front.
15. **Keep track of your medical expenses.** At tax time, you may be able to deduct certain medical expenses if you itemize your return and your total medical expenses exceed 7.5 percent of your adjusted gross income. Allowable medical expenses may include such things as health care services, glasses and hearing aids. Keep track of these expenses if there's a chance you can deduct them on your taxes.



SLASHING TRANSPORTATION EXPENSES

BY MARGIE P. MEMMOTT, ADRIE J. ROBERTS & MELANIE D. JEWKES

Do you have too much month at the end of the money? With the increase in costs all around us, many of us are looking for additional ways to stretch our incomes to meet our expenses. The following suggestions can help slash your transportation costs and save. Weigh each idea and adjust it to fit your individual situation and the circumstances of the area where you live.

REDUCE TRANSPORTATION EXPENSE IDEAS & TIPS

1. **Carefully plan the use of your vehicle to reduce amount of driving.** Combine errands to make as few trips as possible.
2. **Carpool or use public transportation when possible.** Even if you only carpool or take the bus once a week, it will make a difference on how much money you spend on transportation.
3. **Walk or ride a bike, especially for short distances.** It's good for your health, too.
4. **Keep tires inflated properly.** Under-inflated can mean poor gas mileage. Over-inflated can put more wear on the tires.
5. **Have regular oil changes and car "checkups."** This can help the car get better gas mileage. It can also prevent major car repairs or catch them before they get worse and more expensive.
6. **Learn basic vehicle maintenance.** Check out a book from the library and borrow tools if necessary.
7. **Wash your own car.** Have your children help you.
8. **Don't carry more than you need.** Lighter loads allow for better gas mileage.
9. **Think hard before buying new.** Finance charges can be costly, which makes buying a car with cash look even better. New cars are more expensive and depreciate quickly; look at nice, more affordable older vehicles.
10. **Research before you purchase a vehicle.** Search online to find information on pricing and the value of the car you are looking to purchase.

11. **Avoid leasing cars.** Even the best lease may cost you more in the long run.
12. **Buy a fuel-efficient car.** Factor in the long-term costs of a car, not just the sell price.
13. **Keep your car longer.** If you want to sell it, consider selling it yourself.
14. **Make sure your automobile is properly insured.** This may prevent any unnecessary additional costs caused by an accident.
15. **Arrange to have car insurance premiums due when you are working, if employment is seasonal.** Avoid late fees and keep current on insurance coverage.
16. **Increase the deductibles on your car insurance if you have adequate savings.** This will lessen the cost of your premiums.
17. **Maintain a steady speed** when driving to increase fuel efficiency. Use routes that allow for consistency, rather than numerous stops and starts.
18. **Don't speed.** Save money by never having to pay for a speeding ticket and by getting better gas mileage.



SLASHING UTILITY & HOUSEHOLD MAINTENANCE EXPENSES

BY ADRIE J. ROBERTS & MELANIE D. JEWKES

Many of us have experienced a huge increase in utility costs over the last few years. Electricity and natural gas are two of the most essential services consumers buy. Unfortunately, electric companies have to power more homes while upgrading failing equipment. Oil prices soared to record highs in 2008, and the onset of 2012⁴ showed highest gas prices ever for the start of the year, with a foreboding increase predicted in the future. Inflation and power-hungry electronics just about guarantee that the price of utilities will continue to rise. Budget-conscious folks are searching for ideas and suggestions to cut utility consumption. Here are some suggestions to consider.

REDUCE UTILITY & HOUSEHOLD MAINTENANCE EXPENSE IDEAS & TIPS

1. **Turn down the thermostat in the winter.** Rule of thumb: you save 3 percent on the heating bill for every degree that you lower the thermostat. Turn it down by 10 degrees when you are at work and when you go to bed—a total of 16 hours. You can save about 14 percent on your heating bill.
2. **Wear sweaters and slippers.** Add a blanket to the bed. Keep the heat down and still stay warm.
3. **Invest in a programmable thermostat.** These can be set to automatically adjust the heat at specified times during the day and night. They cost anywhere from \$25 to \$75.
4. **Install energy-efficient shower heads and faucet aerators.** These reduce the amount of water released by up to 50 percent with almost no noticeable difference in pressure.
5. **Take shorter and cooler showers.** Save on water and water-heating costs.
6. **Fill your freezer for efficiency.** If your freezer isn't full, fill plastic jugs with water and freeze. This will keep the freezer contents cold for longer.
7. **Maintain and clean your furnace regularly.** Replace air filters every two months during heating season. The furnace will run more efficiently and use less energy.
8. **Wash clothing in cold water and don't over-dry.** Liquid detergent works well in water. Special cold water detergent can be purchased, but can be costly.



9. **Consider using small appliances for cooking rather than heating up the oven.** Portable frying pans, electric grills, slow cookers, microwave ovens, and toaster ovens are great alternatives.
10. **Only preheat the oven if the recipe tells you to.** It won't hurt a casserole to sit in the oven while it is heating.
11. **Limit the use of traditional fires.** Fires actually suck heat from a room. If you have a gas or electric fireplace, make sure it has a blower. It can spread the warmed air from the fireplace throughout the room. Also, turn down thermostat while sitting close to fire.
12. **Hang clothes to dry instead of using a dryer.** Save on wear-and-tear on your dryer and on power costs.
13. **Insulate ceilings, exterior walls, floors, heat ducts, and hot water pipes.** Make heating and cooling run more efficiently by keeping outside air out and inside air in.
14. **Use curtains.** Open curtains and shades on south-facing windows during the day to allow solar radiation to warm inside airspace. Closing curtains and shades at night helps impede the escape of heat.
15. **Turn down the water heater.** Lowering temperatures in the water heater to 115 to 120 degrees reduces power usage without a noticeable difference to the user. This portion of the bill is 30 to 40 percent of the energy bill. Also, setting the water heater to 120 will prevent small children from getting burned.

16. **Close doors of unused rooms and shut off heat to those areas.** Consider using portable electric heaters or blankets when spending time in a large, open-spaced room.
17. **Turn off unused lights and electrical devices.** A computer can burn 100 to 200 watts of power while sitting idle. If you leave it on while sleeping or working, it can add up to a couple of kilowatts a day. This could be \$5 a month by itself. Leaving lights on can waste another \$5 to \$10 a month.
18. **Use energy efficient bulbs, fixtures, and appliances.** Use compact fluorescent (CFLs) more often, because CFLs use about 75% less energy than incandescent bulbs. Also, LEDs uses both light and energy more efficiently when you need light in a specific direction, such as in a recessed can light. See www.energystar.gov for more information on lighting and appliances.
19. **Give up extra telephone and cellular phone features that you may not need.** This includes voicemail, call waiting, or text messaging. Also, give up extra internet and cable television connections you don't need.
20. **Sign up for budget billing for your natural gas and electricity.** You pay the same amount each month throughout the year (regardless of season/weather). The monthly payment is figured on your 12-month average. Contact your energy provider for information on their particular budget plan.
21. **Get a home energy audit every couple of years** with the local power company to find ways to cut costs.
22. **Save all warranties, owner's manuals and receipts.** Often these are all you need to have something repaired free of charge. Store them in a binder, filing cabinet, or accordion file for easy access and organization.
23. **Rent carpet-cleaning equipment.** You can save a lot of money by doing it yourself with professional equipment.
24. **Make your own cleaning products.** Vinegar can be used to clean just about anything. Look up homemade cleaning supplies online or check out a book from the library.
25. **Install smoke detectors and have fire extinguishers on hand.** This could give you a discount on insurance premiums, and can prevent severe damage and costs.

SLASHING OTHER EXPENSES

BY ADRIE J. ROBERTS & MELANIE D. JEWKES

There are many expenses that come and go each day that we don't think twice about. Most of these expenses can be reduced or eliminated. Below are a few more ideas for those everyday "little" expenses that keep us wondering "where did all my money go?"

REDUCE OTHER EXPENSE IDEAS & TIPS

1. **Cut your spouse's or children's hair at home.** It may take a small investment upfront for supplies, but it could be a great way to save on trips and tips to the barber.
2. **Arrange schedules so that one parent is home with the children.** This can save on child care.
3. **Form a babysitting co-op with other parents.** Take turns watching other family's children for free and have free sitters available for you.
4. **Recycle.** Find new uses for things that are about to exceed their lifespan. For example, use old, grungy bath towels to wash the car.
5. **Arrange for paychecks to be directly deposited and for bills to be deducted automatically from your checking account.** Save money on the cost of mailing (envelopes and stamps), as well as checks and possible late fees.
6. **Don't buy more house than you need.** Try to have your mortgage payment no more than 28% of your gross annual income.
7. **Make an extra mortgage payment a year,** or pay \$20 extra toward the principal balance. This will save you thousands in interest over the life of your mortgage and pay your home off sooner.
8. **Rent out a room in your home** if you have the extra space.
9. **Beware of home-shopping networks on the TV.** All they want you to do is buy, buy, and buy!
10. **Stop magazine or newspaper subscription upon renewal,** if you find you no longer or rarely read them.



11. **Reduce monetary giving.** Make gifts or give services (such as babysitting, oil change, house watching, pet care, etc.) in lieu of making a purchase.
12. **Consider the cost of habits.** Whether it is smoking, drinking alcohol or a daily soda, or even the weekly trip to the massage therapist, these habits can be expensive. They can be reduced or eliminated.
13. **Pay more than the minimum payments on debts.** This can save you thousands of dollars in interest charges and pay off your loans more quickly.
14. **Have a reasonable allowance for your children.** Make sure they have a definite understanding of what the allowances cover.
15. **Use only your bank or credit union's ATM.** You'll avoid paying surcharge fees.
16. **Choose checking accounts without monthly fees and minimum balances.** Also, inquire about over-draft protection.
17. **Consider purchasing perennial plants and flowers to put in your garden as opposed to annuals.** Perennials will come back year after year, whereas annuals will need to be replanted (and therefore re-purchased) yearly.
18. **Always send in for rebates.** Even if it's only for \$1, it adds up.

- 20. Beware of “discount store syndrome.”** Just because it is a bargain store doesn’t mean you are getting a deal or saving money.
- 21. Shop around for checks, if you use them.** Do an online search for “cheap checks” to find several check-printing sites and compare costs.
- 22. Use free online bill-pay and person-to-person checks.** Save the costs of purchasing paper checks and postage.
- 23. Think about reducing the size of your storage if you are paying for a storage unit.** Have a yard sale to get rid of stuff you haven’t used in years, and make a profit from the sale. If you need what is in storage, consider building shelves in a storage room or in a garage.
- 24. Consider buying a used item instead of new.** Check local classifieds in print and online. Chances are you can save significantly on a slightly used item.
- 25. Shop for Christmas year-round.** Shop at clearance racks. When holidays roll around, you’ll be delighted to have a stash of already-purchased gifts.
- 26. Ask yourself these questions before making a purchase:**
- Can I do without it?
 - Can I postpone this purchase?
 - Can I substitute something else that costs less?
 - Can I use my own skills to make it myself?
 - Do I already own it (or something similar)?

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