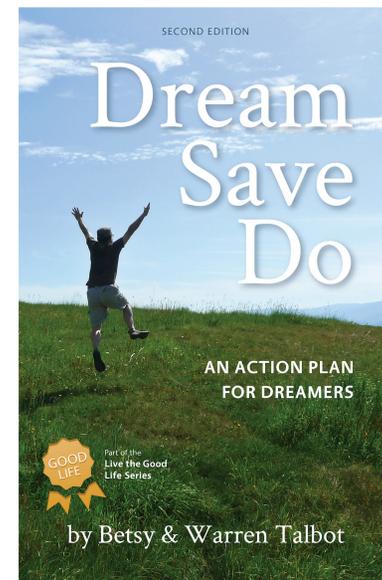


## Quick Money-Saving Ideas for Your Budget

1. If you are going to eat out, save money by dining at lunch instead of dinner.
2. Cancel any unwanted magazine subscriptions. Rule of thumb: If you have not read the last 2 issues, cancel.
3. Buy the grocery store brand of food items like bread, butter, and canned goods.
4. When shopping for groceries/household items, cut back on things that don't matter to you so you can still indulge in things that do.
5. Create a weekly meal plan and then create a shopping list to prevent you from purchasing things that you don't need.
6. Cook bulk meals every couple of weeks and freeze. When you're tired after work, this will be a healthier option (financially and physically) than ordering pizza.
7. Review our cell phone bill, identify services you are not using and cancel them to lower your bill.
8. Take public transportation when possible. Buy a monthly bus pass and cut down on gas purchases.
9. Leverage your local library for all your reading needs. (Most have ebooks available now to check out online.)
10. Your library is also a great source for renting DVDs, series, and games.
11. Buy used books whenever possible (and exchange your books to continue funding your reading habit).
12. Don't pay for cable channels you don't watch. See if you can reduce your package/monthly payments. DVDs of television series make it a great option to paying for expensive channels every month.
13. Stop buying bottled water. You're harming your budget and the environment.
14. Make coffee at home. That \$4 latte everyday adds up to over \$1,000/year.
15. Do all holiday shopping after major holidays. (e.g., buy any Christmas decorations in January).
16. Find a beauty school in your town and let a student cut your hair, paint your fingernails, or give you a pedicure.
17. Shop in your local thrift/second-hand stores for household items and clothes.
18. Save money on the movies by attending the matinee. In bigger cities you can go as early as 10 a.m. - a perfect weekend treat!
19. Skip the dryer. Save money on electricity by air-drying your clothes. It will also keep your clothes in shape longer. (We haven't use a dryer in since 2010!)
20. Always head straight for the clearance rack where you can find amazing bargains. But remember, cheap is not the same thing as frugal. It's not a bargain if it will fall apart after one use.
21. Call your cable company to negotiate a lower rate overall. Let them know you are considering cancelling.
22. Buy only the cell phone minutes you need. Review your plan and move down if possible.



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23. Host dinner parties instead of going out. This is even better if you can have a potluck.
24. Eliminate packaged convenience food. In addition to the health benefits you can save significant money. I
25. Cook at home instead of eating fast food.
26. Turn off lights whenever you leave a room to save money on electricity.
27. Color your own hair.
28. Avoid temptation by avoiding window shopping and trips to the mall.
29. Sign up for Netflix instead of renting individual movies
30. Cancel to phone land line. Switch to Skype.com instead. (Make sure you still have access to emergency resources through your cell phone.)
31. Cancel your gym members and walk everywhere instead.
32. Cancel all unused memberships. Review all your monthly/annual dues and cancel any you have not used in the last 2 months
33. Avoid shopping to reduce stress or fill the time. Create a plan for how you will handle stressful times (reading, play guitar, go running, etc).
34. Eat leftovers. Don't let it go to waste and spend money for another meal.
35. Swap clothes with a friend for a new wardrobe at no cost. Make it a regular event with a group of friends.
36. Start a garden and grow your own veggies.
37. Cut your own hair.
38. Carpool with others from work.
39. Buy a smaller home.
40. Get a roommate.
41. Take more weekend trips and cut out the "big vacations."
42. Pay off credit cards every month. Do not carry a balance.
43. Find a credit card that provides miles or points. Use for everything and pay it off monthly.
44. When making any purchase over \$50 make sure to compare prices between different stores and online.
45. Buy in bulk for items you use regularly when on sale.
46. Make agreements with your family and spouse to skip purchasing gifts for birthdays and holidays. Instead agree to get together for dinner.
47. Take advantage of free days at local museums/attractions. Often these are weekly/monthly & provide a cheap entertainment option
48. Sell items you no longer use on Craigslist.org or eBay.
49. Grow your own herbs.
50. Cut out soda. Drink more water.
51. Organize a book swap with friends.
52. Take your own food on day trips to avoid eating out while on the road.
53. If you have a favorite wine/beer, stock up when you see it on sale.

54. Host movie nights once a month with friends instead of going out.
55. Find a good local happy hour with appetizers for a cheaper dinner out.
56. Go camping instead of staying in a hotel.
57. Make your own household cleaning supplies with vinegar, water, and eucalyptus.
58. Buy reusable microfiber towels and eliminate buying paper towels/napkins.
59. Only use ATMs associated with your bank (eliminate extra fees).
60. Pay your bills on time to avoid any late payment fees.
61. Set up and follow a monthly budget.
62. Go with a friend to Costco/Sam's and bulk purchase together to save money per item
63. Make your own flavored water with slices of lime, lemon, or cucumber
64. Set up automated savings deposits each payday for each amount you are able to reduce from your monthly budget.
65. Install a programmable thermostat and start using it to reduce electricity costs
66. Keep your heater set to a lower temperature and purchase flannel sheets instead
67. Sell one of your cars to save big money on insurance, payments, fuel, and maintenance
68. For any new purchase, ask yourself if you really need it. Hold off buying it for 1 week and then ask yourself the same question.
69. Keep track of all your expenses. Each month review your expenses to identify where to cut.
70. Consolidate and pay off debt with any savings you make
71. Perform regularly scheduled maintenance on your car(s) to avoid surprise repair bills
72. Plan ahead for any travel to take advantage of lower prices for advance purchases
73. Weather-proof your home to avoid heating or cooling the outside
74. Vacation in the off-season
75. Negotiate price for everything possible. Always ask for a discount.

**Enough of the small stuff! Learn the BIG strategies to make your money work for your dream in**

***[Dream Save Do: An Action Plan for Dreamers](#)***

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