

YOUR CHEATSHEET FOR

Budget Hacks

WAYS TO SAVE MONEY IN THOSE AREAS LOWER ON YOUR PRIORITY LIST

ESSENTIALS

- Bulk Cook
- Use your crock pot
- Use homemade cleaners
- Pack your lunches
- Shop at consignment or thrift shops for clothing and decor
- Switch to energy saving appliances and bulbs

ENTERTAINMENT

- Free Books & Movies from the library
- Ditch the cable
- Meet with friends for breakfast instead of dinner
- Don't go shopping as entertainment
- Cancel all subscriptions that aren't necessary
- Say no, or suggest a free activity

TRAVEL

- Take road trips instead of flying
- Staycations
- Go camping
- Go in the off season
- Plan ahead, get advance purchase discounts and avoid last minute extras paid out of desperation.



HOUSEHOLD

- Hang your laundry
- Turn old clothing into rags to use instead of paper towels
- Quit or cut down on alcohol
- Refinance - check for lower rate
- Price shop your insurance
- Buy used furniture, paint it or refinish it if needed to make it look fabulous.

PERSONAL CARE

- Trim your own hair
- Buy a hair clippers for the boys
- Let your hair grow
- Wear less makeup, or alternate days
- Switch to cheaper brands
- Stop coloring your hair or switch to a cheaper foil method or highlights

MISC.

- Grow a garden &/or an herb garden
- Driver an older car
- Quit keeping up with the Jones.
- Reuse items when possible