

Inflation Survival Checklist

Practical steps you can take today to protect your wallet and stretch your budget further.

1. Cut Unnecessary Expenses

- Review subscriptions (streaming, gym, apps) and cancel unused ones.
- Downgrade plans you don't fully use (phone, internet, cable).
- Switch to generic brands for groceries and household goods.

2. Optimize Everyday Spending

- Use cashback/rewards apps when shopping (Rakuten, Honey, Capital One Shopping).
- Track grocery deals with rebate apps like Ibotta or Fetch Rewards.
- Meal plan weekly to cut down on impulse buys and food waste.

3. Lower Recurring Bills

- Negotiate your internet, cable, and phone bills (or use services like Billshark or Rocket Money).
- Shop around for car/home insurance once a year to find a better rate.
- Switch to energy-efficient appliances and bulbs to save on utilities.

4. Strengthen Your Finances

- Build an emergency fund (even small, consistent savings add up).
- Pay down high-interest debt as quickly as possible.
- Consider refinancing loans if lower rates are available.
- Track your expenses using a budgeting app to stay accountable.

5. Earn Extra Income

- Turn a hobby or skill into a side hustle (freelancing, tutoring, selling online).
- Look for part-time or remote gigs to supplement your main income.
- Sell unused items around your home on resale apps or marketplaces.

■ Tip: Start small — even applying 2–3 of these strategies can save you \$150–\$300 per month.

Stay tuned for more tips and our upcoming AI Savings Finder tool at [ABCdeyz.com](https://www.abcdeyz.com).