

Money Saving Ideas

| Shopping | N/A | Already Doing | Will Try |
|---|------------|----------------------|-----------------|
| Buy generic products. | | | |
| Make your weekly/bi-weekly menu from items that are on sale. | | | |
| Use what you have at home before you shop for more. | | | |
| Buy only what you need to get by the next one or two weeks. | | | |
| Make a list before you go shopping. | | | |
| Watch out for expiration dates on perishable goods. | | | |
| Buy generic over-the-counter medicines. | | | |
| Buy bulk whenever possible. | | | |
| Avoid impulse buying. Follow the 24 hour rule (if you want to buy something, wait 24 hours and see if you still want it) | | | |
| Don't buy anything if you can get it for free. | | | |
| Use coupons. Utilize services like Groupon or check out this list of couponing smartphone apps. | | | |
| Go to a farmer's market. | | | |
| Find free fridges and food pantries in your Neighborhood. | | | |
| Apply for SNAP benefits if you're not on it already. | | | |
| Do a clothing swap with friends instead of buying new clothes. | | | |
| Shop at thrift stores like Goodwill, Salvation Army, St. Vincent de Paul, and local shops for clothes or household items like kitchenware or furniture. | | | |
| Utilize Facebook Marketplace and Buy Nothing Groups where people sell used items or give them away for free. | | | |
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| Lifestyle Changes | N/A | Already Doing | Will Try |
|---|-----|---------------|----------|
| Cook at home as often as you can. | | | |
| Make your own coffee. | | | |
| Go to the matinee rather than the evening movies. | | | |
| Change the ingredients in the recipe to cheaper ones. | | | |
| Choose food that gives a lot of taste for little money. | | | |
| Serve water with meals. | | | |
| Rehang towels after showers to use more than once. | | | |
| Turn old clothes into usable rags. | | | |
| Walk, ride your bike, or carpool whenever possible. | | | |
| Get your books from the library. | | | |
| Get DVDs from the library. | | | |
| Agree to limit gift-giving. | | | |
| Take your lunch to work one more day a week. | | | |
| Sell something you no longer use | | | |
| Find 1-time income opportunities (work an event, pet sit, yard or house work, take a survey) | | | |
| Meal prep: make a large portion at the beginning of the week to have multiple meals prepared and freeze extra food for later use. | | | |
| Get a reduced bus pass and take public transportation to work. | | | |
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Tracking My Money Saving Ideas:

| Money Saving Idea: | Is it helpful? (Yes/No) | Comments: |
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