

## Ways to Save

1. Go to the museum on a free day.
2. Go to the movies on the discount day of the week.
3. When going out after work, try to make happy hour.
4. Join a local running/walking club instead of paying for a gym.
5. Utilize the library for free books, digital magazines and music.
6. Only buy clothes and items you like and will use. Never buy something just because it is a bargain.
7. Christmas shop early at clearance sales in higher end stores throughout the year.
8. Try local theater instead of Broadway or expensive productions.
9. Go to wine tastings at local wine shops and restaurants.
10. Schedule airline flights for off hours (overnight, early or late).
11. Walk or ride your bicycle whenever possible.
12. Buy kitchen staples in bulk.
13. Switch to a plant based diet.
14. Google for a promo code before making any online purchases.
15. Try online banking to reduce fees.
16. Shop at resale and consignment shops.
17. Volunteer somewhere you like for free tickets (opera, ballet, playhouse).
18. Sell unused items in your home.
19. Search for free events and gallery openings in your community.
20. Limit printing to only when necessary and use mail very sparingly.
21. When hosting a dinner or event, try for a week day (Thursday-Sunday is usually cheaper).
22. Give something up and apply towards savings.
23. No impulse shopping.
24. Get a part-time or seasonal job.
25. Clean your own home, pool, car, etc.
26. Quit smoking.
27. Skip the coffee shop and make your own coffee or tea every morning.
28. Turn down the air conditioning or heat by 2-3 degrees.
29. Buy fruits and vegetables at local farmer's markets.
30. Bring your lunch to work.
31. Pay attention at the gas pump and research lowest stations in your area.
32. Always sign up for free reward cards.
33. Become your own handyman by trying your own *basic* home repairs and maintenance.
34. Always make a list before shopping and use it!
35. For parents, exchange babysitting services with friends instead of paying a sitter.
36. If you have the space, start your own vegetable garden.
37. Carpool to work or school.
38. Always use a power strip for your entertainment center, computer, etc. to save on electrical.
39. Check store apps before shopping. They often offer additional savings, coupons, etc.
40. Check your bills for mistakes.

41. Save your change.
42. Try going cash-only to increase awareness of spending and setting limits.
43. Learn basic sewing to avoid the tailor and/or throwing away clothes.
44. Be sure your home is properly insulated to decrease heating/air costs.
45. Switch to drinking water instead of expensive sodas or juices.
46. Do not use out of network ATMs.
47. Try your local beauty school for cheap haircuts and salon services.
48. Use coupons.
49. Consider store and generic brands instead of name brands; they are often the same product.
50. Cancel your cable subscription and try a streaming service.