

HOW TO

STRETCH Your Money



REDUCE Expenses

It's a good habit to annually review your monthly expenses, looking for areas where you can cut costs. Start by discontinuing unused memberships/subscriptions.

Call your cable, phone and insurance companies and ask for options to reduce your bill. Compare prices of other companies or consider alternatives like pre-paid phones or streaming services.

Reduce utility expenses by adjusting your thermostat a few degrees. Unplug electrical items when not in use and reduce the number of days you water the lawn.



REUSE Stuff

Use less. Save more. An easy start is to ditch disposable items. Clean with rags rather than paper towels or cleaning wipes. Use reusable water bottles and dishes instead of buying bottled water and paper plates.

Look for creative ways to repurpose common household items. Save glass jelly jars or clear plastic containers to organize your kitchen, office or craft room items. Cut up your old t-shirts for cleaning rags. Grab those Easter eggs and use them as handy snack containers. Find more money-saving ideas online.



RETHINK Spending

Rethink your purchase decisions. Start by making a list and sticking to it. Consider paying with cash. And bring only the cash you need, so you're not tempted to splurge.

Before grocery shopping, plan out your meals, check your cabinets for what you already have and buy only what you need. Use coupons and avoid impulse purchases.

Choose off-brand items. They're made the same but without an expensive label.



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