



Use our Money Saving Checklist to help you reduce your outgoings

Transportation

- Sell a vehicle
- Use Public Transportation
- Inflate your tires to the correct pressure

Debt Consolidation

- Refinance your home at a favorable rate
- Request a credit rate reduction
- Sell unwanted items
- Sign up for automatic debt repayment plans

Reduce Utility bills

- Install LED light bulbs
- Install automatic thermostats
- Unplug any unused electrical appliances
- Lower the temperature of your water heater

Reduce your Entertainment Expenses

- Reduce your cable TV subscription
- Cancel unused memberships
- Cancel magazine subscriptions

Saving money on Food

- Prepare and cook your own meals
- Buy nonperishables in bulk
- Grow your own herbs
- Buy generic items where possible

Lower Insurance costs

- Bundle insurance policies together
- Raise your deductibles

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