

25 Easy Ways to Reduce Your Living Expenses

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- ☐ Avoid buying anything you don't really need
- ☐ Make your own coffee at home
- ☐ Pay bills online. Stamps get expensive after a while
- ☐ Make gifts and cards instead of buying them
- ☐ Use the library instead of buying books and renting movies
- ☐ Get a cheaper cable plan
- ☐ Set the thermostat warmer in summer and cooler in winter
- ☐ Eat breakfast at home
- ☐ Use mass transportation
- ☐ Don't be afraid to haggle on prices
- ☐ Go to the park instead of the movies
- ☐ Vacation close to home
- ☐ Inflate your tires to the proper pressure to cut down on gasoline expense
- ☐ Wash your car at home
- ☐ Carpool
- ☐ Plan meals before you go shopping
- ☐ Seal your windows and doors to cut down on utility bills

☐ Turn down your hot water heater

☐ camp instead of paying for a hotel

☐ Buy non-perishables in bulk

☐ Buy generic brands

☐ Use coupons

☐ Use fluorescent bulbs

☐ Get a cheaper cell phone plan

☐ Ride your bike

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