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| **Simple Solutions For Savings Success** |
|[ ]  **Pay off debt**Pay off your smallest debts first, then build to the biggest to get rid of interest and fees forever. |[ ]  **Make a budget**Give a cash value to every category, map out big purchases, reward yourself for goals met. |
|[ ]  **Max out your retirement savings**Put more away and take advantage of your company’s 401K match.  |[ ]  **Choose a separate bank for savings**Automate transfers from your checking account to a plan that’s less accessible.  |
|[ ]  **Refinance**Keep your eye on rates to get the best terms for your home, auto and student loans.  |[ ]  **Bank gifts and windfalls**Deposit your tax refund, bonus, and check from grandma in a savings account. |

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| **Shopping Savings** |
|[ ]  Buy usedInstead of paying full price for new stuff, consider buying used cars, clothes, gear.  |[ ]  Cancel automated servicesGet rid of subscriptions and memberships you don’t use.  |
|[ ]  Deep dive for discountsTo get discounted prices, look for memberships, group rates, pre-pay options.  |[ ]  Borrow or barterTrade your accounting expertise for someone else’s interior design advice.  |
|[ ]  Temporarily freeze your spendingTry a no-buy limit buy for a month.  |[ ]  Buy gifts in bulkStockpile discounted items like kids’ birthday gifts, hostess gifts, gift wrap.  |

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| **Food Savings** |
|[ ]  Live off the land and your ovenGrow your own veggies, make your own bread, and create your own snacks.  |[ ]   Pack your lunch and your latteBring food and drink to work with you every day. |
|[ ]  Buy generic or in bulkRice, beans, nuts, spices, soaps—choose brand-free items for commodities quantities.  |[ ]  Grocery shop with a planMeal plan and bring your shopping list to the store. Clip coupons. |
|[ ]  Before you eat out, eat inDrink lots of water or a small snack.  |[ ]  Reduce meat consumptionMeatless Monday free April” to cut down on meat.  |

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| **Lifestyle Savings** |
|[ ]  DIY everythingLearn how to repair your home, maintain your car, service your utilities, cook your meals.  |[ ]  Do a home energy auditInsulate, unplug electronics, and use energy efficient appliances and LED lights. Get a low flush toilet usage.  |
|[ ]  Take value vacationsTravel off season or plan a staycation. Look for last-minute discounts on unsold rooms. |[ ]  Stop smokingKick the habit—save a lot of money on cigarettes. |