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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 used Instead of paying full price for new stuff, consider buying used cars, clothes, gear. |  | Cancel automated services Get rid of subscriptions and memberships you don’t use. |
|  | Deep dive for discounts To get discounted prices, look for memberships, group rates, pre-pay options. |  | Borrow or barter Trade your accounting expertise for someone else’s interior design advice. |
|  | Temporarily freeze your spending Try a no-buy limit buy for a month. |  | Buy gifts in bulk Stockpile discounted items like kids’ birthday gifts, hostess gifts, gift wrap. |

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| **Food Savings** | | | |
|  | Live off the land and your oven Grow your own veggies, make your own bread, and create your own snacks. |  | Pack your lunch and your latte Bring food and drink to work with you every day. |
|  | Buy generic or in bulk Rice, beans, nuts, spices, soaps—choose brand-free items for commodities quantities. |  | Grocery shop with a plan Meal plan and bring your shopping list to the store. Clip coupons. |
|  | Before you eat out, eat in Drink lots of water or a small snack. |  | Reduce meat consumption Meatless Monday free April” to cut down on meat. |

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