

Cut Your Spending by \$400 a Month!

by KRISTL on JANUARY 1, 2013

<http://www.thebudgetdiet.com/cut-your-spending-by-400-a-month>

Did you know if you cut your spending by \$13 a day, you'll save \$400 a month and \$4800 a year!

Pay attention to the little expenses because they really do add up.

Reduce Your Bills

- Call your utility companies to make sure you're getting the best rate, and to make sure you really need all the services you're paying for like call waiting or premium cable channels. A few phone calls usually will yield savings of \$15 a month.
- If you live in a deregulated state, make sure you're shopping around for the best electricity rate! It's easy! In Texas, go to PowerToChoose.org, enter your zip code, see rates, read the fine print and choose a provider. There's no interruption to your service.
- Shop around and compare rates on auto and home insurance. Ask yourself if you could live with a higher deductible or different limits, and make sure you are taking advantage of all the discounts available to you (security system, good student, student away).
- Start using a clothesline and you'll save about 6% on your electric bill plus your home will be quieter and cooler!
- Invest in a programmable thermostat...it will quickly pay for itself!
- If you've had a disruption to your cable or satellite service, call and ask for a refund! We had issues with our cable for a week, and a complaint phone call yielded a \$50 credit on our bill. Legitimate complaints may also result in a credit on your cell phone bill.

Shop Smarter

- Stock up on discounted gift cards for places you normally shop. How does 15% off at JC Penny or Pier 1 sound? ABCGiftCards.com has a huge selection!
- If you shop online, start with Ebates.com – you'll find coupon codes and earn cash back on every purchase!
- Make sure you're taking advantage of discounts! Check out this list of 133 Military Discounts or 66 Teacher Discounts.
- Stop making impulse purchases! Get in the habit of asking yourself if it's a need or a want.
- Shop garage sales, thrift stores, Craigslist, Freecycle and consignment shops first – you never know what treasures you may find!
- Try swapping instead of shopping. Invite your friends over and swap children's clothes, toys, books and Halloween costumes. The average family saves \$569 a year by swapping children's clothes!
- Get in the habit of shopping Groupon and other deal sites. No matter what you're shopping for, there's a deal site for you! Sign up to receive the best daily deals. Try Tech Bargains for daily deals on laptops or Totsy for daily deals for babies, kids and moms. No matter what you're shopping for, there's likely a daily deal site to help you save money! Make sure you're taking advantage of rewards programs at places you regularly shop like CVS, Kroger and Petco.
- Do you know the best times of the year to buy for maximum savings? Fall is the best time to buy a grill because stores need to make room for Christmas merchandise. Check out the Best Time To Buy Guide with listings by month.
- Consider homemade gifts and homemade Halloween costumes – you don't have to be Martha Stewart with my ideas!
- Get in the habit of buying clothes during the end of season clearance.
- Be thankful for what you have instead of shopping for more!

Cut Food Costs

- Always plan meals, make a list and try to grocery shop once a week.
- Buy store brands, this alone will cut your grocery bill by 25%!
- Use The Grocery Game, Inc. to maximize your savings. The Grocery Game helps you combine coupons with sales for huge savings and even a few free items each week. You will save at least \$50 a week, and you can get started with a free trial!
- Shop Costco or Sam's for staples like milk, eggs, butter, cheese and sugar. This is where the real savings are. Remember, everything is not cheaper at a warehouse club.
- Stop buying bottled water! A case of bottled water is about \$5 per week, \$20 a month and \$240 a year! Try a refillable bottle instead.
- Buy seasonal produce for best taste and savings.
- Did you know that Kroger sells rotisserie chickens for half price after 7:30? Stock up, chop up, freeze! Check your local grocery for their policy.
- Meijer sells all pre-sliced deli lunchmeat for half price after 8:30. See if your local grocery has a similar policy.
- Check your local bagel and donut shops; you can likely pick up a bargain after a certain time of the day! Our bagel shop sells 1 dozen for \$5 after 2:00, and I've heard that Krispy Kreme sells a dozen donuts (the ones in the case) for \$1 after midnight...that gives new meaning to a midnight snack!
- Eat out for less with deals from Restaurant.com, Groupon.com or discounted restaurant gift cards from PlasticJungle.com. Their latest deals can always be found on the right side of this page.
- Don't miss out on over 100 Birthday Freebies from restaurants! How's a \$30 gift certificate to Benihanas sound?
- Discover all the Kids Eat Free offers.
- Are you taking advantage of Report Card Freebies?
- Eat in, not out! Those every day trips to the drive-thru quickly add up – \$7 a day for lunch = \$35 a week, \$140 a month, \$1820 a year! Could you brown bag it to work a few days? Check out 5 easy ways to ditch the drive-thru.
- Make your own Starbucks and save about \$3 a day, \$21 a week, \$84 a month, \$1008 a year!
- Plant a garden and enjoy seasonal produce for a fraction of the cost.
- Learn to can fruits and veggies.
- Always check out the grocery clearance / manager's specials...the deals are amazing!
- Cook from scratch...you're paying way too much for convenience!
- Try this rule – only order water at restaurants.

Have Fun For Less

- Groupon.com is a great source for huge savings on fun things to do in your area like 62% off admission at the Houston Museum of Natural Science!
- Try a high school football game or theatre performance for a cheap evening out.
- How about breakfast and a movie? AMC theatres offer \$6 movies before noon.
- Watch your old wedding video and family videos.
- Pull out your wedding album on your anniversary.
- Have a wine tasting night at home and discover your favorite cheap wine. Simply cover a few bottles with brown paper, taste and rate!
- Host a cooking school for your kids – it's time to stop watching the Food Channel and start cooking!
- Game night is a great family tradition to start! For a fun twist, add silly bets like loser does the dishes!
- Create your own Wii Family Olympics by playing a different sport each night – ideal for winter break.
- Check out FactoryToursUSA.com for a state by state listing of free tours.
- Pizza Taste Test – buy assorted frozen pizzas, taste, rate and choose your new favorite.
- Start a family tradition of having ice cream sundaes on Saturday!
- Try Minute to Win It challenges at home.
- Bring back home birthday parties! You really don't need to spend \$300+ for an ice skating party or Build-A-Bear party.

- Enjoy the outdoors – take a hike, go for a bike ride, watch the sunset! Mother Nature has a lot of free fun to offer.
- If you're a Bank of America customer, take advantage of free museum and zoo admission the first weekend of the month. Check their website for a listing of participating museums / zoos.
- When's the last time you visited the library? Check out books, movies and enjoy free events.
- Let your kids get involved in Girl Scouts, Boy Scouts or 4H for affordable fun!
- A neighborhood pot luck block party is one of my favorite memories, and its frugal fun at its finest!

Go Green and Save Some Green

- The Return of the Clothesline – Start using a clothesline or drying rack, and you'll save nearly 6% on your monthly electric bill according to the Department of Energy...plus your house will be quieter & cooler! If your city or homeowners association prohibits clotheslines, your best option is a cloths drying rack (available at Target, Walmart and Bed Bath & Beyond for about \$30). If your monthly electric bill is \$200, your friend the clothesline just saved you about \$12 a month & \$144 a year!
- Burn Calories, Not Gas – Walking or riding bikes is budget friendly, earth friendly and figure friendly...so, what do you have to lose? Maybe a few pounds???? Let's here it for pedal power!
- Consider Carpools – Could you organize a carpool for work, school or after school activities? You'll save both time and gas!
- Plan Ahead – Are you guilty of running errands every single day or making two trips to the store because you didn't make a list? There's more to life than errands, and planning ahead will save you both time and gas money.
- Slow Down – Driving 65 miles per hour uses 15% more gas than driving 55 miles per hour – that's like paying 40 cents more per gallon! Of course, you'll likely be the only one on the highway going 55!
- Pay Bills Online – Save trees, save stamps, save money!
- Find a Farmer's Market – Discover your local farmer's market, and your budget will love the prices and you'll love the fresh taste of just picked produce! To find a farmer's market near you, visit LocalHarvest.org and enter your zip code.
- Stop Junk Mail – Save trees, save your sanity! It only takes a minute to visit DMAChoice.org to remove your name from mailing lists for catalogs, insurance offers and more!
- Reusable Lunch Containers – Instead of a brown bag, carry a lunch box. Instead of zip top bags, invest in reusable bags. You'll spend a little money upfront, but you'll save money in the long run.
- Stop Buying Bottled Water – Bottled water has become the American way, and up until a few years ago...I was guilty of buying a 24-pack every single week! WOW...that's \$4 a week, \$16 a month and \$208 a year for WATER! Stop buying bottled water and start buying refillable bottles for your family to take to work, school and sports.
- Unplug – Phantom Electricity is the electricity that is used when a device is plugged in but not in use. For example...you leave your cell phone charger plugged in all the time, but you only charge your phone every few days...did you know that your charger is still using electricity when it is plugged in but not charging? This is "Phantom Electricity", and little bits are being used throughout your home everyday hence the name "phantom." Wasted electricity is not earth friendly, and wasted electricity is wasting your money!
- Recycle, Recycle, Recycle – If you're not recycling, this is a great week to start! The first step is to have a system and make sure everybody in your family understands it! The Budget Diet girl's system is two trash cans in the kitchen – one for recycling and one for trash. After a few weeks, recycling will become a habit, and your neighbors will be green with envy when you only have one small bag of trash each week!
- Homemade Cleaning Products – Make the switch to homemade cleaning products that cost pennies to make and clean just as well without harsh chemicals.
- Repurpose – Look twice at things before throwing them away! Could you cut off the fronts of some of your Christmas cards to use a gift tags next year? Could you paint that old piece of furniture or spray paint a chandelier to give it a new life?
- Compost!
- Check Craigslist for free plants...you'll almost always find them!

Reduce Health & Fitness Expenses

- Are you taking advantage of your flex plan for pre-tax savings?
- Save money on prescriptions by avoiding “combo pills.” A combo pill combines more than one type of medication. For example, Lotrel is a blood pressure medicine that costs \$70 a month for generic, but you could get a prescription for the two components (Amlodipine and Benazepril) for \$6 each.
- Ask your doctor if your prescription might be cheaper from a Canadian pharmacy like CanadaDrug.com. I was able to get my eye drops for \$9 instead of \$150 simply because Canada offers a generic.
- Ask your doctor about any money saving prescription options...the last time I did this, we were given a bag full of samples! Ask and you just might receive!
- Order pet medications online from 1800PetMeds.com and you'll save money! Simply place your order online, and they will contact your vet for the prescription. It's one less errand you have to run this week! Costco, Sam's and Walmart also offer pet medications for less than your vet.
- Order contact lenses online from DiscountContactLenses.com. It works just like PetMeds.com. Costco, Sam's and Walgreen's also offer discount contact lenses.
- Want a bargain massage? Try a massage therapy school! In Houston, Memorial Hermann Southwest offers a 1 hour massage for only \$29, and tipping is not allowed!
- Check out FREE diet websites like SparkPeople.com and MyFitnessPal.com. Simply input your weight, your desired weight, and you'll get a plan. These sites help you keep a food diary and keep count of calories, fat, protein and carbs. You'll also find plenty of motivation, tips and support in their online forums.
- Get fit for free! Walk, ride bikes, check out my Pinterest Board of at home workouts or try exercise DVD's. Average savings – at least \$40 a month and \$480 a year.

Travel More, Spend Less

- Deal first, destination second – this is The Budget Diet's motto when it comes to saving on travel. It simply means don't get your heart set on a destination, and then discover the deals don't exist. Instead, be open-minded about a destination and get excited about great deals. Each Saturday, The Budget Diet publishes the Top 10 Budget Travel Deals.
- Did you know that discounted gift cards exist for travel? Recently, Costco had \$300 American Airlines gift cards for only \$269.99! How's that for instant savings? Take a moment to peruse the huge selection of discounted gift cards at ABCGiftCards.com – you'll find discounted gift cards for hotels, restaurants, shopping and more!
- Save on Cruises with VacationsToGo.com's 90-day last minute ticker. It's not unusual to find discounts of 75%!
- Consider a home exchange program like HomeExchange.com or AffordableTravelClub.com
- A road trip is always budget friendly! Plan a road trip to please everyone – you set the budget and distance parameters, and each member of the family plans a day!

More Ways to Save

- DIY – could you make it yourself or fix it yourself? Thanks to You Tube, there's a video to teach you just about anything! You can even learn to fix a leaky toilet!
- Consider swapping babysitting or pet sitting with a neighbor.
- Cut your dry cleaning bill by switching to Costco Kirkland brand no-iron shirts. 5 shirts cost \$79.95, and you'll save about \$250 a year on dry cleaning.
- Instead of a coin jar, try a \$1 bill jar – you have to adjust for inflation, right?

How many ways did you find to cut your spending?