

# 8

## EASY WAYS TO SPEND LESS



BROUGHT TO YOU BY

**THE MONEY COACHES**

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Living paycheck-to-paycheck **stinks**, but more than 70% of Americans do it.

Changing that can seem **impossible**. In reality, finding extra money in your budget can be easier and much less painful than you might think!

Most people think **budgeting** and dieting are four letter words, the official mascots of sticks-in-the-mud everywhere. Just like going on a diet that takes away all the joy of good tasting food isn't a great solution for long-term health, **it does not make sense to choose a budget so strict that you won't stick with it.**

That is why we have come up with this list. These are **8 easy, practical and proven ways to cut into your monthly expenses** without making you miserable. These were chosen because they will allow you to free up money each month without drastic changes to your life. You can take steps to break out of your paycheck-to-paycheck rut. Good luck!

# 8 Easy Ways to Spend Less



## 1. Switch To Cash

**This sounds simple, but it works!** When you have to physically give something away as payment it has a little more sting than swiping your card. And let's be honest, do you really keep track of your debit card expenses as well as you should? **Paying for things in cash nearly always results in lower spending.** Pay anything you can in cash!

## 2. Track Your Spending

There are a lot of ways to track your **spending**, but [EveryDollar](#) is a great one that you can access from your computer or your mobile device. **Write your budget**, track your spending, and sync that information to stay up to date. It is a great tool for anyone wanting to **change their story**.



### 3. Meal Planning

If you eat out multiple times a week, **you're spending a lot of unnecessary money**. By meal planning and sticking to it, you can slash your food budget dramatically. Don't worry, you can still budget for those trips out to eat **occasionally!** [eMeals](#) is a great tool to make the meal planning process easier. It allows you to plan your meals and print shopping lists customized to your store of choice!



### 4. Buy On-Sale

You don't have to have a bunker's worth of excess stuff, but **when you buy items you know you will need when they are on sale, you save money in the long-run**. You don't have to be an extreme couponer to benefit from sales, just someone who **pays attention to ads** and understands that you're likely to need things like toilet paper and soap again next week.

## 5. Become a Cord-Cutter

If you are spending a ton of money on your cable or satellite bill, look at methods of getting your television through streaming services like [Netflix](#), [Sling TV](#) and [Amazon Video](#). These all carry a cost, but one that is much less than the average of more than \$100/month for cable and satellite. Also, you can install a digital antenna to pick up those free local channels you might not get otherwise. Even if you carried all three of these services, you would spend less than \$40 per month.



## 6. Membership Has Benefits

Your employer as well as clubs and membership services like electric cooperatives often offer **discounts** for members on a variety of things. One place definitely worth checking on discounts is with your **cell phone provider**, as most major providers give **monthly discounts** with proof of employment. These can be **up to around 20%** off your monthly bill, which keeps **extra money in your pocket** each month!

## 7. Carpool/Take Public Transportation

This one is a no-brainer. If you are a commuter, cutting down on your **transportation spending** can help a lot. Splitting rides with coworkers or taking the bus or train to work if that is available to you can **cut down on wear and tear on your vehicle and lower fuel expenses**. If you are feeling really motivated, bike to work and stop paying for your gym membership!



## 8. Make Your Home Energy Efficient

Lowering your **utility costs** is a great way to have more **cash in your hands** each month. There are a lot of ways to do this, from weatherproofing your house to updating your light bulbs; monitoring your heating and cooling to replacing energy inefficient appliances. Check [here](#) for a list of ways you can be saving on your monthly utility bills.

For More Great Information:

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