



MONEY BOOTCAMP

Money Finder

DATE _____

QUICK GUIDE TO REDUCING EXPENSES

It's time to get creative and think outside the box of how you can cut back on some of your monthly expenses!

UTILITIES

- Adjust your thermostat a few degrees to save on utility bill.
- Take trash to local landfill instead of curbside pickup.
- Lower temperature on hot water heater to 120 degrees or lower to save on energy.
- Skip the dryer and air dry your clothes.
- Unplug appliances that are not being used.
- Turn off "heat dry" on your dishwasher.
- Take shorter showers.
- Change HVAC filter monthly.

CELL, INTERNET, SUBSCRIPTIONS

- When is the last time you negotiated your internet bill? If it's been longer than a year, do it TODAY! Research competitors in your area and inform your internet provider that you're considering switching. You have to speak to someone in the "retention" department but often times they'll lower your rate. Tip: be kind and not pushy or a jerk!
- Review your cell phone data usage and highly consider lowering your plan or switching to an alternate provider.
- Cut out subscriptions! Or split the cost with someone you trust. There are several free streaming channels for home entertainment and the library is also a great resource for free movies.
- Workout for free at home or outdoors!

FOOD

- If you haven't already, read our extensive article on How to Save Money on Groceries: the ULTIMATE guide!
- Skip take out! Make the food you have on hand, pack your lunch, and make your coffee at home.

CLOTHES

- Opt for clothes that you can wear for multiple seasons and that will not go out of style quickly!
- Shop secondhand, off season, and during big sales events for deepest discounts.

INSURANCE

- Review your home, auto, life, health insurance policies. Consider opting for a higher deductible or cheaper alternative provider.
- Consider bundling your insurance to maximize savings.