

Tips For Cutting Costs

Use the following lists as a checklist to discover way you and your family can cut costs:
Celebrate what you already do and look for ways to continue to save money.

Food

Eat at restaurants less often. If you are going out, go for lunch rather than dinner.

Take a lunch to work/school. Use fabric bags to avoid the cost and waste of paper bags.

Only take as much money as needed when shopping to avoid overspending. Use a calculator to stay within budget.

Grocery shop when you are not hungry or tired. Providing children with a healthy snack while shopping may decrease impulse purchasing.

Use plastic containers rather than plastic wrap to store leftovers.

Plan meals in advance. Watch flyers for specials and plan meals around specials. Comparison shop between bulk and packaged foods (i.e. buy “no name” brands).

Make your own baby food. Freeze in ice cube trays for smaller portions.

Compare fruit and vegetable prices: is it cheaper to buy fresh, frozen or canned?

Utilities

Cut down on utilities – less water wastage, turn down thermostat, and turn off lights and television when you leave the room.

Clean furnace filter.

Don't use dry cycle on dishwasher.

Use small appliances instead of oven or stove.

Turn hot water heater down.

Ask the phone company for a “Toll Restrictor” to allow local calls only on your phone.

Cook more than one thing in the oven at a time, meat, potatoes, and a baked dessert.

Transportation

Take a bus, carpool, ride a bike, or walk instead of driving.

Plan driving trips to save gas.

Review car insurance.

Do regular maintenance on vehicle.

197 Dufferin Street – Bridgewater, NS – B4V 2G9
Phone: 1-866-531-3636 Fax: 902-530-7006 Email: info@haleytrustee.ca
www.HaleyTrustee.ca www.DrDebt.ca



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Entertainment

Take advantage of free entertainment and performances (i.e. concerts, museums, walking in city parks, bike trails).

Review cable/satellite wants. Rent movies or go to movies playing at theatres advertising reduced admission prices.

Go to the library - many lend videos, cassettes, CD's as well as books, magazines and newspapers.

Cut down on smoking and drinking.

Make your own snacks and take them on outings.

Play games with friends and family at home (i.e. cards, board games)

Host potluck suppers.

Clothing

Utilize children's clothing by exchanging clothing with friends and family.

Buy clothes on sale, but consider the quality.

Clothing and shoes – mend and repair rather than replace.

Plan your purchases – buy items that can mix and match.

Buy socks in volume, in one size and color. When one sock goes for a walk, match the remaining single with the others.

Try shopping at garage sales, resale and thrift shops, second time around shops.

If you're unsure of size, select by height, not weight. And always ask about the store's exchange policy.

Purchase clothes second hand (especially for children)

Other

Make family gifts or draw names for seasonal holidays.

Recycle shopping bags for garbage.

Do things yourself, as much as possible, rather than hiring someone.

Care and maintenance of appliances.

Save all warranty cards on a file system.



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Other cont..

Exchange services – trade skills, i.e. repairs on house and lawn and equipment with neighbors, friends or family. For example, trade plumbing service for car repair.

Pay bills on time, avoiding late payment penalties.

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