

STRETCH YOUR BUDGET WITH 40 MONEY SAVING TIPS YOU HAVEN'T TRIED YET

BY THE BUSY BUDGETER

You're following your budget to a "T." You're paying all your bills. You're doing everything right, but still finding it hard to stretch your budget enough to make it all work.

Why are you so freaking broke all the time?

Even if you're diligently following your budget plan, chances are there are money saving tips you haven't tried yet.

When you look at your budget, the numbers feel static. You wonder how you could possibly get them to move or find wiggle room. Rent is what it is. Your utilities are fixed. You consistently spend a lot on food, but you've got to eat, right?

I am a bit of a (okay a huge) budget geek. I *love* finding ways to stretch money and make my budget last. I get excited when I figure out switching shampoo will save me \$100+ a year! Like, super excited! No? Just me?

Home

When it comes to saving money at home, if you own your own house, your mortgage often is what it is. You could refinance (maybe) but it's a big undertaking especially if you're a new homeowner. There are a few ways you can still save, however. And if you're renting, there are even more ways to save!

1. Help your landlord.

Offer to do odd jobs for your landlord or make improvements to your place to take money off your rent. Weigh out the cost/benefit ratio to ensure you aren't paying more for your projects than you're saving (for example, spending \$250 on paint to knock \$20 off your rent won't result in savings). Offer to do lawn care, snow removal and other projects.

2. Keep up preventative maintenance.

If you own your own home, preventative maintenance is a pain but it will also save you in the long run. Schedule a check-up on your furnace and air conditioning systems regularly. Repair any leaks, cracks or damage you notice in your home. Keep up on small repairs to increase the value of your home and stave off big expenses down the road.

3. Check your tax assessment.

Watch your property tax assessment each year and even check it against your neighbors if possible. Assessors are human and make mistakes too. You may be paying more for your home than you need to. Plus, taxes change over time.

4. Pay (even slightly) extra.

To save money on interest, lower the repayment time on your mortgage and stay ahead, pay extra toward your principle each month. Even a small amount (\$25-\$50) makes a huge difference and add up quickly. Plus, it feels good when you're eventually a payment ahead.

5. Consider a roommate.

I know it's not for everyone, but if a friend or family member is looking for a spot to stay and you've got the room, taking in a roommate will supplement your rent or mortgage. Check the rules in your lease agreement to find out if there are any restrictions on additional tenants, but most informal arrangements are fine for a few months (and bring in extra money)!

6. Rent your space.

If you own a parking spot, a storage space or other room you aren't using, why not rent it out to earn some extra cash? Look into the process of turning your home into a vacation-rental through companies like Airbnb, to earn money when you aren't using your space. You can rent out boats, vehicles and other items you aren't using as well.

Utilities

Utilities include your heat, cooling, insurance, cable, phone and other monthly bills. You might think of these expenses as fixed, but there are plenty of ways to adjust them and save. Watch these bills closely too—you don't want to pay for what you don't need.

7. Turn down your heat by a few degrees.

Most of us crank our heat, especially on cold days in the winter. Turning your heat down a few degrees (think 3-5) will save you significant money on your gas and electric bills. If you can put on a sweater instead of touching the thermostat, do it!

8. Use a fan.

A ceiling fan, and even a box fan will cut your cooling costs dramatically. Keep your windows open in the morning and evening to get a breeze blowing through. Hang out in your basement or the coolest part of your house so you don't crank the A/C when the weather's hot.

9. Cut out cable.

Ready to take the plunge? If you're signed up for Amazon, Hulu, Netflix or any other streaming services, you probably don't need cable. If you can't imagine living without it, get a [Roku](#) or an a la cart service like Sling TV. Check out our [guide to living without cable](#) to get you through cord cutting.

10. Go for slower internet.

Okay, I know slow internet SUCKS, but you know what? Back in the day, we were all used to way slower internet speeds than we are now. Plus, even the slower speeds aren't noticeable and you can still stream on them. Check with your internet provider to see about downgrading.

11. Use an ELP for insurance.

If you want to find an insurance provider who won't rip you off, check out [Endorsed Local Providers](#). Dave Ramsey provides this service and these providers are screened and endorsed. Call to negotiate rates, especially if you've been with the same provider for a while.

12. Call to negotiate.

Call your utility companies to negotiate better deals. Often, these companies run new customer special offers, especially phone, cable and internet providers. Ask them to extend their deals to you, as a loyal customer.

13. Drop your phone provider.

I use [Republic Wireless](#) and the benefit of using a smaller, lesser-known wireless company is they offer GREAT deals. I saved almost \$100/month by switching providers. Even if you're locked into a contract, consider switching or dropping some of your services. Use less data, texting or calling services to cut your bill dramatically.

14. Pay on time and use budget billing.

Simply paying your bills on time can prevent fees. Set up automatic payments through your bank so you always pay your bills when their due. Many utility companies offer budget billing services, which keeps your bill the same throughout the entire year (and regularly adjusts if your usage decreases).

This can really help with planning.

15. Unplug.

Watch out for energy vampires—appliances and electronics that stay on and running, even when you aren't using them. I know it seems like a lot to run around your house unplugging items, but if you put them all on a power strip, you can turn them off with the flip of a switch. It will help you save on your electric bill. Remind your spouse and kids to turn off the lights when they leave a room, or unplug lights, TV cords, or video game consoles before bed. Eventually, it will become a habit and you'll notice the difference when your bill comes.

Food

Food is one of the most expensive areas on most of our budgets. Plus, we can almost always justify spending money on food, right? You need it to live! There are plenty of ways to slash your food budget, however. Here are a few money saving tips that are completely painless.

16. Eat at home.

If you want to save money, eating at home is by far your best bet. Even the cheapest fast food will end up costing you more than food you buy and prepare yourself. Don't think you can give up the drive thru? Brainstorm easy, go-to dinners to help you [break your fast food addiction](#).

17. Plan your meals.

When it comes to stretching your budget, meal planning is huge. Sketch out your meals for the week, so you can prepare ingredients and buy only what you need. If you're getting started with meal planning, check out our [step-by-step instructions on meal planning for beginners](#).

18. Stretch meals with beans, rice and vegetables.

Adding instant rice, canned beans or even extra bulky vegetables like shredded zucchini or cabbage to your favorite dishes will help them stretch into extra servings. Soups, stews and crockpot favorites can go a little further when you add these dinner recipe helpers.

19. Use less meat.

Use meat as a garnish or accent, rather than the whole meal. Adding a little bit of spicy sausage or flavorful bacon to a dish is much cheaper than cooking a whole steak or ham. Meat really adds up on your grocery bill. Give meatless Monday a spin and give vegetarian dishes a shot.

20. Only buy what you eat.

How many times has food spoiled in your refrigerator? Instead of buying food all kinds of new foods you want to sample, buy only one or two new or complicated items when you go to the store. Always know a plan for the ingredients you buy and don't impulse buy (A.K.A., don't go grocery shopping on an empty stomach) foods!

21. Stick to a list.

When you go to the store, your list is your best friend. If you go in with a list you'll save a ton, because you won't buy stuff you don't really need. Brainstorm a list, write it down and stick to it. If you're really brave, commit to buying ONLY what's on your list. If you forget to write it down, wait until your next trip. Try using a money-saving app like [Ibotta](#) to earn some cash back from your shopping list.

22. Stick to a routine.

Think it's boring to eat Taco Tuesday, Spaghetti Wednesday and fish on Friday? Well, sticking to your routine is one of a few money saving tips to [slash your grocery bill](#). When you've got a plan, even if it's the "same ol' same ol'" you'll always know what to cook. You know what you and your family likes and by sticking to it, you'll never end up throwing out new foods no one ate.

23. Don't beat yourself up about cooking from scratch.

How many of us look at Pinterest and then feel bad when our meals don't turn out all fancy, gourmet and beautiful? You know what? Let yourself off the hook. If you love [macaroni out of a box](#), or if frozen pizza helps you avoid fast food, embrace it! It's totally fine to eat what you like, even if it's not made from scratch and pin-worthy.

24. Pack your sides.

Sometimes you want to grab a sub with friends or you're craving a hamburger. When this happens, order the main dish and bring along your own sides, like chips or an apple. This works especially well if you're ordering to go anyway. You'll get the food you want, but you won't end up spending crazy prices for chips and drinks.

25. Only buy what you REALLY want.

This was a tip I learned about dieting, but it works well for budgeting too. When you're given a food choice (like, going out for pizza), ask yourself, "is this a special treat?" If it's a celebration, a date night or another special time, great. If it's a Tuesday or if you just don't feel like cooking, then rethink your plans. You can indulge, but make it special and worth it.

Transportation

We love our cars, but between payments, repairs and gas, owning a car gets really expensive. Try working these money saving tips into your budget by cutting down your transportation costs.

26. Cut back to one car.

It's not realistic for every household to get by with one car, BUT if you're straddling two car payments, insurance and upkeep on a car, consider it. Think of what you could pay off by selling a vehicle. Could you manage as a one-car household? If you have an older vehicle that just sits in your garage and is rarely used, consider selling it and putting that cash towards paying off a bill.

27. Automate errands.

[Set up automation](#) as much as possible to save gas and make your life easier. Call ahead at the library to have your books waiting for you. Check out free delivery on purchases like prescriptions so you don't have to run to the pharmacy. Invest in [Amazon Prime](#), or another delivery service that offers free shipping to members. You can do loads of shopping online now, and your membership fee will quickly pay for itself with what you save on shipping and delivery costs. Create lists of what you need before you go to the store, meal plan and organize your errands to save tons of time.

28. Walk when you can.

Walk your errands as often as possible. If you can walk to your bank, your dry cleaner, your post office, you'll save gas AND get extra exercise at the same time. Whenever possible walk instead of drive.

29. Carpool.

See if coworkers live nearby and set up a carpool for your office. Rotate drivers and cars. You'll save on wear and tear on your car, gas and stress. Plus, your commute will be more enjoyable because you'll get to visit with coworkers. Bonus: you're more likely to get to work on time since others are dependent on you to get your butt out of bed!

30. Ride the bus.

Public transportation is really cool. You don't stress out about traffic. You don't deal with other crabby driver's road rage. You can read, listen to music and chill before you arrive at work. If you can take the bus, it's really not bad. Plus, it's much cheaper than keeping up a car.

31. Share a Lyft.

If you need a ride to the airport or to an event, see if anyone else is going your way and split the fare. This works great for Uber, Lyft and even cab rides. You'll get to your destination for half the cost and you'll visit with friends on your trip!

Household Needs

Taking care of our house gets expensive. All of the items we need to purchase like cleaning supplies, beauty supplies and more really add up. Save on all your household needs with these money saving tips.

32. Automate chores.

Again, automation is a great way to save time AND money. When it comes to doing stuff around the house, set up routines, stock up on what you need ahead of time and avoid running to the store on a whim for household purchases. Keep a list in your linen closet or bathroom cabinet. When you're running low on an item add it to the list!

33. Buy in bulk.

When you find a good deal on paper towels, shampoo, toothpaste or lotion, stock up! Buy items in bulk, especially dry goods. Toilet paper and paper towels last a LONG time (basically forever), so if you find a sale you can literally buy as much as you can store. Don't hoard supplies, but buy plenty when you find a good deal.

34. DIY when possible.

Around the house, we all pay for jobs we could probably do ourselves. Weigh your cost/benefit of your time, of course, but you can save a lot by DIY. Paint your own nails, cut your kid's hair, fix items around the house rather than buying new. Mend clothes. Dry clean in your dryer (you can buy kits at the store) rather than paying someone else.

35. Prevention over cure.

Here's the deal, when your house is a mess, it's going to cost you more money. When you can't cook in your kitchen because the sink's full of dishes, you're going to go out to eat. When you can't find clean clothes to wear, you're going to justify buying new clothes. When you can't find batteries, you're going to run to the store to buy them. Organize your space and stay up on household chores like dishes and laundry.

36. Use $\frac{3}{4}$ or even $\frac{1}{2}$ of what you need.

If you follow the guidelines on the average box of soup or detergent, you're probably using double what you need. You can easily get by with half the amount (or $\frac{3}{4}$ the amount) and your clothes, hair and dishes will turn out fine. Cut your use of as many products as you can in half.

37. Use fewer disposable items.

Most of us are accustomed to disposable items. Paper towels, plastic bags and even paper plates are convenient and easy. However, these items cost money and it adds up fast. Use rags to clean your house, re-use grocery sacks or avoid disposable dishes and you'll save. Bonus tip: many grocery stores offer rebates or at-the-register discounts for bringing your own shopping bags. While a few cents off a grocery bill might not seem like a lot at the time, the discounts will add up the more frequently you bring your own bags!

38. Exercise at home.

You don't need to spend money on a gym membership to stay in shape. Many gyms cost well over \$50/month (most cost much more than that). Look on Craigslist for exercise equipment and set up a home gym in your office, basement or spare bedroom. Watch workouts on YouTube if you don't own a spare room. There are lots of exercises you can do right from your phone in a small space.

39. Use fewer beauty products.

You don't need to cut out all beauty products or stop wearing makeup, but find products you like and stick to them. Keep in mind, most expensive department store products have a less-pricy drugstore equivalent. Drugstore beauty has come a long way and there are a bunch of great cheap brands.

40. Buy generic.

Some of us are brand snobs. I used to LOVE Pantene shampoo. Then I tried Suave and just like on the TV commercial, I was amazed and switched. There are generic and store-brand options for almost every product you can think of.

Most of them contain the same ingredients and work as well. So, give the generic, cheaper products a go.

If you're staring at your budget wondering where to cut to stretch money, there are plenty of ways to implement these money saving tips to stretch your budget and make it work for you. Many of these adjustments are really painless and simple, and some become habits that, in the long run, add up to BIG savings! Step back from your "regular spending" to see if there are areas where you can cut and save.