

# Trim Your Monthly Expenses



It takes effort to get the most value from your money. Listed below are savings ideas for each area of your monthly budget. Put a check mark in front of suggestions you want to try. Remember that saving a dollar is easier than earning a dollar.

## Housing

- Look at total housing costs (utilities, taxes, insurance, maintenance, and transportation and to the city facilities you use). Could you find a less costly place to live?
- Try to find rent-free or reduced rent quarters by managing apartments or offering to do some of the maintenance or yard work for the owner.
- Swap a house with relatives or friends in another area.
- If you have extra space, consider renting out a portion of it.
- Move in with relatives for a specific time span.



## Utilities



- Pay electric and other utility bills when driving past the utility company or at a supermarket or bank that offers such service. (But don't make a special trip in your car.)
- Turn water heater down to lower setting (140). Check hot water usage. This is probably the best way to cut down on energy use for most families.
- Reduce wattage of bulbs in lamps, or switch to three-way bulbs so lowest level of light can be provided when bright light is not necessary for reading. Compare costs of appliances to decide where to reduce.
- Switch to fluorescent lighting wherever possible. It uses less electricity than incandescent, and pays for itself quickly.
- Turn off lights when not in use. Do not leave appliances, such as the coffee pot, plugged in longer than necessary. Try using an insulated coffee saver.
- Hang-dry clothes to avoid dryer cost and ironing.
- Use stove-top burner and dutch oven for food preparation and cook several foods together (pot roast, carrots, and potatoes), instead of using the oven.
- Turn oven burner off the last few minutes of cooking. The residual burner heat will finish cooking the food.
- Use micro-wave ovens for cooking vegetables and reheating leftovers. It saves energy by heating only the food.
- When using the oven for meal preparation, arrange to do baking at the same time or shortly afterward.
- In the summer, try recipes that require no cooking, such as fruit and fresh vegetables.

## Heating and Cooling

- Have a free home energy audit conducted by contacting your local public utility.
- Keep closet doors closed so that space is not heated or cooled unnecessarily.
- Close heating vents in rooms that are not frequently used, except when this would cause moisture problems or when inside walls are not insulated, causing warm air loss to cooler rooms.
- Increase insulation if a "heat loss analysis" indicates benefits outweigh the costs.
- On a windy day, use a lighted candle to detect drafts in your house around windows and doors. Use weatherstripping or tape to seal these areas.

- Dress warmly so that you can set the thermostat lower. Turn down the thermostat during the day when no one is home, and again at night when you go to bed.
- Plant trees and arrange landscaping to shade and protect your house.
- Use window shades or insulated drapery liners at windows during the heat of the day in summer, and during the coldest hours in winter. In the cold months, let in as much sunlight as possible, and use storm windows or plastic covering on all windows.
- In cold weather, vent an electric clothes dryer inside (electric only). Close and insulate the outdoor vent. Cover the dryer vent with four thicknesses of nylon net (or old pantyhose) and let hot air blow inside the house. Note: you need a special kit because of fire hazard.
- Use weatherproofing and caulking whenever possible.
- Place rugs against bottom of door. Stuff rugs in cracks. Hang an old blanket between draperies and window.

## Water

- Reduce hot water usage as much as possible.
- Don't let water faucets drip, particularly hot water faucets.
- Use less water for showers and baths. If water pressure is adjustable in the shower head, use the minimum spray with the maximum pressure.
- Wash clothes only when you have a full load.
- Do cold water laundry when appropriate and cold rinse for all loads.
- Encourage family members to turn water off while washing dishes or brushing teeth.



## Telephone

- If you pay for calls by the length of call, list what you will discuss before you call and keep within a time limit.
- Convert to cheaper service, such as a party line or limited units.
- Make all long distance calls when rates are lowest Saturday through 5:00 p.m., Sunday or after 11:00 p.m. on week nights).
- Dial numbers directly. Don't use a long distance operator unless absolutely necessary.
- Keep a list by the phone to record long distance calls. Ask the operator for the approximate charge. This controls expenses, verifies charges, predicts costs in advance, and solves any disputes over wrong billing.

## Food

- To protect your family's health and pocketbook, eliminate snack foods and soda pop from the market basket and concentrate on nutritious food items.
- Our cultural tastes have caused people to eat too many meat products. Meat is an expensive food item.
- Consider eligibility for school breakfasts and lunches that are free or offered at reduced prices.
- Cut down on meals away from home. Pack "brown-bag" lunches for family members to take to work and school.
- Arrange "pitch-in" dinners instead of going out to a restaurant.
- Use nonfat powdered milk. Prepare it a day before and keep it cold.
- For fluid milk, buy skim or one percent. It's less expensive than whole milk and healthier for you.
- Base menu plans on weekly specials and seasonal foods.
- Use coupons and special sales only to buy items you would normally buy anyway. But don't over buy food, throwing away spoiled food is throwing away money.

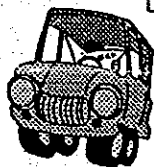


## Trim Your Monthly Expenses *continued*

- Substitute less expensive items for items you regularly purchase; i.e., salad dressing for mayonnaise, processed for dairy cheese.
- Buy store brand or generic label food instead of buying name brands.
- Spend time preparing food and eliminate the extra costs of convenience; for example, prepare home made chili instead of buying canned chili. You will usually get better nutrition for less cost.
- Buy day-old bakery items at reduced prices in supermarkets or at bakery thrift shops. (Freeze the bread to keep it fresh; toast it for a fresher taste.)
- Plan for leftovers. Mix small portions of vegetables together, or use vegetables and meats in stew or soup. (Remember leftovers can be safely stored in the refrigerator for 2 or 3 days. For longer storage, freeze leftovers.)
- Join a food co-op.
- Do not use expensive home delivery services.
- Drink water or iced tea rather than soda.
- Start a home garden! Decorative vegetable plants can be mixed with flowers (parsley, cabbage, lettuce, and chard for example).
- Don't pay for labor unnecessarily. Cut your own stewing meat from cheaper cuts of beef. Buy whole chickens and cut them up yourself, rather than buying the pieces.
- Grate your own cheese.
- Buy plain breakfast cereals, such as shredded wheat, corn flakes, or puffed rice. They are much less expensive than brand name adult or kid's cereals.
- Buy produce in season and freeze or can it. Consider waste, frozen is sometimes less expensive than fresh.
- When buying sale items, make sure they are marked with the sale price. Watch the checker while ringing up your purchases.
- Get your protein from less expensive items, such as dried beans, whole grains and cereals.
- Consider how food will be used as an "end" result. In a cooked dish canned tomatoes can be used as fresh tomatoes.
- Buy goods with damaged packages when they are offered at a lower price, if the edible product is okay. Do not buy dented cans.
- Learn how to cook inexpensive dishes (bean combinations, for example). Visit the CCE-BC Information Center for low-cost information on inexpensive nutrition.
- Use all food money or food stamps for nutritious, low-cost food. This will not only reduce costs but prevent health problems as well.

### Transportation

- Use public transportation, if available, or organize a car pool.
- Use a bike for short-distance transportation. Good exercise will help keep you healthy and reduce medical expenses.
- When buying a car, consider cost of gas and repairs as well as initial price.



- Have a used car checked by reputable mechanics before purchasing it.
- Have your tires inflated properly. Inflate your tires 2-4 pounds above the lowest recommendation in the owner's manual, but do not exceed maximum pressure indicated on the side of the tire. Check your tires as the weather changes.

Under-inflation causes them to wear out too soon and lowers gas mileage.

- When replacing tires, consider buying retreads. Tires can be rotated. The best tires should be on the front of the vehicle.
- Buy oil and windshield solvent from a discount center and put them in the car yourself. Recycle the used oil.
- Use self-service stations to pump your own gas at reduced prices.

- Carefully compare car insurance costs. These vary considerably for the same coverage. Check for any discount such as small car, two cars in one family, or teenager who has had driver's education and maintained a certain grade point average.
- Consider higher deductibles, which lower annual costs.
- For an older model, consider dropping collision protection since the cost may be too high in relation to the car's value.
- Learn to do minor repairs and maintenance by studying manuals, reading books, and observing others as they work on autos or trucks.

### Medical

- Explore the possibility of community health care services. Some clinics offer reduced or sliding fee costs. The local public health department will tell you what is available, such as chest x-rays, glaucoma testing, immunizations, family planning services, and treatment for mental illness, alcoholism, and drug problems.
- Don't buy overlapping medical insurance coverage. If you and your family are covered through employment, there is no need for other policies.
- Discuss costs frankly with a doctor. If you have medical insurance, know what it will cover and what you will be responsible for paying.
- Ask the doctor to prescribe a drug by its generic name rather than by brand, especially for long-term prescriptions. Generic name is the common name, or is assigned by the U.S. Adopted Names Council.
- Shop locally for the outlet that fills prescriptions at the lowest costs.
- Save all receipts from medical bills and prescription drugs. These, plus medical insurance payments, can be claimed as federal income tax deductions.

### Clothes

- Buy only because you need the clothing; buy only those items that will fit into your present wardrobe. For example, if you are choosing between two suits, buy the one that does best with shoes you have.
- Buy usable clothing from thrift shops, garage sales, warehouse outlets, or discount centers.
- Make your necessary purchases during sale times: clearance, end-of-month, or end-of-season.
- Exchange clothing with friends and relatives.
- Buy versatile clothes that will expand your wardrobe, such as a sweater you can wear with both a skirt and a pair of slacks you already have.
- Instead of buying new clothing, buy accessories that can give a new look to the clothes that are in your closet.
- Buy multi-season clothes, such as knits that can be worn more than one season, and all-weather coats with zip-in linings.
- Buy minimum-care clothing: washable, dark colors. Dark clothing usually shows wear less than light colors -- especially coats, slacks, etc. Always check the "care" label before purchasing an item.
- Dry clean your own clothes. Share a load with a friend if you don't have enough for a full load.
- Consider saving by sewing your own clothes, but estimate costs carefully. You may be able to buy certain items on sale for less than you would spend on fabric!
- Remodel clothing to give it a new look.
- Learn or improve your sewing skills through adult education classes.
- Make or buy a longer skirt of fashionable length to slip over a dress that is too short.



