

NEED TO SAVE MONEY FAST?



40 WAYS TO POTENTIALLY SAVE \$500/year

Seal air leaks in house around doors, windows, switches and plugs

Sell items you don't need or want to buy things you need/want

Re-evaluate television expenses

Re-evaluate internet expenses

Re-evaluate cell phone + data expenses

Hold/attend your own clothing swaps for adults and children

Brita instead of bottled water

Use less water with toilet tank disbursement & faucet screens

Lower heat at night to 16 - use programmable thermostat

Turn lights, fans, tv off when not in use

Buy less expensive brands instead of name brands

Alternate family games night instead of going to movies

Negotiate deals with services

Utilize time of use for hydro

Use your own bank machine to avoid unnecessary fees

Pay bills in full on time

Shop around for car insurance

Drive less, walk more

Find a neighbour or friend to walk or jog with instead of joining a gym

Make your own breakfast, lunch and dinner

Mend your clothes – small tears, holes, buttons and seams

Close windows & blinds in summer & winter to reduce heating & cooling costs

Use hot water tank blanket

Stop wasting - use LESS – laundry soap, dish detergent, shampoo, tissues etc.

Set limits ie. milk, smoking, cookies, school lunch snacks – 1 bag/week, 1 carton/week etc.

Eat fresh before frozen or canned to limit waste

Buy gently used clothing

Repurpose furniture

Become aware! Read & understand your bills and what you are being charged for

Understand your health benefits (if you have some) and utilize them

Read and understand your bank statements to ensure accuracy

Dye your own hair

Organize your receipts before taking to the bookkeeper/accountant

Do your own income tax (if not self employed)

Plan errands around existing travel

Perennial gardens instead of annuals

Stock a freezer with sale items

Shop the sales for everything - plan meals around that

Utilize the library for books, magazines & movies

Grocery shop with a list

Determine your weekly spending money and use cash to stay within limit



Did you know that your experience with money is created by what your parents modelled to you?

Once you understand that, you become open to the opportunity to change those patterns.

We can show you how!



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