

101 Ways to Save Money

Cutting costs is a high priority for many Alabama families. The following suggestions can help you if you will practice them. Some won't apply to your situation; some you are already doing. But, many will be new ideas or ideas you know you should have been trying before now. Read through the suggestions and mark those that appeal to you and that you want to start practicing.

Save on Energy

- 1 Have an expert check the insulation in your house to make sure it is adequate. If it is not, insulate where needed. You can do open areas, such as the attic, yourself. It will save both heating and cooling costs.
- 2 Turn off the air conditioning and open the windows in moderate weather.
- 3 Wear warm clothes in the house in cold weather so you can lower your thermostat setting.
- 4 Take care of home repairs as soon as the need arises. Delay can make the problem worse and repair costs higher.
- 5 Close the doors and turn off the heat or air conditioning to rooms that you are not using.
- 6 Choose equipment with higher energy efficiency ratios (EER). Check the labels for EER.
- 7 Move to a smaller house if the one you live in is bigger than you really need.
- 8 Use energy saving window treatments, such as insulated or heavy draperies and storm windows.

Save on Transportation

- 9 Keep your car in good running condition. It will be safer and will cost less to operate.
- 10 Walk more; drive less. You will save gasoline and improve your health.
- 11 Learn how to do some of your own car maintenance chores. Change the oil, oil filters, and air filters.
- 12 Use self-service gasoline pumps. Anyone can do it! Don't forget to check the oil and water levels.
- 13 Form a car pool to go to work, to meetings, and even on shopping trips.
- 14 Ask yourself each time you get in your car, "Is this trip really necessary?"
- 15 List "things to do" and "things to buy" before leaving home. Forgetting and making second trips are costly.

Save on Clothing

- 16 Study your wardrobe, determine your needs, work out a clothing budget, and stay with it. Clothes bought on impulse rarely fit in your budget or your wardrobe.
- 17 Buy the best quality you can afford, particularly in clothes that will last for several years. This is called "Investment Dressing." Think in terms of cost per wearing.
- 18 Buy color-coordinated clothes you can mix and match. Buy all-season styles and fabrics when possible. This way you don't have to buy as many clothes.
- 19 Know how to spot a bargain. When you buy a garment, check its construction, care instructions, fiber content, and other label information. Be sure it will last and will be easy to care for.

- 20** Buy designs that will stay in style.
- 21** Buy wash and wear as much as possible. Clothes that require dry cleaning are expensive to care for.
- 22** Choose clothes with simple trim; they won't go out of style as quickly. Trim should be of good quality and should require the same care as the rest of the garment.
- 23** Shop factory-outlet stores. Don't assume there is something wrong with clothes sold there. They could be surplus, samples, or discontinued lines. Any imperfect or damaged items must be tagged or advertised as such. And, the flaws in some may be so minor that they don't matter at all.
- 24** Accessories can add a new look to your wardrobe for a much smaller cost than buying major items.
- 25** Adapt what you have to current styles instead of dashing out to buy something new.
- 26** When you outgrow clothing, exchange with friends and relatives or recycle them.
- 27** Contribute clothing to a "nearly new" shop sponsored by a charitable organization. Your gift may be tax deductible if you get a signed receipt for its estimated value.
- 28** Learn to sew, but don't rush out and buy a lot of fabric that you'll never get around to making into garments.
- 29** Take good care of your clothing and shoes. They will last longer.

Save in the Home

- 30** Cut the cost of your long distance calls as much as 60 percent by dialing yourself and using the daily and weekend specials. Plan what you need to say and limit talking time.
- 31** Use fewer paper products, such as paper plates, cups, and towels, so they won't have to be replaced as often.
- 32** Strive for a simpler lifestyle. This means owning fewer nonessential things and having less to clean and maintain. Buy less clutter and junk.
- 33** Be creative; use what you have in new and better ways.

- 34** Cut your recreation costs by planning more activities and games at home.
- 35** Entertain friends and relatives at home simply.
- 36** Use your sewing skills to make gifts: aprons, place mats, linens, hand towels, pillows, needlework. Or, make pictures, wall hangings, chair seat covers, and decorative screens.
- 37** Use some of your homemade jams and jellies for gifts.
- 38** Start slips from some of your plants; then pot them for gifts.
- 39** Plan carefully and thoroughly as the first step in economical decorating.
- 40** Consider remodeling rather than building a new house.
- 41** Learn to paint and to wallpaper.
- 42** Learn to refinish furniture.
- 43** Make your own draperies, curtains, spreads, slipcovers, and table covers.
- 44** Learn to clean, repair, and restore household items yourself. Learn to maintain and repair the house and equipment.
- 45** Make dried flower arrangements from garden flowers, wildflowers, and decorative weeds.
- 46** Decorate your home with items from nature or use family creations.
- 47** Take advantage of free or low-cost learning opportunities, trips, and community services, such as schools, workshops, fairs, libraries, concerts, hikes, public tennis courts, home shows, Extension programs, and other adult education courses.
- 48** Hold a garage sale. Sell those items you no longer need, use, or want.
- 49** Plan an outdoor area for living. Landscape to beautify and enjoy it.
- 50** Buy things that will require as little maintenance as possible.

- 51** Buy furniture at auctions, garage sales, or second-hand shops.
- 52** Buy low-cost household cleaning products or learn to make your own.

Save on Food

- 53** Feed your family well from the Food Guide Pyramid. Keep them healthy and you'll save on medical bills.
- 54** Plan your meals one week at a time. First, review the grocery ads to take advantage of specials. Make a shopping list from your menu plan with the ads.
- 55** Plan one meatless day per week.
- 56** When you use the oven, try to cook more than one item while it is hot. Cook the main dish, dessert, vegetables, quick breads, or other foods at the same time in the oven.
- 57** Stretch ground meat with bread crumbs, oatmeal, or tomato sauce.
- 58** Mix one-part nonfat dry milk with one part regular milk. The family will never know the difference.
- 59** Prepare some of your own convenience foods, master mixes, and desserts at home.
- 60** Prepare a large quantity of standard recipes, such as spaghetti sauce, chili, pastries, and stews. Then label and freeze them for later use. This not only saves time but also allows you to buy larger amounts of basic ingredients at lower prices.
- 61** Waste less! Each year Alabamians throw many dollars worth of food into garbage cans. This happens not only at home but also in restaurants and school cafeterias.
- 62** Eat less expensive foods; drink less expensive beverages.
- 63** Entertain with "pot lucks" or inexpensive buffets such as lasagna and salad.
- 64** Grocery shop when you are not hungry. It will help you avoid impulse buying.
- 65** Cut your food shopping trips to no more than one a week. You will save gasoline, time, and money.

66 When you shop, compare the price per unit: pound, ounce, dozen, package, or square foot. Take your calculator with you.

67 Buy fresh fruits and vegetables, fruit juices and milk drinks, oatmeal and peanut butter cookies, and popcorn instead of junk food. You'll be healthier.

68 Grow your own fruits and vegetables. Can, freeze, and dry some of them for future use.

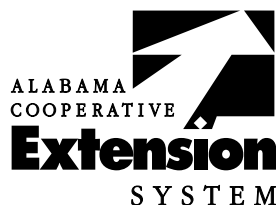
Save on Children's Expenses

- 69** Buy or make children's clothing with built-in growth features.
- 70** Use good quality fabrics, buttons, and trims from out-of-style adult clothes to make children's clothing.
- 71** Shop at discount stores for children's clothes.
- 72** Select children's clothes that are functional and comfortable.
- 73** Teach children proper care for clothing, toys, furniture, and equipment so replacements, repairs, and maintenance will be reduced.
- 74** Involve children in understanding their environment. Reward them in some way for conserving resources.
- 75** Save household items that children can play with such as egg cartons, meat trays, old stockings, and cardboard boxes of all sizes.
- 76** Devise creative, inexpensive entertainment for children.
- 77** Interest children in budgeting their money. Give them allowances, and let them learn to save and stretch their money.
- 78** Start a "child-care pool" with a group of friends to save on babysitting fees.
- 79** Buy basic gifts or supplies when prices are reduced, such as after Christmas or Easter, and save them for the following season.
- 80** Insist the children do some sort of work, besides regular chores, as soon as they are old enough.
- 81** Involve children in gardening.

Save on General Living Expenses

- 82 Distinguish between needs and wants—consider values, goals, and resources.
- 83 Know alternatives for increasing income.
- 84 Know how much things cost. Comparison shop.
- 85 Know when to use cash, checks, or credit.
- 86 Beware of little expenses. “A small leak will sink a great ship.”
- 87 Shop with a list; don’t buy on impulse. If you see something you really want that you didn’t plan to buy, wait a day before buying it.
- 88 Follow proven buying guidelines. Consider price per unit and watch weights and measures. Check your sales slips. Count your change.
- 89 Pay promptly. Don’t build up interest charges for late payments.
- 90 Know how much money you have. Plan your spending.
- 91 Don’t spend tomorrow’s paycheck today.
- 92 Be sure the time is right for the best price. It’s oftentimes not what you buy but when you buy it.

- 93 Learn the principles for cutting family living costs. Learn, practice, and develop skills in the marketplace, in the use of credit, in thrift, and in using financial institutions.
- 94 Substitute other resources for money. Learn to barter, borrow, share, switch, substitute, simplify, and conserve goods and services.
- 95 Establish a safe level of credit.
- 96 Set aside a realistic emergency fund equal to 2- to 6-months take-home pay.
- 97 Shop for credit just as you shop for merchandise. Consider the cost of credit as a part of the cost of the item you are buying. Know the annual percentage rate as well as the cost of credit in dollars and cents.
- 98 Shop sales carefully. A seasonal sale may save 10 to 25 percent; a clearance may save 50 to 75 percent. Consider the actual savings in dollars and cents.
- 99 Remember, if you don’t need it, it is not a good buy at any price.
- 100 Recycle. It will save money and reduce landfill space.
- 101 Check with your county Extension office for other money saving ideas.



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For more information, call your county Extension office. Look in your telephone directory under your county’s name to find the number.

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