






Can you save more?

Explore ways to **cut expenses**

Energy 	Transportation 	Household 	Shopping 	Entertainment 
Hang clothes out to dry	Wash your car at home	Use only pre-paid cell phones	Always use coupons	Library rentals (books & DVDs)
Caulk windows & doors	Work from home more often	Refinance mortgage / eliminate PMI	Buy in bulk	Stay in and have a game night
Install programmable thermostats	Use cruise control for better gas mileage	Cut down on plan extras (caller ID, movie channels)	Remove yourself from email lists to reduce temptation	Join social buying websites for deals (Groupon, Living Social)
Use fluorescent lighting	Download app to find cheapest gas	Bottle your own water & make your own coffee	Shop when you're in a hurry – you're likely to buy less	Search for free events / check public library for discounted admissions
Use only Energy Star appliances	Carpool	Use credit card rewards to credit your account	Buy generic	Cut subscriptions to magazines or movie clubs

Can you time your spending more wisely?

There are actually better times to buy certain things!

January	Bicycles, paint, suits, carpeting, linens and bedding, trip to NYC, furniture, pools and hot tubs
February	Broadway tickets, cameras, prom dresses, motorcycles, winter coat, video games,
March	Perfume, chocolate, jewelry, new furnace, frozen foods, luggage
April	Laptops, vacuum cleaners, tropical vacation, new roof, flea market items, skis
May	Mattresses, refrigerators, trip to Alaska, office furniture
June	Dishes, home décor, cell phones, barbecue supplies, tools, deodorant, textbooks, gym membership
July	Kayaks, bottled water, furniture, ranges and stoves, grills, fresh fruit
August	Stocks, swing sets, flip flops, backpacks, Ipods and mp3 players, plants and flowers
September	Car lease, snow blowers, visit to Virginia Beach, swimsuits, wine, sunglasses, patio furniture
October	Trip to Hawaii or Beijing, bushes, trees and bulbs, jeans, camping gear
November	Sneakers, toys, cookware, wedding dresses, horses, electronics
December	Televisions, apartment lease, boat, NFL tickets, champagne, golf clubs, air conditioners, premium tickets to Europe