

JULY 2018 NEWSLETTER

# CONSUMER CREDIT COUNSELING SERVICE



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## 8 TIPS FOR SAVING MONEY EACH MONTH

By Joyce from My Stay at Home Adventures

### DON'T EAT OUT AS MUCH

Eating out can seem like an easier solution than making a full menu for the whole house each week. It can also seem like something fun to do instead of just sitting at home at night. No matter what our reason for eating out, it is wasting money.

### SHOP ON SALE

Yes, that shirt on the mannequin is super cute but it's also probably full price. Don't get sucked into buying full price items—there are just as cute of clothes on the clearance racks in the back of the store that are much cheaper. This tip doesn't just go for clothes either, you can easily shop on sale at every store you go too! If you can wait long enough, that new item you were eyeing will be cheaper! Be patient young shopper.

### COUPONS, COUPONS, COUPONS

This tip is almost too easy. Coupons are sent to your door, to your email, and straight to your phone almost every day and they can save you a whole lot of money! Before you grocery shop, go through the supermarket flyer and see what is on sale and plan your weekly meals around those items. If you do need to shop for clothes or household items, go through your emails and see what stores attached a coupon! Coupons make saving cash easy on items you would already be buying.

### SHOP USED

Depending on what you need, there are plenty of places to shop used items like furniture, toys, and electronics. On an app like LetGo, pricey items will be for sale at a much lower cost than you see at the store not only because they're used but also because some people just may want to get it out of their house. Take advantage of these apps to save some money.

### SELL ITEMS YOU DON'T USE

This goes along with the tip to shop used! Use those apps to sell items you don't use anymore! Do you have

teenagers but still have items from when they were babies like toys, equipment, and cribs? Sell it. Do you have an old piece of furniture that you hate looking at? Sell it. Are you making that guest room into a workout room to save gym membership costs? Sell whatever you don't need that's been sitting in there. People will want these things and will be quick to buy it which can be an opportunity to have some extra cash.

### LIVE UNDER YOUR MEANS

Just because you can buy something, doesn't mean you should. Living under your means will help with saving money each month because you will be bringing in more money than you are spending. Changing the way you're used to living isn't going to be easy, and it may not happen overnight, but making small changes every day will make the transition less difficult than doing it all at once. Over time you'll start to have more money each month to put into your savings.

### CONSOLIDATE DEBT

Look into your monthly expenses like credit card bills and any loan payment. While those payments may seem like fixed amounts you can't get around, look into options for lowering those monthly payments. Look into consolidating your credit card debt or research your options to refinance your student loans here. With lower interest monthly payments, you'll save a lot of money in the long run.

### CANCEL YOUR CABLE

While canceling cable may not be an option for everyone, cable bills can be extremely expensive. According to NBCNews, on average cable can cost up to \$99 dollars a month, which is a lot of money especially if your family only watches a few channels. Cutting out cable from your life is a great way to save a lot of money each month, and there are plenty of other options to watch your favorite shows. Look into streaming services like Hulu or Netflix and your family won't even miss having cable! They offer a lot of content and are way cheaper per month than cable is.

