25 Easy Ways to Reduce Your Living Expenses

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- [ ] Avoid buying anything you don't really need
- [ ] Make your own coffee at home
- [ ] Pay bills online. Stamps get expensive after a while
- [ ] Make gifts and cards instead of buying them
- [ ] Use the library instead of buying books and renting movies
- [ ] Get a cheaper cable plan
- [ ] Set the thermostat warmer in summer and cooler in winter
- [ ] Eat breakfast at home
- [ ] Use mass transportation
- [ ] Don't be afraid to haggle on prices
- [ ] Go to the park instead of the movies
- [ ] Vacation close to home
- [ ] Inflate your tires to the proper pressure to cut down on gasoline expense
- [ ] Wash your car at home
- [ ] Carpool
- [ ] Plan meals before you go shopping
- [ ] Seal your windows and doors to cut down on utility bills

- [ ] Turn down your hot water heater
- [ ] camp instead of paying for a hotel
- [ ] Buy non-perishables in bulk
- [ ] Buy generic brands
- [ ] Use coupons
- [ ] Use fluorescent bulbs
- [ ] Get a cheaper cell phone plan
- [ ] Ride your bike

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