Money Saving Checklist

SAVING FOR _____

HOME AND UTILITIES

- [ ] Lower the heat a few degrees in winter
- [ ] Set the AC a few degrees higher in summer
- [ ] Switch the remaining bulbs to LED
- [ ] Wash clothes in cold water
- [ ] Unplug devices you rarely use
- [ ] Fix leaking faucets and running toilets
- [ ] Ask your internet provider for a cheaper plan
- [ ] Get new quotes for home or renters insurance
- [ ]

FOOD AND GROCERIES

- [ ] Plan the week's meals before you shop
- [ ] Shop with a list and stick to it
- [ ] Buy store brands for staples
- [ ] Compare unit prices on shelf tags
- [ ] Cook a double batch and freeze half
- [ ] Eat what is in the freezer before buying more
- [ ] Pack lunch on workdays
- [ ] Make coffee at home
- [ ] Order food delivery less often
- [ ]

HEALTH AND PERSONAL CARE

- [ ] Ask if a prescription has a generic version
- [ ] Use in-network doctors and pharmacies
- [ ] Cancel a gym membership you do not use
- [ ] Use free workout videos or walking routes
- [ ] Space out salon or barber visits
- [ ]

FAMILY AND FREE TIME

- [ ] Plan free outings to parks and library events
- [ ] Host a potluck instead of eating out
- [ ] Trade babysitting with another family
- [ ] Buy snacks in bulk instead of single packs
- [ ] Look for free museum days near you
- [ ]

SUBSCRIPTIONS AND BILLS

- [ ] List every subscription and cancel unused ones
- [ ] Keep one streaming service at a time
- [ ] Turn off auto-renew on free trials
- [ ] Call and ask for a lower rate on a bill
- [ ] Move to a phone plan that fits your data use
- [ ] Set up autopay to avoid late fees
- [ ] Use a family plan where the terms allow it
- [ ]

CAR AND GETTING AROUND

- [ ] Keep tires at the pressure on the door sticker
- [ ] Combine errands into one trip
- [ ] Compare car insurance quotes once a year
- [ ] Check gas prices before you fill up
- [ ] Walk or bike for short trips
- [ ] Carpool or take transit some days
- [ ] Keep up with oil changes and maintenance
- [ ]

SHOPPING

- [ ] Wait 48 hours before buying things you want
- [ ] Unsubscribe from store sale emails
- [ ] Remove saved cards from shopping sites
- [ ] Buy used kids' gear, furniture and tools
- [ ] Borrow books and movies from the library
- [ ] Sell things you no longer use
- [ ] Set a monthly amount for fun money
- [ ] Set a gift budget before the holidays
- [ ]

BANKING AND DEBT

- [ ] Check your bank statement for monthly fees
- [ ] Use ATMs in your bank's network
- [ ] Pay credit cards in full when you can
- [ ] Pay more than the minimum on high-rate debt
- [ ] Compare savings account interest rates
- [ ] Review your free credit reports for errors
- [ ]

YOUR TICKED IDEAS SAVE Each month _____ Each year _____

Write in what each change saves you, from your own bills and receipts. The totals add up only the ideas you tick.