



Seven Ways to Save Money without Sacrificing Your Lifestyle

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Are you looking for ways to save money, but don't want to sacrifice your current lifestyle?

You'll be surprised at how many different things you can do to achieve this. ***Below are just a few ideas you can utilize to start saving money during these rough financial times:***

- 1. Eating Out:** For some people, eating out is one of their biggest variable expenses, but you can still save money without sacrificing your lifestyle. ***You can often find restaurant coupons in the paper or online.***
- 2.** You can also cut your bill in half by sharing a meal. We all know restaurant portions are huge and can probably feed at least two people. Cut down on the amount of food you eat and save money by sharing a meal with a friend or spouse.
- 3. Gas:** There's several different ways you can save money on gas by simply thinking about how many unnecessary trips you take and planning fewer trips where you can. This is where planning your day and clustering errands into one trip is key.
- 4.** Also, if you have more than one driver in your family, the person who drives the furthest to work or school should use the most fuel-efficient vehicle. It sounds obvious, but that's because it is!
- 5. Consolidating Payments:** Often your lender or bank will give you a loan to help reduce your monthly costs and interest payments. If you can't get a loan, see if you can transfer your high interest balances to a lower interest credit card. ***If you have high interest credit cards, one of the smartest ways to reduce debt is to negotiate those interest rates.***

6. **Cut Out Unnecessary Fees:** There are often hidden fees on credit cards, bank loans, and bank accounts that you may not be aware of. Be sure to read the fine print before signing any contracts. You'll also want to check your monthly statements for any fees that you may not be aware of and call to complain if you spot anything funny.
7. In addition, avoid bouncing checks and cash advances. Both insufficient fund fees and cash advances are probably one of the largest money suckers, but the easiest to avoid. ***Being in control of your money and knowing where it's going will help you save money on unnecessary fees.***
8. **Budgeting:** You need to know how much money you have coming in and directing the money where you need it to go. Budgeting means being in control of your money instead of your money controlling you. When you're on a budget, you can actually save money without losing the lifestyle you desire.
9. **Gym Fees:** Belonging to a gym is a helpful way to lose weight and stay in shape; however, the fees can be very costly. Besides, you can still stay in shape and get great workouts at home, while saving tons of money. Workout DVDs (or even free videos on YouTube) cost a lot less than a monthly gym membership and there's a huge variety to choose from.
10. If you use the gym and it's keeping you healthy, than it's a good investment. After all, your health *is* important. But you should also be realistic with your workout expectations, meaning, if you haven't gone for months, you're probably not going to go all of a sudden, so you're better off cancelling the membership.
11. **Groceries:** If you're like most, your grocery bill is one of the biggest bills you have, next to house payments. You can cut this bill by hundreds each month easily. A little planning and effort is all it takes. Using online and paper coupons, in addition to your grocer's weekly sales flyer can cut your grocery bill by 25 to 30 percent.
12. The average family of four spends over \$700 a month on groceries. ***By using coupons and shopping the sales, you can save over \$200 a month on groceries.*** Couldn't we all use an extra \$200 a month right now?

Here are some other ways of saving money without sacrificing your lifestyle:

- Turn off lights when not in use.
- Open windows instead of turning on the air conditioner.
- In the winter, wear sweaters to keep warm and turn down your thermostat.

- Turn the water off while brushing your teeth.
- Take showers instead of baths.
- Unplug any electronic devices when not in use.

Finding a better way to enjoy the activities you love will not only save money, but will also reduce financial stress so you can maintain the lifestyle of your dreams!