

# 4 SIMPLE WAYS TO CUT YOUR EXPENSES BY \$29 PER MONTH

## 1) Pack Your Lunch

You can conservatively save \$7, if not more, each time you pack your lunch instead of going out to eat. Doing this just once per week would get you to that \$29 per month.

## 2) "Pregame" Before Going Out

Instead of buying an appetizer at a restaurant, why not have some gourmet snacks handy and indulge before leaving? Same with drinks; a 6-pack of beer or bottle of wine is much cheaper in the pregame.

## 3) Shop Grocery Sales

Anytime meat is buy-one-get-one-free, buy it in bulk. Freezing pork, chicken, or beef can effectively double your core spending power and free up your grocery budget.

## 4) Work 1 Hour of OT

If you have an hourly job, work one extra hour of overtime. \$20 per hour paid at time-and-a-half is \$30 per hour. That equates to 15 minutes per week to save \$29+ per month. Or, try 2 hours for a ridesharing or delivery app.

## BONUS: Switch Providers

This one might make some enemies, but simply threatening to cancel your internet or cell phone service can compel your service provider to reduce your monthly bill. Shopping around can't hurt and could provide lasting monthly savings.