

# HOW TO SAVE MONEY ON GROCERIES AND EVERYDAY LIVING



## CHECKLIST

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**Frugality** isn't something to be embarrassed about; it's a skill that many people can only wish to attain!

When you save money, you keep more of your hard-earned dollars in your pocket and, in turn, this helps your family flourish.

If you've always wondered what it would feel like to have a hefty savings account and a fully funded emergency fund, stop wondering and start living it. Make it your goal to save a certain amount of money, and give yourself a reasonable timeline to do so.

**Slashing your everyday expenses is the perfect strategy to hit your target number.** By saving money on everyday life, you stop working to pay bills and you'll start working to achieve financial freedom!

Below, you'll find 17 simple-to-implement ideas that you can use in your everyday life to cut your expenses and start building the savings you've always dreamed of!

**Fill out the checklist.** If an idea stands out to you, calculate how much your potential savings would be in your situation if you were to implement the idea.

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<b>MONEY-SAVING IDEA</b>	<b>POTENTIAL SAVINGS</b>
Sign up for the <a href="http://grocerygame.com">grocerygame.com</a>	\$
Purchase pre-clipped coupons on <a href="http://eBay.com">eBay.com</a>	\$
Devote an afternoon to freezer cooking in order to precook dinner for at least two weeks.	\$
Attend a local couponing seminar to learn directly from the professionals.	\$
Purchase " <i>The Total Money Makeover</i> " by Dave Ramsey in order to overhaul your finances.	\$
Draft a zero-based budget at the start of each month.	\$
Stop paying for cable and watch episodes of your favorite shows for free online.	\$
Go to a thrift store when you need to buy something. If it isn't available at the thrift store, only then go to the mall.	\$
Get rid of your landline phone. You're paying \$30 per month for a service you may not need anymore!	\$
If you need a home phone, switch to Magic Jack. It costs less than \$1 per month.	\$
Subscribe to mailing lists of your favorite retail stores. You'll receive coupons in the mail and advance notice of their sales.	\$
When purchasing a product online, go to <a href="http://www.retailmenot.com">www.retailmenot.com</a> to find a coupon.	\$
Stockpile items when you can snag them for free with coupons.	\$
Cook a meal without seafood or meat twice per week.	\$
Purchase restaurant coupons for pennies on the dollar at <a href="http://www.restaurant.com">www.restaurant.com</a> .	\$
Purchase a copy of the latest edition of " <i>The Entertainment Book</i> " to snag coupons for everything from groceries to hotels.	\$
Use the envelope system to better budget your expenses. Once an envelope is empty, your spending for the month in that category is done.	\$