

15 WAYS TO SAVE

on your household budget

Utilities and other major expenses

- ✓ Call your insurance company to make sure you're getting the best rate. Bundle your services, if available.
- ✓ Check to see if your auto insurance has any discount offers such as [Nationwide's Smart Ride program](#).
- ✓ Call your utility companies to make sure you're getting the best rate.
- ✓ Review any premium channels you're paying for. Remove ones you don't regularly watch or can access through other services (such as [Amazon Prime](#)).
- ✓ Invest in a programmable thermostat (like [this one](#)) to save on heating and cooling costs.
- ✓ Save on energy in your home with my free printable [Energy Savings Checklist](#).

Save when you shop

- ✓ Get in the habit of shopping on sites like Groupon for discounts on the places you love to shop.
- ✓ Use a cash-back site like [Ebates](#) to earn cash back when you shop online.
- ✓ Consider homemade gifts and Halloween costumes.
- ✓ Get in the habit of buying seasonal items at end the season clearance sales.

Save on food costs

- ✓ Get in the habit of meal planning and grocery shopping once per week. [Here](#) are some tips.
- ✓ Buy fruits and veggies at local farmer's markets.
- ✓ Buy items you use regularly in bulk.
- ✓ Take advantage of "Kids eat free" offers at local restaurants.
- ✓ Eat at home and pack your lunch to save on costly restaurant expenses.