

# TIPS FOR LIVING *on Less*

- 1 Track every purchase.**
- 2 Wait 30 days before making any major purchases.**  
Shop for a bargain on everything!
- 3 Spend less on utilities.**
- 4 Drive smarter.**  
Bundle your trips so you drive less, shop for the best prices on gas.
- 5 Buy more to spend less.**  
A food co-op or warehouse membership may end up saving you money in the long run.
- 6 Use less entertainment.**  
Cut out cable and internet; discontinue Netflix, Spotify, Apple Music; re-watch movies you already have instead of going to the theater or renting; check out books from the library.
- 7 Cut down on data.**  
Limit what kind of cell phone plan you have.
- 8 Go cash only for shopping.**  
Whether it's to the grocery store, the mall, or out to eat.