



# 10 TIPS TO BOOST YOUR SAVINGS

A collage of coffee-related items. In the top left, there is a pile of whole, dark brown coffee beans. To the right, a portion of a black coffee grinder is visible. In the center, a white ceramic cup is filled with a light brown coffee beverage. In the bottom right, a small metal scoop is filled with dark, finely ground coffee. The background consists of a light-colored, textured surface, possibly a table or countertop, with some burlap fabric and a piece of brown paper visible.

Find areas in your budget that you may be able to live without.

**Here are 10 quick and easy ideas for generating an extra \$250 a month that can be used to pay down debt or redirect to your retirement savings:**

***Must have...or Nice to have?***

	<b><i>Savings Idea</i></b>	<b><i>Minimum Monthly Savings</i></b>
<b>1</b>	Cut out the boutique morning coffee - make at home.	\$35
<b>2</b>	Drop cable TV – you can find most shows online for free.	\$20 (basic cable)
<b>3</b>	Stop eating out one night a month.	\$80 (family of 4)
<b>4</b>	Borrow two movies from your local library instead of paying monthly streaming fees.	\$10
<b>5</b>	Make a list before going to the grocery store.	\$20
<b>6</b>	Invite friends to play board games over a simple meal.	\$25
<b>7</b>	Properly inflate your car's tires, and clean the air filter.	\$10 (depending on driving distances)
<b>8</b>	Give a gift of services instead of an item. For aging relatives, offer to clean out their garage this spring.	\$20
<b>9</b>	Instead of going to the mall, check out your town's recreational areas and entertainment offerings.	\$20
<b>10</b>	Buy staples in bulk, such as canned tuna, paper products and laundry soap.	\$10
	<b><i>TOTAL MONTHLY SAVINGS</i></b>	<b><i>\$250</i></b>



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