10 TIPS TO BOOST YOUR SAVINGS

STRATOS


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?

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

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