



10 TIPS TO BOOST YOUR SAVINGS

A collage of coffee-related images. In the top left, a pile of whole, dark brown coffee beans sits on a piece of burlap. To the right, a portion of a black manual coffee grinder is visible. In the center, a white ceramic cup is filled with a light brown, frothy coffee. In the bottom right, a small metal scoop is filled with dark, finely ground coffee, resting on a piece of burlap. The background is a light-colored, textured surface.

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?

	<i>Savings Idea</i>	<i>Minimum Monthly Savings</i>
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
	<i>TOTAL MONTHLY SAVINGS</i>	<i>\$250</i>



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