

Money Saving Ideas:

- ∞ **Get your books from the library:** Cut out buying books from stores or even online. Library cards are free. You can go online and reserve books from the entire Charleston Library system, not just the library close to you. They will deliver books, Cd's AND DVD's to your library and let you know when they arrive.
- ∞ **DVD's:** Allow yourself/family ONE movie night from Red Box per month. You can even google "free REDBOX codes" and get them for free. Just type the code in when you go to get it and make sure you return it by 9pm the next night! No more renting movies or NETFLIX.
- ∞ **Read magazines at the library or online.** Cut out BUYING magazines. At the library you can read magazines for free. And many magazines now offer their content for free online.
- ∞ **TV:** Get rid of DVR, or expensive cable. Go with basic cable, OR even no cable. HULU is free and you can watch most everything when you want to watch.
- ∞ **Utilities:** When you're not in a room, turn off the lights, TV, computer, etc. If everyone in your family does this, you'll be amazed how much you can save. As a family, see how cheap you can get the bills!
- ∞ **Take your lunch to work one more day a week than you do now.** Fix your lunch the night before and "brown bag it" for school or work.
- ∞ **Limit eating out for dinner.** Make it a fun night where you're all excited about eating out because it's now rarely done. Maybe take turns picking where you go.
- ∞ **Coffee:** Make your coffee at home and put it in to go cups. IF you must go to a coffee shop, set a limit to 1-2/week.
- ∞ **Get organized and avoid missed payments.** Get organized & avoid those late payment penalties. If you do miss a payment, call your creditor and ask to have the penalty removed. They'll usually accommodate the request, at least the first time.
- ∞ **Groceries:** Coupon (southernsavers.com). If you don't have time to coupon, buy store brand.
- ∞ **GET CREATIVE!** Where does your money "slip away"? Start cutting there, stick to it, and make it fun!