

# 52 Easy Ways to Save Throughout the Year

## Finances

- Set up a budget
- Create accounts or categories for each savings goal
- Set up automatic payment for your bills
- Set up automatic contributions for your savings (e.g., retirement)
- Enroll in your 401k or increase the percentage you're contributing
- Open a Health Savings Account
- Call and negotiate the interest rates on your credit cards if you have debt
- Keep track of your spending for at least a month
- Switch bank accounts to one that offers higher interest rates for your savings

## Groceries & Meals

- Make your morning coffees, teas, and smoothies at home
- Drink only water for week
- Bring lunch to work for a week
- Meal plan for a week
- Dine in for the week
- Eat vegetarian for a week
- Make Crock-Pot meals for a week and save the leftovers
- Buy groceries that are on sale and in season
- Buy household items and staples in bulk
- Build your pantry starting with what's on sale
- Clear out your pantry regularly by eating what's in it
- Limit the number of grocery shopping trips you take each week
- Cook large entrees so that you can freeze or eat the leftovers later
- Stock your work with snacks to eat when you get hungry
- Try out a new coupon app like Ibotta to save money at the grocery store

## Entertainment

- Check out free events in town such as free museum entry days
- Attend matinee movies
- Plan low-cost date nights
- Find out your company's workplace perks
- Have a DIY spa day
- Try a no-spend weekend

## Shopping, Household, Etc.

- Review your subscriptions and cancel any unused ones
- Borrow a book or movie from a friend or the library instead of buying one
- Buy generic brands of name brand household items
- Shop at a second-hand store or thrift store
- Sew up a hole or hem on your clothes instead of buying something new
- Sell things you have around the house online
- Clean out your garage or storage unit and hold a garage sale
- Shop using rebate apps like Ebates
- Unsubscribe from emails that encourage unnecessary shopping
- Wait a day or two before making a large purchase
- Ask for a discount when the opportunity arises
- Clear out your closet and donate or sell unused and unwanted items
- Turn off lights and electronics that you aren't using
- Turn up the thermostat in the summer and down in the winter
- Maintain your home appliances so that they continue to work efficiently
- Comparison shop and find promo codes before your next big purchase
- Do your laundry with cold water
- Line dry your clothes on warm and hot days
- Group your errands together to save on fuel
- Try biking or walking to run errands rather than using the car
- Downgrade your phone plan or switch to one with better deals
- Reconsider the gym membership if you're not using it