



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 brown ground coffee. The background consists of a light-colored, textured surface, possibly a table or countertop, with some coffee beans scattered on it.

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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