

60 Ways to Save

In Your Household Budget

1. Change your light bulbs to LEDs
2. Turn off chargers at the wall when not in use
3. Install a low-flow shower head
4. Maintain your air conditioner
5. Start using the clothesline or indoor drying rack instead of your dryer
6. Cut your phone landline
7. Ring for a better deal on each of your car and home insurances
8. Swap pay tv for Netflix
9. Save and buy your new mobile phone outright
10. Always pay your credit card in full, better yet, don't even use one...
11. Review your mortgage interest rates every 3 years for the best deal
12. Switch your name brand cleaning products to generic
13. Grow your own herbs and veggies
14. Compost or worm farm to save on fertilisers
15. Check Gumtree or your local paper for free plants
16. Ditch the gym membership and go for a run
17. When you're out walking, integrate a junk mail run and get paid
18. Drink tap or filtered water instead of buying plastic bottles
19. Ditch the sodas and juices for water, your waste line will also thank you
20. Start Meal Planning
21. Cook a double batch of bolognese (sneak in some invisible veggies) and turn your second meal into baked spuds, nachos, tortillas or lasagne
22. Buy regularly used non-perishable products by bulk

23. Use a shopping list, shop just once a week & eat before you go
24. Take advantage of rewards programs such as flybuys or Woolworths rewards
25. Buy seasonal produce for best taste and savings
26. Its not hard to make a couple of cheap meals from a roast chook, buy at the end of the day to catch them on sale
27. Buy generic brands
28. Make your own coffee at home, invest in an Aeropress if your fussy about your coffee
29. Make your shopping list simple and try your nearest Aldi store
30. Order groceries online, easier to stick to a budget amount
31. Always have a back up meal in the freezer, my go to is chicken tenders, salad and wraps.
32. Do a freezer cook up over the weekend for healthy ready made meals when you are tempted to get take away
33. Bake your own breads, cakes and muffins, cheaper and healthier
34. Try swapping instead of shopping. Invite your friends over and swap outgrown clothes, children clothes, toys books and costumes
35. Make a capsule wardrobe so you don't spend money on clothes you won't wear
36. Shop around, sometimes you can find something online for a fraction of the price
37. Use fillers like bread, pasta, rice and cabbage etc in your meals to stretch food further
38. Consider homemade gifts. Pinterest has a wealth of great ideas!
39. Take the kids for a picnic at a playground with a friend for cheap school holiday fun
40. Enjoy a family night or even a date night at home, turn off the screens, prepare some treats and play a board game
41. Teach your kids to bake cookies, makes an easy lunchbox snack and helps them learn to occupy themselves
42. Have a birthday party at home. You really don't need to spend \$100s on outsourcing fun.
43. Arrange Babysitting or Petsitting swaps with a neighbour
44. Enjoy the outdoors - go for a hike, a family bike ride or camp under the stars

45. Check out the local information centre for free events in your area
46. Consider car pooling, public transport or even cycling to work and school
47. Consider downsizing to one car and hiring a car for once off occasions or use Uber for shorter distances
48. Put up a “No Junk Mail” sign
49. Make the switch to homemade cleaning products and eliminate the harsh chemicals too
50. DIY make it yourself - youtube is a wealth of information
51. Up-cycle or repurpose old furniture
52. Save money with generic brand medication and pharmaceuticals
53. Shop around for contacts, glasses and prescriptions \$700 for a pair of glasses is overkill.
54. Increase the time between hair cuts
55. Colour your hair at home
56. Wax your legs at home
57. Cut your children’s and hubby’s hair yourself (again youtube it)
58. Learn to fix or mend something rather than throwing it away
59. Shop for Xmas during the year on specials rather than filling up that credit card in December.
60. Always ensure you have the capacity to pay your credit card in full at any time. Never pay interest rates, they are a rip off. If you cant pay your credit card in full, it is an indication that you possibly living outside of your means.