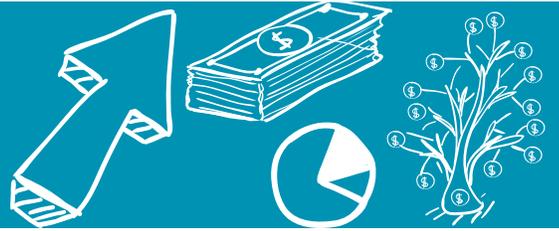


Reduce Your Household Expenses Challenge



Go through this list of ways to reduce your monthly spending. Our challenge to you: Can you save \$250, \$500 or even \$1,000 a month?

HOME	Potential Monthly Savings
<ul style="list-style-type: none"> -Refinance to a lower interest rate or pay off mortgage early -Appeal property taxes if your house has lost value -Get rid of private mortgage insurance if you have enough equity -Downsize to smaller home -Move to a less expensive area -Eliminate services (house cleaning, landscaping, pest control) 	
UTILITIES	Potential Monthly Savings
<ul style="list-style-type: none"> -Cell phone: Make sure you're on the right plan, remove any unnecessary features, check for discounts, lower data plan -Land phone: Remove altogether, remove unneeded features -Electric/gas: Use a thermostat, unplug unused devices and chargers, run appliances during off-peak hours, use a clothesline for drying, switch to energy efficient light bulbs (potential total bill reduction of 10%-20%) 	
FOOD	Potential Monthly Savings
<ul style="list-style-type: none"> -Cook your meals at home, prepare meals in advance and freeze -Reduce or eliminate eating out -Buy nonperishable items in bulk -Start a garden -Buy generic -When eating out drink only water (saves about \$15 for a family of 4 every time out) -Make your own coffee 	
TRANSPORTATION	Potential Monthly Savings
<ul style="list-style-type: none"> -Carpool -Use public transportation -Sell your car -Skip the car wash 	
INSURANCE	Potential Monthly Savings
<ul style="list-style-type: none"> -Shop and compare rates on auto and home insurance, bundle insurance -Raise deductibles -Take advantage of discounts (alarm system, good student, mature driver, low miles) -Switch to term life insurance 	

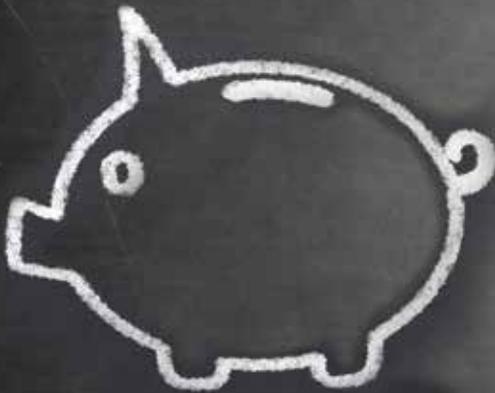
ENTERTAINMENT	Potential Monthly Savings
<ul style="list-style-type: none"> -Reduce or eliminate your TV/Internet bill, bundle services, get rid of premium channels, lower Internet speed -Reduce or eliminate travel -Consider reducing or eliminating subscriptions (newspaper, magazine, Netflix, Hulu, music streaming) -Watch sporting events and movies at home 	
PERSONAL CARE PRODUCTS or SERVICES	Potential Monthly Savings
<ul style="list-style-type: none"> -Identify a less expensive gym membership or cancel gym membership and exercise at home or outdoors -Reduce or eliminate dry-cleaning bill -Reduce grooming expenses (cut back on haircuts, styling, nails, expensive products) 	
OTHER WAYS TO SAVE	Potential Monthly Savings

COMBINED TOTAL



How much are you able to save?

\$1,000 Savings



\$500 Savings



\$250 Savings

