



MONEY-SAVING TIPS FOR THINGS YOU BUY

EVERYDAY PURCHASES

Pay cash. To prevent overspending, pay with cash instead of plastic. This gets you to think critically about what you're spending.

Use a gift card to budget. If you tend to overspend on something such as takeout coffees, buy a gift card at the start of the month for the amount you want to spend. When it's used up, that's it until next month.

Establish an allowance. A weekly or monthly spending allowance lets your splurge without blowing your budget. Determine the amount, then don't spend any more until your next paycheck.

Ditch subscriptions. These include free trials you signed up for and forgot to cancel, gym memberships you've stopped using, or monitoring services you've been wanting to end. Cancel the ones you don't use.

Join rewards programs. Look at rewards cards, apps from national brands, and punch-cards from local shops.

Never make late payments. These will usually cost you a fee. If really late, they could lower your credit score, which may cost you higher interest payments on future loans.

Un-store credit card info. When you store your credit card information online, it makes checking out seamless. But it can also lead you to making impulse buys. Un-store that information, so that every time you order something, you have to get your credit card and input the info. This slows you down to consider whether you really need the item.

Check bank charges. Some banks charge checking account fees and out-of-network ATM charges. Find out if they can be waived.

LEISURE-TIME ACTIVITIES

Ask for presents that save money. When asked about what you'd like for your birthday or a holiday, propose a membership to a museum, zoo, or aquarium. This saves you money for an entire year.

Buy workout packages. Purchasing packages of 5, 10, or more classes at your yoga, Pilates, spinning studio, or gym gives you nice discounts over their pay-as-you-go plan.

Save money on childcare. Check out if your gym has childcare. It will no doubt be cheaper than babysitting.

Lean on your library. These days, the local library goes beyond hardcover books, offering e-books, audio books, even DVDs. Commit yourself to getting everything you read or watch (outside streaming) from the library.

APPAREL

Buy quality basics. When buying pieces you'll wear year after year—basic shirts, trousers, skirts, and tees—it will cost you less to buy quality items that last, versus purchasing cheap pieces you replace every season.

Avoid "dry clean only." Clothing you can launder yourself lowers the cost of caring for your wardrobe.

Shop a little out of season. Season-specific items (summer sandals, winter hats, etc.) come into stores early, and will likely be deeply discounted halfway through the season when you can still wear them.

Ask for a damage discount. Many retailers will discount the price of a less than perfect item.



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