



9 Small Changes That Can Lead to Big Budget Savings

MEMBER TESTIMONIAL

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Andy W.

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People usually think losing weight means you need to make huge lifestyle changes, when typically it's more about making small healthier choices several times each day. Trimming your budget follows that same principle - it's not so much about selling your house or working an extra job - it's more about making small changes to give your money a positive kick in the budget.

Check out these 9 small spending adjustments that can give you big outcomes.

1) Join loyalty programs

Sign up for loyalty programs and you can score deals on restaurant meals, airline tickets and more. Start by visiting the websites of your favorite restaurants or clothing stores and see if they mention perks for frequent shoppers. If you simply need to sign up for a loyalty program, then go for it! Just avoid anything that's based on getting a credit card.

2) Get creative with date night

Eat dinner at home and go out for dessert. Go hiking on a nature trail instead of heading to the movie theater. Download an app like Scrabble. You can't beat the value, and you definitely can't beat the quality time with each other!

3) Take surveys

Survey offers at the bottom of restaurant or retail store receipts are worth a few minutes of your time, especially when they offer free meals or a chance to win \$1,000. Visit a website, give feedback, and earn a coupon for your next trip.

4) Buy generic

It's amazing how much more you pay for trash bags, pet

food, and condiments just because of the label on the front. Purchase generic brands instead and you'll be shocked at your savings.

5) Cut the cable

TV is a lot more mobile nowadays - and a lot less expensive. If you ditch the cable and get your football or reality TV fix from sites like [Hulu](#), [Netflix](#) or [Sling TV](#), you can save hundreds of dollars a year.

6) Search online for promo codes

Check coupon websites before ordering anything online. It's very easy to do - just type the store's name and "coupon" into Google and see what pops up.

7) Make your own coffee

It costs a lot less to brew your own cup of joe than to buy it at a coffee shop. According to *USA Today's* Coffee Calculator, one 16-ounce cup of regular coffee a day from Starbucks will run you \$63 a month. That costs drops to \$2.40 a month if you make your coffee in your kitchen - plus, you can add all the shots of vanilla and hazelnut syrup you want, and there's no waiting in the drive-thru line.

8) Download deal apps

There are tons of apps that help you find the best price on everything from groceries to clothes to hotels. Download your favorite and start saving.

9) Adjust the thermostat

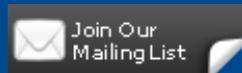
According to [energy.gov](#), turning the thermostat back 7-10 degrees for eight hours a day can save you up to 10% a year on your bill. Adjust the thermostat up in the summer or down in the winter when no one is home.

Source: www.everydollar.com

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