

25 Easy Ways to Reduce Your Living Expenses

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- Avoid buying anything you don't really need

 - Make your own coffee at home

 - Pay bills online. Stamps get expensive after a while

 - Make gifts and cards instead of buying them

 - Use the library instead of buying books and renting movies

 - Get a cheaper cable plan

 - Set the thermostat warmer in summer and cooler in winter

 - Eat breakfast at home

 - Use mass transportation

 - Don't be afraid to haggle on prices

 - Go to the park instead of the movies

 - Vacation close to home

 - Inflate your tires to the proper pressure to cut down on gasoline expense

 - Wash your car at home

 - Carpool

 - Plan meals before you go shopping

 - Seal your windows and doors to cut down on utility bills

 - Turn down your hot water heater

 - camp instead of paying for a hotel

 - Buy non-perishables in bulk

 - Buy generic brands

 - Use coupons

 - Use fluorescent bulbs

 - Get a cheaper cell phone plan

 - Ride your bike
