

Ways to Increase Income – Decrease Expenses – Decrease Indebtedness

- Use Internet to re-shop auto, home, and life insurance to see if you can bring down payments.
- Look at your cable package. Pick essentials and then chose one premium channel.
- When was the last time you use your landline? Downgrade or get rid of it.
- Don't buy books. Read books from the library or go online. (Check out your installation library!)
- Cancel unnecessary expenses like magazine subscriptions or newspapers. (Library again!)
- Ask for military discounts. You serve your country. You have earned the right to do so.
- Buy and sell clothes at "RACK" or discount stores.
- Shop in your favorite stores thru online Coupon websites. (Ebates, Coupon.com, Groupon, etc.)
- Have a massive garage sale. Sell everything you have not used in a twelve-month period.
- Advertise higher quality items on Facebook or other Social Media to get better prices.
- Focus on buying mostly sale items at grocery store or generic brands to reduce your cost.
- Use a grocery store awards program to earn discount points for gas.
- Go to the 'Matinee Movies' instead of paying full price. Share the hot dog, popcorn, and candy.
- Get temporary work or seasonal part time work to boost your income.
- Buy your most expensive groceries in bulk at the commissary, Costco or Sam's club
- When dining out, skip the soft drinks and stick with water. Skip the appetizers and desserts.
- When dining out, share a large entrée or have small appetizers instead of the costly meal.
- Plan your errands more efficiently to conserve gas.
- Find friends that you can trade services with...haircut, handyman, photography, babysitting, pet-sitting. It's called bartering and it works.
- Give home-made gifts, baked goods, or service IOU's rather than expensive presents.
- Breakfast Cereals are expensive. Oatmeal, eggs, or fruit are more nutritional. Save money too.
- Utilize the utility company budget plan. This achieves level expenses each month.
- Set a spending limit to \$25 with family at Holidays or Birthdays. Draw names.
- Use the installation gym, exercise videos, walking or hiking instead of paying for a gym off base.
- If your haircut is too expensive, find a less expensive stylist.
- Say "no" to hosting and/or attending in-home parties where you feel pressure to purchase.
- Consider making your coffee at home. Resist buying it each day at the coffee shop.
- Pack your lunch—not once a week, but each day except for Friday and then treat yourself.
- Make extra dinner servings on purpose to have leftovers for lunch.