

## 21 Ways to Reduce Spending

As Christians, we choose paths between two extremes. We acknowledge the virtues of a simple life built upon our actions and values rather than our possessions and power. We also, however, recognize the beauty and largesse that God provides for us, and we seek to enjoy them and share the joy with family and friends.

Thus, we need live neither frugally nor extravagantly, but comfortably within our means.

It is not only possible to enjoy maximum pleasure from the rewards of our labour and ambition while spending minimal amounts of money to achieve them – it is essential. So do not consider these suggestions as a reduction in joy and comfort for you and your loved ones. Think of them as a means of improving both, with the added bonus of building financial security and freedom from stress due to overpowering debt.

1. **Clean Out the Credit Cards.** You need just one credit card. Make it a no-fee low-interest card and do not carry it in your wallet.
2. **Don't Get Friendly with ATMs.** If using debit cards for cash withdrawals, make just one withdrawal weekly. Avoiding two extra withdrawals each week could save \$100 per year.
3. **Cut the Coffee.** We pay on average \$1.50 per brewed coffee, and drink two cups each day from vendors. With 260 weekdays per year that's \$780 annually. Drink only one cup of coffee daily and save almost \$400 per year. Or eliminate it entirely.
4. **Not to Mention Lattes.** These fashionable coffees cost \$2 more per cup than regular coffee. Switch back to normal java each day and save \$500 per year.

5. **Stop Burning Money.** The health argument against smoking is overwhelming. So is the economic argument: At \$5 per pack, pack-a-day smokers burn almost \$2000 annually.
6. **Dry Up.** For most people, alcohol in moderation is okay. But drinking two beers daily costs between \$3000 and \$4000 annually and is not good for your health.
7. **Take it From the Tap.** Bottled water is an expensive fad. Drinking from the faucet puts hundreds of dollars annually in your pocket and puts less strain on the environment by eliminating the plastic bottles.
8. **Trim the Nails.** Pamper yourself with a manicure now and then but remember that a weekly session takes about \$1000 from your pocket over a year's time.
9. **Come Clean With Your Car.** Washing your car is good exercise and, at \$7.99 for a commercial car wash each week, saves over \$400 annually.
10. **Brown Bags Are In.** Bringing lunch from home instead of eating out on workdays could save \$25 weekly or about \$1250 each year.
11. **Invalidate Vending Machines.** At \$2 per snack and a snack per day, vending machines swallow \$500 per year.
12. **Don't Join the Club.** Many club memberships, such as exercise gyms, are rarely used. At \$35-40 monthly, this can drain \$500 from your pocket each year. Take long walks instead.
13. **Avoid Talking So Much.** Cell phones are fun and convenient, but does every member of the family need one? Each cell phone contract drains perhaps \$500 annually from your income.
14. **Look At What's Not Watched.** Many cable and satellite TV viewers pay for channels they rarely watch. If you have some, cancel them. At \$5 per month, that's a \$60 per year saving for each cancelled service.
15. **Stay in Season.** Watermelons in February and peaches in October are available thanks to air transport from south of the equator. They are also expensive and lack top flavour and nutrition. Follow the 100-mile/160

kilometre rule: choose fruits and vegetables grown within 100 miles/160 kilometres of your home.

16. **Never Leave Without a List.** Prepare a shopping list before visiting the supermarket and restrict your purchases to items you need.
17. **Empty the Basement, Attic and Garage.** Most of us have items in the basement, attic or garage we never use. Hold a garage sale and apply the earnings to your debt, reducing interest. Donate unsold items to your church charity drives.
18. **Begin to Barter.** Talk to family and neighbours about performing services such as babysitting for each other.
19. **Create the Gifts You Give.** Instead of purchasing store items for Christmas, birthdays and anniversaries, offer home-made gifts such as muffins, cookies, fudge, knitting, needlework and woodcrafts. They are unique, much appreciated (especially by older folks) and less expensive.
20. **Have a Pantry Week.** This can be fun and save a week's grocery expenses. For seven days eat only what is already in your pantry and freezer. With children, pretend you are all stranded on a desert island. It's all right to have peanut butter and jam sandwiches for dinner.
21. **Where's the Beef?** Eating less red meat is not only healthier but more economical. Beef cuts represent one of the most expensive grocery items we buy. Look for in-season vegetable substitutes such as eggplant, squash, etc. Gather vegetarian recipes off the Internet to keep your appetite perked up.

