

14 tips to keep your budget on track



Not sure where all your money disappears to by the end of the month? It's often not the big-ticket items that are blowing your monthly budget, but the little, almost unnoticeable things that can really add up.

Here are 14 tips to help avoid those sneaky expenses that can take a big bite out of your budget. The good news is that you don't have to change everything at once. Try choosing just a few of the items on this list to end up with a little more cash in your pocket at the end of the month.



1. Drink coffee at home.

If you're "treating" yourself to coffee out every day, you might as well be drinking it out of a gold cup. Spending \$5 or more on fancy coffee drinks once a week may not seem like a big deal, but doing it every day can add up. Start brewing your joe at home and you could reduce your monthly spending by about \$90.



2. Make dinner at home.

Similarly to going out for coffee, it may not seem like a big deal to hit the fast-food drive-through once a week on the way to soccer practice. But if your family is making its way to restaurants multiple times per week, that can really add up. Start eating at home instead of going out and you could save a noticeable amount of money.



3. Make a list before you go shopping.

Before you head to the grocery store, roughly plan your meals for the week. Check what items you already have in the pantry and fridge, and then make a grocery list. If you're feeling hungry or thirsty, have a quick snack before you go and make sure to bring a water bottle with you to avoid impulse "hangry" purchases. These simple steps could help you save money by making fewer random purchases, and ensure you have plenty of meal options at home so you won't be tempted to go out.



4. Buy staples in bulk.

Try buying things you use frequently in bulk – household staples like toilet paper, dishwashing detergent and laundry soap, as well as shelf-stable items that are a big part of your diet, such as those canned beans or tomatoes in your go-to chili recipe. Check the price per unit to be sure you're really getting a good deal by buying in bulk. And make sure you'll be able to use up your bulk items before they expire.



5. Cancel memberships you don't use.

If you signed up for a gym membership in an effort to reach your New Year's goals, chances are you opted in to an automatic credit card payment. But if you haven't stepped foot on a treadmill in months, it might be time to cancel that membership. An unused gym membership could be costing you hundreds of dollars a year. Also, take a look at any subscriptions you may have, such as magazines, TV, video and music streaming services. Cancel the ones you don't use.



6. Rethink your cellphone bill.

When was the last time you closely reviewed your cellphone bill? Now may be the time to take a look. Make sure you haven't been incurring any data overage fees, and that you aren't being charged for something you no longer need. If you spot any of these, call your provider and update your account so that you're only paying for what you actually need. And if data overages are plaguing you, consider an unlimited data plan, or make sure your settings only allow you to stream music, videos and games when you're on Wi-Fi.



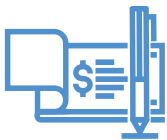
7. Don't carry a credit card balance.

If you've gotten out of the habit of paying off your credit cards in full each month, you may need to either rethink your spending or cut down on credit card use. Why? Because carrying a balance could cost thousands of dollars in interest. For example, paying on a significant balance with a double-digit APR could set you back quite a bit in interest over time. Look for zero percent balance transfer offers to reduce interest spending immediately (assuming you can pay off the balance before that zero percent offer expires). In the meantime, start using cash exclusively so you don't incur additional debt.



8. Join rewards programs at stores and restaurants you frequent.

Sure, making your coffee at home can benefit your bank account. But if you know you'll be hitting the coffee shop, sign up for a rewards program that may offer you a discount or a free coffee after buying several cups. Same goes for your most-used restaurants, grocery stores, pharmacies, big-box stores and gas stations.



9. Eliminate bank fees.

If your bank charges you fees on your accounts, consider switching banks to avoid fees. Do your homework to make sure you understand the bank's rules before you sign up to avoid any hidden fees.



10. Take advantage of employer benefits.

Many employers offer discounts toward things like cellphone plans, gym memberships, tickets to local sporting events and amusement parks, or company products. And, of course, make sure you're taking full advantage of employee benefits like 401(k) matching and education assistance.



11. Use the library.

Borrow books, CDs and DVDs for free from your local public library. Or if you want to make that book part of your permanent collection, try to find it used online or in a used book store for a fraction of the cost.



12. Swap pet sitting with the neighbors.

If you have friends, neighbors or family members you trust, consider swapping pet care to save big bucks. Leave Fido with them for a long weekend while you head out of town and then be sure to return the favor.



13. Give yourself a waiting period for purchases.

Waiting to make sure you really want to make that big purchase (or even relatively small impulse purchase) can save you some serious cash. The length of the waiting period will depend on the size of the purchase. If a bag of chips that's not on your grocery list catches your eye, don't just toss it in your cart. Finish shopping for everything on your list, and then you can always go back for it before you check out if you *really* want it. Has a new pair of shoes caught your eye online? Try waiting overnight to be sure you still want them the next day. Thinking of making a major (inessential) home improvement? Consider waiting six to 12 months to be sure you can't live without that significant investment.



14. Quit smoking!

You already know smoking is bad for your health, contributing significantly to a number of health issues. And smoking is an expensive habit. Depending on how many cigarettes you smoke each day, your annual cigarette budget may be rather high. There are smoking-specific calculators online that can estimate how much you could save by kicking the habit.

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