

10 COSTS TO CUT ASAP



When facing financial hardship

1 FOOD

Cook at home, (and pack) your own meals at home. Buy nonperishable items in bulk and use coupons.



2 TV

Evaluate your cable package, or use one or two dedicated streaming services. Cancel or pause any unnecessary subscriptions.

3 PHONE PLANS

Call your mobile phone provider and ask them to do an analysis on which plan is best for your usage.



4 LOANS

Look into refinancing your auto or home loan at a lower interest rate. Consolidate or refinance student loans.

5 SHOPPING

Eliminate leisure shopping/browsing that put you in temptation of buying.



6 AUTO

Combine your errands into one trip instead of multiple trips.



7 INSURANCE

Shop around and browse for the best prices and bundles based on your needs.

8 UTILITIES

Turn off or unplug what you are not using such as lights and electronics. Install a programmable thermostat.



9 CREDIT CARD DEBT

Consolidate your debt with a credit card balance transfer or consolidation loan.

The best way to get through hard times is to take a few deep breaths and **put a plan together**. Together by cutting these 10 costs you can potentially **save hundreds of dollars** per month.

10 TAXES

Re-determine the best amount to be withheld each paycheck. Visit the IRS website for other tax benefits.



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