

# 10 Ways to Trim Your Household Expenses

*This free tip sheet was produced by the Cheapskates Club –*  
[www.cheapskates.com.au](http://www.cheapskates.com.au)

---

## 1. Cancel unused memberships

When was the last time you went to the gym? How often do you watch a Netflix movie? Do you go to Costco enough to justify the cost? These are some questions to ask yourself. If the answer indicates that you don't use these memberships much anymore, you should consider cancelling them.

## 2. Ask your existing service providers for a better deal

We all know to do this with insurances, but what about phone? Electricity? Gas? Internet? It's just one phone call, that has the potential to save you hundreds, if not thousands, of dollars a year. As a loyal customer, a better deal is not only deserved, but should be expected. Don't be afraid to ask.

## 3. Wait to use the washer, dryer and dishwasher

Check with your electricity provider and if you are on peak/off-peak rates, make sure you use as many appliances as possible during off peak times. Things like the washing machine, dishwasher and clothes dryer (if you use it) all work just as well off peak and will save you money.

## 4. Take your lunch to work

This should be a no-brainer. Simply taking your lunch to work can save you easily \$40 a week, or around \$2,000 a year. Even taking just part of your lunch can save around \$3 per day or \$700 a year.

## 5. Pay off your debt

This one is sneaky. But if you think about it, every month you have debt, that is more money coming out of your pocket and into somebody else's.

## 6. Combine your insurance plans

This is a great way to save money with little effort. Most insurance companies will discount when you bundle policies.

## 7. DIY

Instead of paying someone else to do something, consider doing it yourself. If you don't know where to start, you can search for your project on Youtube.

## 8. Turn off electronics

This includes turning off your DVD player, fans, computers, lights, microwaves, unplugging your phone and tablet chargers (huge phantom power users) just about anything that uses electricity. Every little bit helps, right?

## 9. Install a programmable thermostat

Have a programmable thermostat for the heating and cooling means you can set and forget, and know you won't use more power than you intended. Remember to keep the thermostat set at 18 degrees in winter and 22 in summer and dress accordingly.

## 10. Buy used whenever possible

Why pay full price when you can buy it for a fraction of the price?