

Cut Your Spending

How to stop frittering away your hard earned dollars

This free tip sheet was produced by the Cheapskates Club – www.cheapskates.com.au

Take your lunch to work

Pack your lunch each day. You'll save time and money and probably have a more appetising meal. You can prepare sandwiches, bread rolls, roll-ups, bagels, left-overs, fresh salads (and you'll know it's fresh) ready to pull out of the fridge and go. By taking your lunch to work just 3 days a week you'll save approximately \$700 a year!



Buy treats in bulk

Save a small fortune on your morning and afternoon tea treats and snacks by planning ahead and buying them in bulk from the supermarket. Why pay \$1.80 for one chocolate bar from the local milk bar when you can buy a pack of 3 for \$3.20 from the supermarket? And you'll save on multi packs of chips, mints and lollies too. At the same time if you don't bake, pick up your muffins and cakes from the bakery department and freeze them. You'll still have your treats and desserts and you'll be saving money.

Buy ground coffee beans

A good cup of coffee is not to be passed up, but it soon adds up to big dollars if you are buying one or more takeaway coffees a day. Instead of paying \$3.20 for your latte, why not invest in a coffee plunger or even an espresso machine and buy your favourite blend ready ground? Then you can make a cup of coffee just the way you like it any time you like and you'll be saving heaps. I pay \$14.30 for a bag of my favourite blend, freshly ground and get approximately 21 cups of coffee from it, a saving of \$48.90 for coffee just the way I like it.



Sponge clothes

Dry cleaning bills can be outrageous, especially for business suits and formal clothes. You can cut your dry cleaning costs by only purchasing clothing that can be washed either in the machine or by hand or by treating small spots and everyday wear yourself. You can cut your dry cleaning by at least a third if you sponge your suits and coats yourself. Hang them in the bathroom while you're showering and let the steam take the creases away. Invest in a good pressing cloth and learn how to properly press trousers and jackets.

Borrow magazines from library

How often do you buy a magazine and just flick through it out of boredom? Instead of spending your hard earned money on magazines and papers you'll probably either never really read or just browse and throw away, visit your local library. You'll find plenty of magazines and papers there, all free to read. Alternatively, find a good quality magazine that you'll really enjoy and subscribe to it. There are often bonuses and extras that come with magazine subscriptions. And you won't be tempted by intriguing headlines at the supermarket checkout either.



Walk or use public transport

Don't waste money on taxis. Try walking or if it's a distance you'll be travelling try public transport. If you're in the CBD of major cities, look for free public transport. For example Melbourne has the City Circle tram which is free to travel on. It literally circles the CBD, a great time and money saver.



*The Cheapskates Club
Showing you how to save money,
time and energy and still have fun!*
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