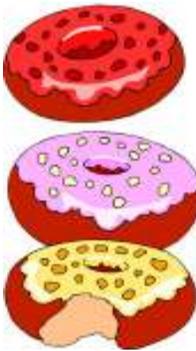


# Top 5 Ways to Save \$4,000 in One Year

This tip sheet was produced by Cheapskates Journal—[cheapskates.com.au](http://cheapskates.com.au)

1. Reduce bought lunches by at least one a week and save \$6 per week. Don't buy snacks and drinks for you or the kids on shopping trips and save at least \$10 per week, have the girls home for coffee instead of buying that cappuccino and save another \$2.40 per week.....all together save at least **\$956** per year!



switching to generic brands you can cut your grocery bill by up to 40% - a saving of **\$2,496** in one year.

5. Give up smoking, or at least cut down! Cutting back by just two cigarettes a day will save you at least **\$267** in one year.



And think of the potential savings in medical bills.

2. Try to have at least one meatless meal a week and cut your meat bill by at least \$7 a week. Savings **\$364** a year.



**Grand total \$4,053 saved simply by being a Cheapskate!**



3. By switching to a bank account with a fixed fee for transactions each month, and not going over the limit, not over-drawing your account and not using the oppositions ATM's and you'll save at least **\$300** in one year.



4. If you spend an average of \$120 a week on groceries by



*Cheapskates Journal—*

*Showing you how to cut the cost of everyday living and still have fun!*

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