

12 MONEY SAVING **Tips in the Home**

12 Money Saving Tips in the Home

Whether you are saving for a house deposit, or perhaps something a little smaller, there are things that you can do at home to save money.

Try these tips and watch your savings grow:

- 1. Make a shopping list.** How many times have you gone to the grocery store and ended up buying things you think you wanted rather than the things you actually needed?
 - **If you use a magnetic whiteboard and put it on your fridge, you can keep it updated with the items you actually need.** Only stick to these items and avoid buying anything you don't currently need.
- 2. Eat more fresh produce.** You may think that buying fresh food is expensive, but this is not the case.
 - **You can even prep meals to get them ready for those days where you know you are going to be busy.** Therefore, you are also eating healthier too, rather than opting for junk food and ready meals.
- 3. Stick to drinking water.** Rather than opting for a soda, tea, or other beverage, choose water. It's healthier and more affordable.
 - **Avoid bottled water too.** Buying a water filter and using filtered tap water can save money.
- 4. Limit habits that cost money.** For example, if you smoke or need to have an

alcoholic drink each night, consider stopping or cutting back a bit. Not only will it save you some money, but your health will improve too.

5. **Borrow what you don't often need.** Instead of buying the latest appliance that you'll only use once before putting it in the cupboard forever, ask a friend or a neighbor if you could borrow theirs.
6. **Buy store brand goods.** You can save lots of money off your grocery bill when you buy store brand or generic goods such as cereal and medication.
7. **Use a cold wash for laundry.** Most of your clothes will be completely fine when washed at a low temperature. **Heating the water is what costs the most money.**
8. **Unplug appliances you aren't using.** Rather than waste money on electronics and appliances that are not being used, unplug them. **Whenever they're plugged in, they use electricity, even when they're turned off.**
9. **Avoid buying scented candles.** We all love to have a nice smelling home, but you don't need to buy expensive scented candles to achieve it. Use baking soda to remove odor from carpets and fabrics, while a small pot of cinnamon or vanilla left to simmer on your stove can make your house more appealing to any visitors.
10. **Learn basic home maintenance.** You will occasionally have to bring in a professional to do certain jobs. However, if you learn how to do basic home maintenance and repairs, you can save money by doing easy repairs yourself.
11. **Learn to sew.** Instead of throwing away clothing or other fabric household items, you can often repair them with a few simple stitches, saving you from having to buy new items.
12. **Barter with friends and family.** If you need some work done around your home, and a friend or family member knows how to do it, perhaps you could consider asking them for an exchange of skills. You could do something for them in return.

You don't need to make massive changes in your life to save money. Making a few of these changes can make a huge difference in the amount of money you can save.

When you use cost-saving measures such as these, remember to add the money you've saved to your savings account.

A few small changes can add up to a lot over time!