

MASSIVE Money Saving CHECKLIST

by *Smart Money, Simple Life*

	Groceries	
1	Pack lunches and snacks for work.	
2	Start using a basic menu plan.	
3	Freezer batch cooking.	
4	Buy bulk fruit and vegetables (that are in season) for preserving at home.	
5	Build a pantry stockpile.	
6	Buy a reusable water bottle instead of buying bottled water.	
7	Use coupons when it makes sense.	
8	Switch to generic brands.	
9	Time your grocery shopping to align with mark downs or before closing discounts.	
10	Reduce meat consumption: introduce meatless Mondays.	
11	Bake your own bread.	
12	Stretch minced (ground) beef with red lentils or oatmeal.	
13	Try supplementing your groceries by growing your own veggies or herbs.	
14	Prepared pastry is expensive try making your own pastry. A bit of practice definitely makes for the perfect pie crust.	
15	If you have the freezer capacity, consider buying a side of beef.	
16	Experiment with freezer cooking. Breakfasts, lunches and/or dinners. Anything that stops you ordering in or driving through saves money.	
17	Make your own snacks: cookies, cupcakes, etc. It's cheaper and better for you and your family.	
18	Buy a good quality water bottle for each family member, keep it full and always take it with you. Buying bottled water is expensive in dollars and	

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	resources.	
19	Research your nearest food stores for the best prices. Create a price book.	
20	Watch store flyers for exceptional specials and stock up.	
21	Remove unnecessary (and unhealthy) items from your grocery bill. Eg: Soda.	
22	Keep eating out for special occasions. Or, flex your culinary muscles and host a dinner party instead.	
23	Buy in bulk when it makes sense to do so. Only buy ingredients you know you'll use and only buy as much as you can safely store. HINT: Freeze flour for at least 24 hours before adding to your stockpile to ensure nothing nasty appears in it.	
24	If you're eating out, skip the drink menu and order water.	
25	Time running errands for when you're less likely to get an attack of the munchies. Or, if you can't, make sure you take snacks, sandwiches or fruit (and your water bottle) with you.	
26	Check for impulse purchases before heading to the check out. You'll probably discover there are at least two or three items in your trolley you don't really need. Put them back on the shelf.	
27	Get takeout from your pantry. Keep some simple pantry 'heat and eat' meals on hand for emergencies. The key word here is 'emergencies'. Use these meals instead of ordering takeout not in your usual daily menu.	
28	Always. Always. Always go grocery shopping with a list. Only deviate from your list when you can substitute an item on it for an 'on the spot' bargain.	
29	Keep a supply of frozen vegetables on hand. Buy them when they're on special. Fresh might be best but sometimes frozen means less waste and that means better value for money.	
30	Explore the unbeatable combination of cheap cuts of meat and slow cooking. You'll be amazed.	
31	Popcorn makes a great snack that's super cheap if you make it at home. But, don't buy the little sachets of microwavable popcorn, buy the bags of loose kernels and use either brown paper bags or a pot on the stove. You could even invest in an air popper popcorn machine and still save heaps compared to the sachets.	
32	Save on fresh fruit and vegetables by always buying in season.	
33	Beans can add a heap of extra protein and fibre to your diet but make sure you buy dried beans and then prepare them properly. You can prep dried beans in bulk and then freeze in portion sizes for later use.	
34	Prepared items like chopped vegetables and grated cheese are convenient but you're paying for someone else's labour. Use your own instead and save money.	
35	Make your own coffee flavourings at home. There a lots of recipes available on Pinterest.	

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36	Normally grab a drive through coffee on the way to work? Invest in a travel cup and brew your own at home to take with you.	
37	Reduce your meat consumption by adding 'meatless Monday' to your meal planning.	
38	Instead of meeting friends at a restaurant, host a pot luck dinner at home.	
39	If your food budget is very tight, add an extra (cheap) filler to your meal: homemade garlic bread, homemade dinner rolls, potatoes, rice, pasta.	
40	A couple of times a week, serve a simple homemade dessert to round out a smaller main meal.	
41	Use smaller portions. Most of us eat more than we need so start serving smaller portions. Reducing meat servings by 20% will save you money and stretch each meal a little further, potentially providing an additional serving that can be frozen or taken to work for lunch.	
42	If eating out is an important part of your social life, check sites like Groupon for deals to cut the cost.	
43	Have regular pot luck dinners at home to use up leftovers or items about to hit their use-by date.	
44	Make your own ricotta cheese. Little House Living Recipe	
45	Save leftovers for lunches.	
46	Keep a couple of emergency pantry meals in your desk at work. If for some reason you didn't have a chance to brown bag your lunch, you've got a meal available and won't have to resort to expensive takeout for lunch.	
Insurance / Banking		
47	Refinance your mortgage to a lower interest rate.	
48	Shop around for insurances.	
49	Once your emergency fund reaches at least \$1000, increase the 'excess' amounts for each of your insurance policies. This will reduce the cost of your policy considerably.	
50	Never auto-renew your insurances. Take the time to see if you can get a better deal elsewhere or a better price with the same company.	
51	How long have you been with your bank? Does it still serve your needs? Make time to check out other banks to see if they have lower fees and/or higher interest rates.	
52	If you drive an older vehicle, consider reducing your insurance from replacement to fire and theft (or their equivalents in your area). Paying extra for full replacement on a car worth a couple of thousand dollars is a waste. Instead, put that extra money into your own 'replacement fund'.	
53	Health insurance is expensive... do your research before committing to a fund.	

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54	Save money on life and income insurance by quitting smoking and making sure you're within your healthy weight range.	
55	If your credit card has a rewards program make the most of it by cashing your rewards in for something you'll use, like a prepaid visa card. Use it yourself or save it as a gift for someone else.	
56	Avoid ATM fees by using your bank's own ATM.	
57	Your credit report impacts everything... check it regularly to make sure there are no errors.	
58	If your credit rating has increased over the last 12 months, call your creditors and ask for a reduction in the interest rate you're being charged.	
	Transport	
59	Sell your newer car and purchase a cheaper, older (reliable) vehicle.	
60	Consider becoming a one car family.	
61	Buy regular fuel not premium. Unless you drive a high performance vehicle, there's no benefit for the additional cost.	
62	Perform simple car maintenance yourself (check out YouTube).	
63	Consider using public transport for your daily commute. Do some research into how much it will cost verses how much you currently spend on fuel plus general wear and tear on your car.	
64	Do you have a work colleague living nearby? Can you car pool to work?	
65	Always keep a lookout for cheap fuel. Pull in and fill up when you see a really good discount. Fuel prices can fluctuate wildly for no good reason!	
66	When buying a car, pay attention to fuel efficiency and maintenance costs.	
67	Batch your errands together so you can limit the number of car trips you need to make each week. Save time and money.	
68	Getting better fuel economy by making sure your car's tyres are inflated to the correct pressure. Check them often.	
69	Fuel economy is also impacted by aerodynamics so make sure roof racks are only attached when you need them not all the time.	
70	Swap the car for a bicycle. It's not always practical to do this but worth it if you can.	
	Entertainment	
71	Borrow books & DVD's from the library	
72	Borrow music from the library	
73	Cancel expensive TV services and look at cheaper options like Netflix.	
74	If you're a big fan of magazines, start weaning yourself off them by borrowing them from the library instead.	
75	Look for free family entertainment in your local area.	

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76	If you're a fan of going to the movies, explore ways of getting your ticket cheaper. Can you buy in bulk at a discount? Do you have access to special tickets via work or school?
77	Break the habit of buying snacks at the cinema either go without or take (smuggle) your own.
78	Have a family movie night at home – complete with homemade popcorn. There are a bazzillion different ways to flavour popcorn and it's cheap to make.
79	Share the cost (and the value) of Netflix, Hulu, or Amazon Prime with a family member or friend. These services allow you have multiple devices on your account.
80	Check out Pinterest for cheap Date Night ideas.
	Personal Care
81	Use coconut oil as a cheap organic moisturiser.
82	Reduce your cosmetics to the basics.
83	Rethink your hairdressing needs. Try cutting your family's hair yourself. Extend the time between your visits to the hairdresser.
84	Look for cheaper fitness options
85	Be your own hairdresser and learn to colour your own hair at home. Save being pampered at the salon for a special treat.
86	Go for a low maintenance hairstyle that doesn't need to be trimmed as frequently or require a lot of product to look good.
87	Shampoo is essentially detergent. There's little to no benefit in buying an expensive shampoo unless you're buying one without the unpronounceable chemicals. Save your money and buy a basic 'no name' shampoo.
88	If you use cosmetics, start experimenting with cheaper brands. There's no need to spend \$50 on an eyeliner pencil when a \$5 one works just as well.
89	Looking for a cheap colour and cut? Check out the local vocational training centres in your area. The hairdressing schools, beauty schools, etc. are always looking for clients for their apprentices and usually only charge nominal amounts for their services.
90	Make your own shaving products (shaving cream & aftershave) at home. Check out Pinterest for some great DIY products.
91	Use a shower poof with your body wash. You'll use less.
	Health / Pharmacy
92	Look at swapping to generic pharmaceuticals – ask your doctor.
93	Ditch paid diet plans for free options online. You can use sites like Loselt.com to track your meals and your progress.
94	If you wear spectacles or contact lenses, research cheaper options than your optometrist; like purchasing online.

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	General Household Costs	
95	Set your thermostat a little higher in summer and a little lower in winter.	
96	Reduce your water usage: shorter showers, turn off the water while brushing your teeth, mulch your garden.	
97	Turn off appliances when not in use – including standby mode	
98	Check for a better deal for your mobile phone.	
99	Make sure your house is weather sealed.	
100	Swap paper towels for cloth tea towels and cleaning rags.	
101	Call all your utility providers to see if there's a way to lower your bill.	
102	Reduce energy usage. Switch to low energy light globes.	
103	Reduce water usage. Fill a large bottle with water and place it in the toilet cistern.	
104	Reduce water usage. Install a low flow shower head.	
105	Insulate your water heater so it retains the heat you're paying to create.	
106	Lower the temperature on your water heater's thermostat. (110f / 45c)	
107	Be your own handyman. Check out YouTube for tutorials on basic home maintenance. Remember to call a professional for plumbing and electrical work.	
108	Start weaning yourself off fabric softener. Better still, go cold turkey. It's an unnecessary addition of chemicals to your life.	
109	Reuse any plastic grocery bags that find their way into your house as liners for smaller bins.	
110	Research all available utility suppliers for their best supply and usage rates and then see if your current supplier will match it. If not, change over to the supplier with the best deal.	
111	Let clothes air dry as often as you can.	
112	Invest in some Sugru and protect your laptop and/or phone charger cables. [add link]	
113	Invest in reusable food containers rather than disposable plastic bags	
114	Look at swapping homemade laundry products (fabric softener / dryer sheets) for commercial products	
115	Wash clothes that just need a freshen up in cold water	
116	Make sure your dishwasher is full and on the appropriate setting when you use it	
117	Make your own cleaning supplies – check out Pinterest for recipes	
118	Make wipes and cleaning rags from old t-shirts	
119	Use less of everything. Shampoo is a great example. Most of us don't play in the mud very often so there's no need to lather up twice. This can save you 50% on shampoo costs. Plus, conditioner need not be used all over, usually just the ends of your hair.	

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120	Buy neutral gift wrap supplies: plain paper wrap and plain tags.	
121	Make your own greeting cards using plain white cards and envelopes.	
122	Make use of the free trial period before committing to a purchase. Set a reminder on your phone or in your calendar so you know when you need to opt out.	
123	Some loyalty cards are worth having. Do some research on the loyalty cards for your favourite places. For example, if you're a regular at the cinema, see what their loyalty offers. It might be free popcorn, free tickets or special screenings. A word of caution: don't use the loyalty benefits as an excuse to spend more.	
124	If you choose not to purchase the item, transfer the money you would have spent to your savings account.	
125	Pets are great company but they're expensive to maintain. Consider the long term implications of adding a new pet to your family. Remember a dog could be with you for 12 years or more and a cat 20 years. During that time, you'll need to neuter them, feed them, treat them for parasites, provide regular vet visits and board them while you're on holiday. The benefits of ownership might be priceless but they definitely come at a cost.	
126	Always be prepared for grabbing a bargain by keeping a 'needs' list on your phone. Make sure it includes important information like size or dimensions, colour, etc.	
127	Shop for housing in the off-season. You can often find a rental or purchase discount if you're looking when everyone else isn't.	
128	Use whitefence.com to get instant comparison pricing on utilities, and services in your area.	
129	Avoid temptation and stay away from stores as much as possible. If you usually wander around the stores during your lunch break, find a park to walk around or a nice spot to catch up on your reading.	
130	Look for free garden materials (soil, mulch, etc) on sites like Graigslist or Gumtree.	
131	When purchasing anything online, order your search results from lowest to highest. It's better to find what you love in the lower price range than the higher price range because once you've found it, you'll probably stop looking.	
132	Try a 'staycation' rather than a vacation. Take the time to see all the tourist sites and places of interest in your own town or city.	
133	Have a plan. Check out the how/what/where/why of whatever purchase you need to make before you go ahead and finalise the purchase. This is especially true with clothing. How will it be worn? What do you need it for? Where will you wear it? Why do you think you need it?	
134	Choose your vacation destination at the last minute and see what extra special deals you can find.	

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135	Keep your receipts. Don't miss out on claiming a tax deduction because you no longer have the receipt.
136	Keep your receipts. You never know if a new purchase might need to be returned due to a fault. Don't miss out on a refund because you don't have the receipt.
137	If you use your printer a lot, consider buying refilled ink cartridges.
138	Use the moneysavingmom.com coupon database to find coupons on items you use regularly.
139	Learn about personal finance. There are lots of great websites and books available. Not sure where to start? Check out some suggestions here .
140	Need a hobby? Try something that adds value to your budget (vegetable gardening), is cheap (reading) or can bring in some money (flipping yard sale finds).
141	Explore options to reduce your debt faster. Debt consolidation might be an option but also check out the snowball and avalanche methods.
142	Always balance quality and price when making purchases. Sometimes it's worth waiting and saving for a more expensive version that's premium quality.
143	If retail therapy is an issue for you, start taking note of the emotional triggers for the behaviour. Are you depressed? Lonely? Angry? Address the cause; you'll feel better and have money in the bank.
144	Buy melamine foam (check reviews first) instead of magic erasers.
145	Stick to one hobby at a time. It'll save money on materials and equipment. Time is a precious resource, too.
146	Unplug or turn off at the power point, electrical items that are not in use. Standby mode still uses power.
147	Take shorter showers. Water is becoming more and more expensive, especially in drought zones. Use a kitchen timer.
148	Find your frugal tribe. It's much easier to stay on track financially if the people you spend your time with don't encourage you to spend your money with them, too. If you can't find them locally, check out Facebook groups, website forums, etc.
149	Reduce cooling costs in summer by keeping curtains closed and the hot sun out, and reduce heating costs in winter by letting the sunshine in.
150	Stock up on table linens at the thrift store.
151	Close vents or use vent covers in unused rooms (close the door) and save on heating and cooling costs.
152	Plan a regular spending freeze and SAVE what you don't spend
153	Explore cash back sites like eBates
154	Renters can reduce accommodation costs by moving to cheaper rental
155	Save your pay increase. When you get a pay rise, send that money straight to your savings account not your every day spending account.

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	You won't miss what you've never had.	
156	Regularly clean the filters on your air conditioner. Clean filters help your air conditioner run more efficiently therefore using less power.	
157	Monitor your data usage on your mobile phone; do you need a plan with more or less? Exceeding your data allowance can be expensive so make sure you're always 'under budget'. Also, if you rarely use your data allowance, it might be worth renegotiating your plan to a cheaper one.	
158	Make sure you get receipts for donations to charity, they might be tax deductible.	
159	Is your high schooler considering attending college or university? Start looking at scholarships, now. It's never too early to begin your research.	
160	Consider option for bringing in extra money and make that your hobby. You could start a blog, an online store or sell plants you grow from cuttings. Lots of ideas for side hustles here .	
161	DIY your pest control. Instead of calling in the exterminator, try 'bug bombing' your house for a fraction of the cost. Make sure you follow the instructions carefully. Bug bombs (or similar) can be purchased at grocery and hardware stores.	
162	Do you really need your landline? If not, get rid of it and save.	
163	Save on clutter and cost by restricting the total number of toys per child. Most toys find their way to the back of the closet and sit there collecting dust so it's better for everyone if they have a few toys they love than dozens they don't care about.	
164	Cancel your gym membership. Unless you go to the gym specifically to train with heavy weights, you can probably forego that drain on your budget. Train at home using videos on YouTube or DVDs from the library. Free hand weights and kettle bells can be purchased at reasonable prices from sports stores. For more ideas read [add link]	
165	Challenge yourself to a no-spend month (or even just a week) to see how often you spend without thinking. Make sure you save (into a savings account) what you don't spend.	
166	Always check out second hand options before buying new. Especially furniture.	
167	Enforce a 'cooling off' period before you splash out on a big purchase. This will seriously reduce impulse purchases but it will also reduce ill-informed purchases. You might think that "whatever it is" is perfect but, will it fit, will it fulfil your needs, is there a better option, can you get it second hand, or borrow from a friend/family member/neighbour? You might find that by delaying the purchase, you decide you didn't actually need the item anyway. If not, then you'll be making a well thought out investment.	
168	Plan ahead and buy items you need at the best time of the year.	
169	Take care of what you already own. Regular maintenance is much cheaper than regular replacement.	
170	Don't over schedule your weekends. Make sure you have sufficient time	

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	to rest, relax and get organised for the coming week.	
171	Schedule your bill payments to avoid late fees.	
172	Still sending bill payments by post? Try making your payments online instead and save on stamps.	
173	Acknowledge your addictions and work at overcoming them. Cigarettes, alcohol, etc will cost you your health as well as your wealth.	
174	Try swapping to a cash only budget. You can only spend what you've got – cards and no emergency trips to the ATM. Time your purchases with specific events, like 'back to school' sales. Just make sure you know you're actually getting a good deal before stocking up.	
175	Take the time to create a workable budget. If you're new to the concept, give yourself some margin for error. It's better to have money left over and feel successful than it is to run out of money before the end of the month and feel like a failure.	
176	Avoid storage costs by not having more stuff than space. If you have stuff in storage, sort it then sell it, donate it or dump it.	
	Kids & Babies	
177	Having a baby? Breast feed if you can. There are lots of excellent reasons for breastfeeding your bub, the least of which is that good quality formula is very expensive. Not to mention all the work of sterilising bottles, etc.	
178	Delay introducing solid food as long as possible. The older the infant is, the less processing their food will need saving time and money.	
179	Make your savings automatic. Have your pay sent to two different accounts, one that's hard to access and your everyday account.	
180	If you and your social circle have young children, organise a babysitting roster so you can all enjoy a low cost date night each month.	
181	Kids activities can be expensive - even the free ones. Once you factor in time, travelling costs, equipment... Limit extracurricular activities; save money and save your sanity.	
182	Dress-up and costumes can be fun (and cheap) to make at home with items you already own or consider purchasing costumes immediately after Halloween when they're likely to be on sale.	
183	Check out thrift stores for kids clothes and toys.	
	Clothing	
184	Create a 10 item wardrobe . Spend less money on clothes and stress less about what to wear. If 10 items seems too big a sacrifice, start by tossing, donating or selling half the contents of your closet.	
185	Apply the 10 item wardrobe rule to your family's closets, too.	
186	Buy clothes from thrift stores – especially jeans.	
187	Save your lingerie buying until the end of season sales.	

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188	As much as possible, buy low maintenance clothes: no dry clean only or hand wash. You'll save both time and money.
189	Buy next year's winter gear at the end of the season. Ditto for summer.
	Making a Little Extra
190	Use your skills to make some extra money. If you're handy with a sewing machine you could offer an alteration or hemming service. Or tutor in your area of expertise.
191	Make some extra cash by decluttering your house and selling your unwanted stuff on eBay, Craigslist, Gumtree, Facebook buy/sell groups or hold a yard sale.
	Holidays and Special Occasions
192	Plan ahead for holiday gift giving and purchase (on sale) or make/grow gifts throughout the year.
193	Planning a wedding? Think beyond the commercial wedding scene and find simpler, cheaper solutions for photography, catering and venue.
194	Choose your wedding date carefully, if get married a week or two peak season begins you'll have great weather and more than likely a discount, too.
195	Consider getting married on a day other than Saturday for a cheaper venue and catering. The evening before a long weekend would be perfect.
196	Wedding dresses can be crazy expensive, try looking online at sites aimed at teens for proms and debutant balls. You can always add extra embellishments (like a detachable lace train) yourself.
197	Rethink the way you give gifts at Christmas and instigate a Kris Kringle style gift exchange for the extended family.
198	Consider giving experiences not gifts for birthdays and holidays. Carefully choose the experience to suit the recipient and they'll have a present they'll treasure.
199	Add gifts to your stockpile, especially if you have children. Gifts for children's parties can add up over the year so buy multiples when you see a good deal.
200	Create a special budget for the holidays that includes estimates for everything from food to travel to hosting house guests and start putting money to the side in January.