Ready to Find Money?

I believe in spending less - and having more! It ties into what we've worked on already around meaningful spending. When you spend on what creates meaning (and cut out any expense that doesn't), you'll find money in the most surprising places!

I know what you're thinking: "But how do I cut down? I'm already pretty frugal."You'd be surprised by all the ways you can spend less. Use this handy checklist to discover the 20 expenses you can put on a permanent summer vacation.

1. Morning Latte
Think grabbing a quick cuppa joe on the way to work is harmless? It may only cost a few dollars, but add those up fast! Save $97/month or $1,160/year.

2. Cable Bill
"But we need cable!" Do you? Most of what's on TV nowadays is available to stream online or watch through services like Hulu. Rather than paying for cable, I subscribe to podcasts instead. Best part? Most of them are free! Save $60/month or $720/ year.

3. Taxi Rides
These can get really expensive! Opt for public transportation, carpooling, walking or biking instead. Even if you gave up 3 cab rides per week, you'd save $154/month or $1,850/year.

4. Lunches Out
Bring a bag lunch instead and you'll likely be getting an additional benefit - dropping a few pounds. It's more difficult to overeat unhealthy foods when you're packing for yourself. Save $180/month or $2,160/year.

5. Netflix
Hulu is a great free option and PBS offers many of their shows online. Save $9/ month or $108/year.

6. Bar Tabs
This adds up fast! Instead, why not invite some friends over to your place for a bottle of wine? You can buy a whole bottle for what you'd pay for a single glass at a swanky bar. Save $132/month or $1,584/year.

7. Mani/Pedis

These can be a great treat - so perhaps don't eliminate them completely, but spread them out so you're going less often. Save $80/month or $960/year.

8. Home Landline

With so much communication being done on our cell phones these days, landlines are getting more and more unnecessary. Save $20/month or $240/year.

9. Dog Grooming

A lot of grooming can be done at home. Take the time to learn how to trim your pet's nails properly or brush their fur. While some trips to the groomer are necessary, doing more at-home care means you won't need to go as often. Save $50/session or $150/year.

10. MP3 Downloads

iTunes makes it super easy to get music, movies and TV shows instantly that you would otherwise have to go to a store and buy. The instant gratification is nice, but all those albums and songs can add up quickly. For some good free music, try Spotify instead! Save $25/month or $300/year.

11. Gas

Gas is pricey! Carpool, ride your bike, or walk instead. I carpool to work with my hubby and not only do we save money, we also enjoy great convos on the drie. Save $121/month or $1,456/year.

12. Energy Bills

Try to cut down on your energy use with high efficiency appliances and turn off the lights when you're not in the room. Nest is a great tool that allows you to program and change thermostats from your phone. Save $27/month or $324/year.

13. Book Purchases & Magazine Subscriptions

Put your library card to good use. Not only will you save money, you can feel great about saving tress too! Plus, a lot of magazines offer content on their website for free. Save $30/month or $360/year.

14. Landscaping Services

This is a great place to put your middle schoolers and teenagers to work. They need their income opportunities, too! Plus, sites like Pinterest offer tons of DIY landscaping projects you can do on the cheap. Save $60/month or $720/year.

15. Cigarettes
No time like the present to quit smoking — for your health and your pocketbook. Save $66/month or $800/year.

16. Gym Membership
Don't stop exercising — get outside and run, paddle board, hike, bicylce, play tennis and just plain enjoy nature. Save $30/month or $420/year.

17. Debt
Those monthly payments on credit cards, car loans, student loans, etc. aren't just paying down the principle — they also represent interest. By paying down debt, you reduce interest payments.

18. Brand Name Purchases
Sometimes it makes sense to buy the big brand, but wherever you can, save money by buying generic. This is especially useful when it comes to buying over-thecounter medicine like Ibuprofen or Acetaminophen (Advil & Tylenol) — the generics have the same exact ingredients as the name brands. Save $40/month or $480/year.

19. Plastic Water Bottles
These are bad for the environment and bad for your wallet. Instead, buy a reusable water bottle with a charcoal filter. Save $33/month or $396/year.

20. Go Through Your Recurring Expenses One More Time
You will likely find an expense or two that you forgot about or no longer use.

The Checklist

Use this worksheet to check off all the expenses you slash!

- ◯ Morning Latte
- ◯ Cable Bill
- ◯ Taxi Rides
- ◯ Lunches Out
- ◯ Netflix
- ◯ Bar Tabs
- ◯ Manis/Pedis
- ◯ Home Landline
- ◯ Dog Grooming
- ◯ iTunes Downloads

- ◯ Gas
- ◯ Energy Bills
- ◯ Magazine Subscriptions
- ◯ Landscaping Services
- ◯ Cigarettes
- ◯ Gym Membership
- ◯ Debt
- ◯ Brand Name Purchases
- ◯ Plastic Water Bottles
- ◯ Anything else!

Total savings = up to $1,182/month or $14,188/year!

Okay, before you accuse me of ruining fun, let me be clear about my philosophy on luxury expenses: I believe in living a good life, now and in the future. That means sometimes compromising your current wants for your future needs. You can still enjoy little luxuries, but in moderation.

I know saving money in our culture seems nearly impossible - we're constantly bombarded by companies wanting us to their check out latest sales and offers. The key is to choose which luxuries are worth it to you and add them into your budget. Then dump the rest.

Put the money you find towards your investment buckets, or use it pay off some of your debt. No debt? Put that money in a RED Bucket instead. Once you are without debt and on track with your savings, then feel free to pick up a few more luxuries. More money means more luxury...as long as you're sticking to a system!