

35 Things You Can Do Right Away To Start Spending Less Money



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Tired of ending every month in the hole with no idea where your hard-earned money went? It may be time to re-evaluate your spending.

In a recent Reddit thread, [users shared their best tips for quickly and easily spending less money](#). They range from practical food-buying tricks to reframing the way you think about your finances.

We pulled out some the best and highlighted them below.

- 1. Plan out and cook your own meals.** Dining out often is a huge money drain. — [MrTimSearle](#)
- 2. Clean out your fridge and pantry.** You'll find good food you didn't know you had. — [InsaneRay](#)
- 3. Buy in bulk the things you would normally buy.** You'll get more for your buck. — [cjs3](#)
- 4. Opt for non-canned goods.** Fresh produce and dried beans are typically cheaper and healthier than canned items. — [BellabitchTheStrange](#)
- 5. Try the grocery store brand.** If you like the taste, stick with it, and you'll save money. — [Colonel-Rosa](#)
- 6. Stop buying microwave dinners.** The mark-ups are crazy. You could make better, healthier meals for less. — [yawrn](#)
- 7. Don't buy more groceries than you actually need or can keep.** Throwing away food is the same as throwing away money. — [nowgetbacktowork](#)
- 8. Use a slow cooker.** Throw in some veggies, beans, and meat, and you'll have lunches and dinners for the whole week. — [i-hear-banjoes](#)

- 9. Make your own coffee.** Those \$2 to \$4 coffees add up. —[StickleyMan](#)
- 10. Bring your lunch to work.** You'll cut your lunch tab in half or more by making it yourself. —[ILikeLampz](#)
- 11. Stop buying bottled water.** Use a glass or refill a bottle with tap water for free. —[Cam_Harris](#)
- 12. Don't go out to drink.** Drinks with dinner can add \$10 or more a person, and a night at the bar can easily cost \$40. —[typographicalerr](#)
- 13. Track your expenses for a month.** Using a tool like Mint.com or simply keeping a running log will help you see how much of your income is spent frivolously. —[elderbio](#)
- 14. Set goals.** If you have a plan to stock money away in an emergency fund, for example, you'll think twice about spending on superfluous things. —[Newmoney4me](#)
- 15. Buy quality items.** If you skimp on the important things, you may spend more in the long run. For instance, spending \$30 on shoes every six months costs more than spending \$60 on a pair that lasts years. —[tahlyn](#)
- 16. Think of your spending in hours instead of dollars.** If you make \$10 an hour, then that \$2 cup of coffee is 12 minutes of your life. You may decide it's not worth it. —[Koketa13](#)
- 17. Before you buy something, ask yourself: What impact is this purchase going to have on my life?** That can put an end to impulse spending. —[_yertle_the_turtle](#)
- 18. Change how often you spend on indulgences.** Rather than give them up entirely, limit the frequency. For example, if you go to Starbucks daily, try going weekly, and if you go the movies weekly, try once a month. —[stringliterals](#)
- 19. Put half of your paycheck into savings.** It forces you to figure out how to live on less. —[ntran2](#)
- 20. Always pay off your credit card at the end of every month.** You avoid paying interest and get in the habit of living within your means. —[nova_cat](#)
- 21. Set up auto transfers on your bills so you're never late.** Late fees are a waste. —[nowgetbacktowork](#)
- 22. Get checking account alerts on your phone or opt out of overdraft protection.** Otherwise, you'll pay steep fees for overdrafting your account. —[nowgetbacktowork](#)

- 23. Spend your money where you spend your time, and cut the rest.** If you're a runner, you need good shoes, and if you spend a lot of time in the car, you should invest there. This kind of thinking helps you trim the superficial stuff that does not add value to your life. — [GreyFoxNinjaFan](#)
- 24. Wait at least two days before buying anything over \$50.** You may no longer want it or forget it altogether. — [Newmoney4me](#)
- 25. Trade cable for Netflix.** You'll have access to more TV shows and movies than you can watch for just \$7.99 a month. If you like to watch sports, go to the bar or a friend's house. — [Newmoney4me](#)
- 26. Ask your Internet provider if it has any promotional rates.** You could see your rate drop by as much as \$20. — [Aerospacing_Out](#)
- 27. Cancel magazine and newspaper subscriptions you don't read.** Many people will let them stack up instead of picking up the phone to cancel. — [mrhoopers](#)
- 28. Compare rates of local electric companies.** You may no longer be getting the best deal available. — [Aerospacing_Out](#)
- 29. Wear a sweater in the house, and turn down the heat a couple of degrees.** Over time, you'll save on electricity. — [MrTimSearle](#)
- 30. Rethink your cell phone plan.** Are you paying for more than you use? Switching to Straight Talk or a similar plan could significantly drop your bill. — [Aerospacing_Out](#)
- 31. Get car insurance quotes.** Companies competing for your business may quote you a lower rate. — [Aerospacing_Out](#)
- 32. Look into refinancing your car or home.** You could see your payment immediately drop. — [Aerospacing_Out](#)
- 33. Frequent the library.** Get books, movies, and music for free. — [AnnabellBeaverhausen](#)
- 34. Buy your clothes from the thrift store.** Chances are, no one will be able to tell the difference. — [Newmoney4me](#)
- 35. Ride your bike to work.** Not only will you save on car or public transportation costs, you'll be healthier. — [Colonel-Rosa](#)