

8 Ways To Cut Expenses During Frugal Times

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LUCAS, OHIO: When recessions drag on, the only way most families can keep up with the financial pressure is to cut household and personal expenses. Many expenses sneak into the budget bit-by-bit, adding up to a sizeable amount. If you examine your expenses closely, you can find a number of ways to cut costs without feeling the pain.



Cable/Satellite Packages

With the number of live streaming TV shows, movies and special events being offer over the internet, the cable TV and satellite packages are going the way of the dinosaur. Instead of paying a large monthly bill for stations you never watch, hook up your TV to the internet via the game console you already have. You can then go to internet TV offerings through NBC.com, ABC.com, CBS.com, Hulu, Clicker and many other sites. You can also stream movies for a small monthly fee from Netflix. Your TV habits may have to change a bit, but you will save a lot of money.

Phone Lines

Many people use a DSL line for the internet that also comes with a land line, but a land line seems like a duplication when so many do so much on their cell phones. Not all phone companies offer DSL without phone services but you can investigate your carrier to see if they offer the internet connection alone.

Clothing Costs

Work and school clothing can put a sizeable dent in the family budget. Growing children require a constant supply of clothing to accommodate growth spurts. Consider garage sales and flea markets for low-cost replacement of jeans, tee shirts and summer clothing. Outlet stores often have a wide range of sizes for kids at good prices. Ebay can also offer clothing staples at lower cost. Women can consider consignment shops for quality, designer label clothing for work and play. You can find many gently worn items with good cut and style for a fraction of what they would cost at retail stores. Shops in high-income areas offer the best quality items at reduced prices.

Pre-Prepared Foods

When reviewing your food budget, consider the amount of pre-prepared foods you purchase each week. You often pay a high price for this convenience. In addition, these foods may contain ingredients that add calories but not nutrition. Avoid buying these foods. Instead, try a simplified recipe of the same type of food that you make yourself. Though you may spend a little more time cooking, it will provide both budget and health benefits.

Pest Control Services

Pest control is one job that offers a great deal of convenience to homeowners. However, this is often a monthly cost that you can cut easily by doing the job yourself. The pesticide industry offers many new products that make it simple to control pests in the home without the danger of chemical contamination. Of course, you should always follow directions precisely and wash hands and clothing after using these products.



Technology Costs

The price of replacement printer cartridges, CDs and other supplies can take a big bite out of monthly budgets. Periodically, reviews prices at local suppliers. Ebay can offer good deals on IT products you use every day. Walgreens will re-fill ink cartridges at a fraction of the cost of new ones. Always compare prices before buying laptops, desktops and peripherals.

Gasoline Costs

Consider joining a warehouse club that offers gasoline. These clubs often offer prices that are up to 20 cents per gallon below traditional gas stations. Some supermarket chains also offer discounts on gasoline when you purchase groceries. Over the period of a year, these discounts can save you a considerable amount of money.

Vacations

Tough financial times can make taking vacations difficult. Some people opt for “staycations,” or finding ways to enjoy vacation time locally at a lower cost. However, if travel to distant locations is important to you, you can consider home-swapping. With these services, you pay a small fee to register and they will match you with people who want to visit your area. You then stay in their home while another family stays in your home. Those who use these services find them to be the perfect solution for budget vacationing.

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