47 PROVEN WAYS TO ECONOMIZE AT HOME EVERY DAY

- 1. Wash and reuse foil wrap.
- Save "junk mail" reply envelopes for filing recipes, receipts, etc.
- Trade things you don't want with friends, neighbors, relatives.
- Restrict family between-meal snacks to inexpensive and healthful in-season fruit and vegetables, home-popped corn, raisins, etc.
- 5. Become a "brown bagger". Take your lunch to work.
- 6. Save and reuse plastic sandwich bags and paper lunch bags.
- 7. Tie soap remnants in a piece of nylon net and use as a body sponge.
- 8. Crumpled up used aluminum foil is ideal for scouring pots and pans.
- 9. Paper towels are expensive. Use washable cloth dish towels instead.
- 10. Wash and reuse transparent plastic wrap.
- 11. Save empty plastic food containers for storing leftovers & freezer use.
- 12. Don't throw away anything. Save everything for a future garage sale.
- 13. Attend movies early when prices are generally lower.
- 14. Don't buy expensive gifts. Give exotic home grown plants or bake a cake.
- 15. Give yourself a home permanent instead of paying top prices at a salon.
- 16. Consider cutting your family's hair yourself.
- 17. Use plastic bread wrappers and produce bags for freezer use.
- Use washable cloth handkerchiefs instead of expensive facial tissues.
- 19. Organize a baby-sitting club with friends & neighbors. Take turns.
- 20. Think in terms of doing it yourself rather than hiring someone to do it, such as home repairs, painting, garden work, cutting the lawn, etc.
- 21. Swap services with friends and neighbors who can do things you can't.
- 22. Take advantage of free recreation, such as picnic areas, libraries, public tennis courts, swimming areas, parks, zoos, etc.
- 23. If you're not going out to shop, leave your credit cards at home.
- 24. Learn about the many bargains at "no frills" discount stores.
- 25. Avoid spending on "throwaway" items such as

disposable razors, flashlights, pens, toothbrushes, paper cups & plates, diapers, cigarette lighters, etc.

- 26. For parties, use reusable plates, cups, glasses, utensils, napkins-instead of expensive paper and plastic disposables.
- 27. Pay credit card charges when they become due so interest isn't added.
- 28. When buying big-ticket items, learn all about them from consumer magazines and guides before you buy. You will be less apt to make a bad choice.
- 29. Garage sales and flea markets are excellent for both selling and buying.
- 30. Start your children earning money at an early age.
- 31. When buying insurance, pay the premium annually. It's less expensive in the long run than paying monthly, quarterly or even semi-annually.
- 32. Check all monthly bills closely, including your bank balance. Big companies can and do make mistakes.
- 33. Examine your check at restaurants to make sure no error has been make.
- 34. Buy things out of season for big savings, such as after Christmas.
- 35. Grow your own herbs and spices in window-sill flower pots.
- 36. Coffee is expensive. Brew only as much as your family will drink.
- Save and sell recyclable materials such as aluminum, paper, etc.
- 38. Don't spend for extra ice cubes. Store them in plastic bags in the freezer.
- 39. Bread becomes stale more quickly in the refrigerator. Store it at room temperature or in the freezer.
- 40. Learn about auto upkeep and how to do minor repairs yourself.
- 41. Don't look for a new apartment until after the peak renting season is over.
- 42. Instead of buying gorgeous house plants, get cuttings from friends.
- 43. If you need a lawyer, carefully investigate his fees in advance.
- 44. Be wary of banking gimmicks. Be sure you get the best deal in town.
- 45. Shop at discount and variety stores for biggest savings on cosmetics.
- Dilute your shampoo with small amount of water for easier rinsing.
- Before buying anything new, ask yourself if you really need it.