

# *Every Little Bit of Savings Adds Up*

Living on a budget is the key to financial freedom but getting started can be frustrating. When we look at our expenses and see all those bills, we're paying every month, it's easy to throw our hands up in disgust. But what about all those little expenses we incur? You might be surprised to find out just how much they amount to.

It's easy to dismiss cutting back on little things. A few dollars a month won't make a significant difference in the big picture. But a few dollars here and a few dollars there adds up to a few more dollars. When you cut back in a lot of small ways, you could end up with a lot more money at the end of the month.

## Waste Not, Want Not

One thing we can do that is good for the budget is stop wasting so much. This can apply to many areas in our lives. From eating to home heating, waste equals money going down the drain unnecessarily.

Cooking for the family instead of eating takeout or dining out is a great way to save money. But if you're throwing food out, the benefit is reduced. So, if you have leftovers, don't let them end up in the trash. Some dishes freeze well, and this makes for easy dinners when you don't have time to cook. You could also eat dinner leftovers for lunch the following day.

If your home is not well insulated, you're probably wasting lots of money on home heating and cooling. Insulating will cost some money up front, but it will pay for itself quickly. If you have drafts around windows and doors, weather-stripping can help maintain the temperature of your home.

Most households waste an unbelievable amount of electricity. This can be prevented in part by using energy efficient appliances and light bulbs. Turn lights, televisions, computers and other devices off when you're not using them, and open blinds to take advantage of the sun's light during the day.

## Do Yourself a Favor: Do It Yourself

Any time you pay someone else to do something that you could do yourself, you're spending money unnecessarily. This applies to little things like buying coffee instead of making your own, as well as to larger expenses such as home repairs.

Many of us buy coffee or a soft drink from a convenience store or coffee shop on the way to work in the morning. This can really add up over time. Instead, make your own coffee, or buy soda in 2-liter bottles and pour some into a smaller bottle or cup to take with you. The same applies to lunches. Instead of springing for fast food, take a sandwich or something microwavable to work.

While we're not all good at all types of repairs and maintenance, most of us can do some things for ourselves. Maybe you could change your own oil instead of paying someone else to do it. If the walls need painting, consider getting friends and family to help you do it instead of hiring a painter. Things like these can save us a noticeable amount of money right away.

When you add up the savings, little things can make a big difference to the budget. So, take a close look at your budget and see what small expenses are lurking there. If you can eliminate or reduce them, it could positively impact your bottom line.