



STRATEGIES TO SAVE MONEY

Housing

- ☐ Set your thermostat lower
- ☐ Unsubscribe from your cable TV service
- ☐ Turn off the lights when not in use
- ☐ Get a roommate
- ☐ Live at home or with a relative

Entertainment

- ☐ Eat out less frequently
- ☐ Eat early and take advantage of happy hours and early bird specials
- ☐ Split or share meals with friends
- ☐ Make your own lunch and bring it to work
- ☐ Use restaurant coupons
- ☐ Learn to cook dinner for yourself
- ☐ Rent movies
- ☐ Go to the movies in the afternoon rather than in the evening
- ☐ Visit local libraries, museums, and parks
- ☐ Participate in sports
- ☐ Read a book or hike a trail

Food

- ☐ Use a shopping list
- ☐ Use coupons
- ☐ Compare prices
- ☐ Buy in bulk
- ☐ Don't shop more than once a week
- ☐ Don't buy what you can't or won't use

Transportation

- ☐ Utilize public transportation
- ☐ Carpool with a friend or family member
- ☐ Ride your bike or walk
- ☐ Regularly have your oil changed and use coupons for auto maintenance
- ☐ Make sure your tires are properly inflated

Personal/Health

- ☐ Exercise
- ☐ Don't smoke
- ☐ Drink alcohol in moderation
- ☐ Give yourself your own manicure and/or pedicure
- ☐ Use coupons or take advantage of specials for haircuts
- ☐ Cancel unused club or gym memberships
- ☐ Buy generic and OTC medications

Debt Payments

- ☐ Stop using credit cards as a primary payment method
- ☐ Pay off the full balance on each credit card at the end of the month

Miscellaneous

- ☐ Make a budget
- ☐ Consider wants vs. needs
- ☐ Don't spend money to relieve stress
- ☐ Avoid impulse purchases such as coffee or candy
- ☐ Give homemade gifts or give the gift of service rather than a retail item

Brought to you by:

BLACK RIVER TECHNICAL COLLEGE

DREW GARLAND
DEFAULT MANAGEMENT COORDINATOR 870.248.4000 EXT 4022

nelnet
EDUCATION LOAN
SERVICING

©2011 Nelnet, Inc. All rights reserved.
Nelnet is a registered service mark of Nelnet, Inc.