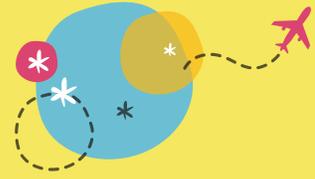


HOW WE FOUND AN EXTRA \$625 A MONTH IN OUR BUDGET

To Pay Off Debt *And*

Travel More



\$ HOW WE TRACKED OUR NUMBERS

Jill's a budgeter, she has been forever. Our process for keeping track of our money is the zero-based budgeting system where every dollar is accounted for. Essentially this means you give every dollar you earn a task. If it's not being used to pay bills then it's being used to fund an investment account. By using the [Personal Capital app](#) we were able to quickly & easily see where we needed to make changes to our budget to expedite the amount of money we were saving.

CANCELLED MEMBERSHIPS/SUBSCRIPTIONS

I can't tell you how many random \$5-10 subscriptions we had. It's so easy to think it's ONLY \$10. BUT they ADD UP QUICKLY

Netflix	\$13
Spotify	\$10
Sirius XM	\$5
Audible	\$15

Jill even cancelled her crossfit membership and opted for cheaper alternatives such as the SWEAT app and FREE Melissa Bender Youtube workouts.

Crossfit	\$65
TOTAL	\$108

REDUCED ALCOHOL PURCHASES

OK, I know what you're thinking, BORING! But we realized how much we were spending on alcohol purchases so decided to purchase alcohol from the store & have a beverage at home rather than meeting out multiple times a week.

We now meet friends on "special occasions" or during happy hour rather than nightly.

ESTIMATED TOTAL \$105

CANCELLED CABLE

Cable can be outrageously expensive and guess what? A waste of money. We were paying \$84 a month, that's a large chunk of cash for a service that we barely used.

We decided to cancel our cable and buy [this](#) HD antenna for only \$14. If we want if you're a movie watch and have Amazon Prime use [this](#) to watch your favorite movies

TOTAL \$84



MEAL PLANNING

There's no way around it, planning your meals saves TONS OF MONEY. By meal planning you're taking account into what you have and don't have so food isn't wasted.

We'd pick one day a week to plan out our meals for the next 7 days. We'd prepare jar salads for lunches, roast a bunch of veggies in the oven to for healthy options throughout the week we'd schedule crockpot dinners for busy nights. By popping something in the crockpot in the A.M. it solved the "what's for dinner" question which helped with our impromptu eating out escapades. We'd even make breakfast casseroles for a quick breakfast on the run. The great thing about meal planning is you end up eating really healthy

We found that when we didn't meal plan we'd opt for something quick and easy out of convenience and it was typically something unhealthy like a boxed pizza

If Meal planning is new to you you may find something like [5 Dollar Meal Plans](#) to be beneficial. The meal plans only costs \$2 per meal per person. Do the math decide if it's right for you.

ESTIMATED TOTAL \$105



SIGNED UP FOR COST EFFECTIVE MEMBERSHIPS

Sometimes memberships can save you a lot of money in the long run. Being that we live 2 hours from the city, groceries and other needed items can be quite expensive. To combat the price increase on items we regularly buy we use a couple different methods.

AMAZON

By shopping on Amazon I'm able to save a ton of money. I save almost \$10 by purchasing organic coconut milk through Amazon rather than the local store. We also use Amazon for household items such as shower liners & cleaning supplies

BRANDLESS

If you're looking for a super cheap place to get organic food, high quality personal care or wellness items checkout [Brandless](#). They have tons of great products for only \$3. They can keep their prices low because they've cut out the "brand tax" that comes with big name brands

COSTCO

Costco is a fantastic way to save money. Sure it cost us \$60/year but the amount we're able to save on frozen fruits, veggies, coffee and much more makes it totally worth it. Buying in bulk is a bit expensive upfront but look at the cost per unit and you'll realize you're saving money.

ESTIMATED TOTAL \$95



MADE COFFEE AT HOME

Coffee is a must but going to expensive coffee shops had to be dropped. Instead, I buy coffee in bulk and brew a piping hot cup of coffee at home. While it might not seem like a lot when forking over \$3.50 for your fancy coffee, trust me it is.

ESTIMATED TOTAL \$55

CELLPHONE

After doing a bit of math we realized that the cellphone plan we were paying for wasn't cost effective. Once we switched our plan we began saving \$25

ESTIMATED TOTAL \$25

REVIEWED INTERNET PLAN

After August's dad started staying with us our internet usage skyrocketed bumping After doing some bill audits I realized that we've been unnecessarily paying for the more us into a more expensive plan. However once we got rid of Netflix it decreased again. expensive plan. Once I called customer service and explained the situation they down graded us appropriately

ESTIMATED TOTAL \$25

HAIRCUTS

August no longer paid for haircuts. He got fancy ones from Jill at home, he was cheap he didn't even tip me ;)

ESTIMATED TOTAL \$13

ENTERTAINMENT

As opposed to paying full price for an evening out we'd make a conscious effort to get creative. Instead of going out to eat or spending money at the bar we'd invite friends to our house. If we were looking for something to do while in the city we'd be sure to check [Groupon](#) to see if there were any killer deals.

ESTIMATED TOTAL \$10

We really hope you found this download helpful and it has given you some new ideas of how you can save money to afford the things you want to do in life.

Just keep in mind its the little things that count so if you can cut something like a \$3.50 coffee out of your budger that will save you a WHOPPING \$1,277.50 a year!

GRAND TOTAL SAVED \$625

