

The 5 Most Effective Things You Can Cut Out to Save Money

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Are you living paycheck to paycheck or has your income decreased from a life-changing event like losing your job? **Many Utah and Idaho families are struggling to make ends meet every month and have no financial wiggle room for additional expenditures** for holidays or birthdays or in the event of an emergency.

In addition to creating a realistic budget and cutting splurges like your morning coffee ritual and eating out, you can greatly reduce monthly expenses by spending some worthwhile extra effort. Simple **changes you make to quit overpaying for necessities and identifying things you can cut out to save money** will give you a little more padding in your budget every month.

Money 4 You Payday Loans want you to know that we are here when you need us during tough financial times and we want to see you get back on your feet as soon as possible. We are pleased to present the **7 most effective things you can cut out to save money**:

1. Cable Services

On average, paying for a fully-loaded cable package will set you back \$80. If you only watch a handful of shows, **you can cut cable and utilize your internet connection to access subscription TV** like Netflix, Roku, Hulu, Amazon Prime and YouTube for huge savings.

2. Cellphone Commitments

Thankfully the days of being forced into expensive 2-year cell phone contracts are in the past. **Many cell phone carriers now offer budget-friendly plans with no long-term commitments.** Single cell plans may be as low as \$20 per month and offer additional savings for family plans.

3. Energy Consumption

Imagine instantly reducing your home's energy consumption for incredible savings on monthly heating and cooling bills. It is as easy as turning down your thermostat in the cold winter months and bumping the temperature up in warmer months. **You can save 3% on your energy bills for every 1 degree you adjust your thermostat!**

4. Monthly Subscriptions and Memberships

Recurring bills probably represent a bigger chunk of your monthly budget than you expect. But there are **a few things you can do to reduce monthly subscription charges for savings** that can really add up:

- **Remember There is No 'Free' in Free Trials**
- **Set a Calendar Reminder** to cancel a free trial before it ends
- **Do Not Agree to Auto Payments** to help avoid the risk of overdraft fees
- **Pay Subscriptions with a Credit Card**, not debit card – for added dispute rights
- **Check Credit Card Statements Monthly** to make sure canceled subscriptions are really canceled

Canceling that unused gym membership generally saves consumers over \$500 annually.

But don't think of it as giving up on your fitness goals, there are many affordable options available like taking advantage of corporate wellness programs, attending fitness classes, joining the YMCA or commit to a home fitness routine.

5. Grocery Expenses

Fixing a grocery budget will **motivate you to better plan meals, utilize coupons and store discounts** and prevent impulse buys. Many families enjoy lower prices with monthly shopping at a warehouse club that offers big savings for bulk purchases that can really add up.

Money 4 You Payday Loans in Utah and Idaho

Money 4 You Payday Loans understands that there are many different reasons you might need a helping hand to make it until your next payday. Give us a call at **855-MY-MRMONEY** to **get cash today** or [Apply Online](#) to **see how our affordable short-term loans can help**.