

16 Practical Ways to Cut Expenses

1. Automate your savings
 - Use standing orders or direct deposit for automatic savings.
2. Use Budgeting Apps
 - [YNAB](#)
 - Everydollar, Goodbudget, honeydue
 - Round up transactions with [Acorns](#).
3. Cook at Home
 - Save money and eat healthier.
 - [Budget Bytes](#)
4. Cut Subscription Services
 - Use Rocket Money or [Trackmysubs](#).
5. Impulse Purchases
 - Tips for smarter shopping.
6. Bulk Shop at Discount Stores
 - ThriftStore Locator app for finding thrift shops.
7. Move into a Smaller Flat
8. House-Sit
 - [Trustedhousesitters](#)
9. Sell Expensive Car for a More Economical One
10. Always Ask for a Discount
 - [JoinHoney.com](#) & Groupon.
11. Reduce Utility Costs
 - Next lesson: Detailed checklist to cut utility bills.
12. Review Insurance (Auto, Home, Health)
 - Compare rates and negotiate.
13. Negotiate Other Bills
 - Be open to changing providers.
14. Free Entertainment Options
 - Groupon for deals.
15. Use Public Transport or Carpool
 - Earn income with [BlaBlaCar](#).
16. DIY Projects