

Just about everyone wants to cut back on expenses and save money. If you've created a budget and you're still coming up short each month, you're not alone. Below are some tips that can bring your expenses down to where you need them to be. Check out our [monthly budget worksheet](#) to help keep you on the path to financial success.

The Fun Stuff

Entertainment

- Take advantage of what your community offers for free, and visit local museums and parks
- Stream movies rather than go to a theater, and use your local library rather than a subscription service
- Explore lower-cost cable/internet options

Food / groceries

- Plan your meals ahead of time
- Pack your lunch on workdays
- Use cost-saving recipes
- Save restaurants for special occasions

Shopping

- Try out shopping apps for sales and more organized trips; shopping sites often have deep discounts and flash sales
- Sign up for reward programs to earn points
- Share, trade, or style-swap clothing, furniture, and household items, and sell or donate what you don't need
- Discover the savings you can achieve by buying from thrift and consignment stores

Transportation

- Use public transportation, and be sure to use apps for schedules and real-time trackers
- If you can, walk or bike to class or work
- Car-sharing services or a car pool also can be useful, energy-saving solutions
- If you have a car, shop around for the most cost-effective insurance coverage

Adulting

Banking / credit / debt

- Set a small savings goal each month, and make it a habit
- Check credit unions and local banks for the best deals on checking and savings accounts
- For your student loans, know your balance(s) and monthly payment amount(s)
- Use credit cards wisely; keep an eye on what you owe
- Know your credit score; you can order one free credit report a year by contacting a qualified credit reporting company
- Strive for a high credit score, enabling you to lower your future interest rates
- Avoid late fees; paying interest on time is cheaper than paying late fees

Housing

- Consider a roommate to share expenses
- Look for a place to live that is near public transportation
- Make your home or apartment as energy efficient as possible
 - Lower your thermostat a few degrees in winter, and raise it a few degrees in summer
 - Unplug energy-eating phones and other devices while away from home
- For home improvements, use do-it-yourself apps for ratings, reviews, and price comparisons

Health / personal

- If you smoke, quit now ... for your health and your budget
- Gym memberships can be crazy expensive – try activities like running or hiking that don't require much special equipment



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