

Saving on Flexible Expenses

Food and clothing are major flexible expenses in family budgets. They are typically not the largest expense, compared to fixed expenses like housing or transportation., but people still spend a lot of money in these categories.

If you are looking to save or reduce debt, below are six things you can do to cut food costs:

- **Make a Shopping List** – List items to buy and their approximate cost before you go food shopping. Then stick to the list. Include miscellaneous and a dollar amount so impulse buying is built in.
- **Use Coupons Wisely** – collect and redeem coupons from newspapers and online, but only on products you plan to buy anyway and only when the after-coupon cost is cheaper than alternative products.
- **Double or Triple Your Savings.** Take advantage of double or triple the savings on manufacturer’s coupons and supermarkets that allow you to combine a store coupon and a manufacturer’s coupon.
- **Join the Club** – Sign up for grocery store “shopper cards” that provide access to special sales promotions and/or opportunity to earn points toward free or reduced-price food items.
- **Stock up to Save** – Buy or grow fresh fruits and vegetables when they are in season and can, freeze, or dry them for use later.
- **Cut up Your Own Food** – Remember that, the more preparation a store does such as making meat and vegetable kabobs and slicing fruit or making fruit salads, the more consumers generally need to pay.

Here are ways that you can cut clothing costs:

- **Buy What You Own** – Select new clothing to go with clothes that you already own. Aim to get at least three outfits from each new item, five is even better.
- **Buy Quality, Not Quantity** – Select well-made clothing that last longer and look better. The longer the expected life of an outfit, the better the quality should be.
- **Shop Second Hand** – Look for new or “barely worn” clothing at consignment stores and thrift shops. Some thrift shops have periodic “bag sales” where you can buy a big bag of clothing for a nominal cost such as \$5.
- **Look for Discounts** – Use limited-time coupons and shop one-day sales and clearance sales at department stores. Another savings strategy is to shop at discount stores that generally have a smaller price markup.
- **Take Care of Your Clothes** – Follow fabric care label instructions and treat stains immediately. Failure to do so can permanently damage a garment.
- **Check Size and Fit** – Take the time to try on clothes and shoes before you buy them or carefully review sizing details for online purchases. Clothing that does not fit well will sit in the closet and not be worn often.