

# Ways to Save and Have Fun

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Whether you're a student, young professional or a parent, we're all looking for ways to save cash. Often when we look at our income and expenses we have a difficult time seeing our own unnecessary spending habits, or thinking creatively to lower costs on specific items. The truth is, most of us have at least one item we indulge in and spend more money on than we need to.

When we're trying to save for something special or simply don't have any money left over at the end of the month to put into savings or put towards a loan, we have to take a hard look at our budget. While this may mean sacrificing some indulgences or time, it doesn't have to be a total drag.

One way to scrimp is to make your own coffee. The average American worker spends \$1,000 on coffee per year — that's over \$80 per month. Is it worth the money you could have put toward your car or student loan payments? Try making coffee at home and using a travel mug, and while you're at it, savor your morning. Get ready for the day slowly with a hot cup-o'-jo. For each cup you don't buy on-the-go, you save \$1-4, depending on your drink preferences.

Speaking of drinks, the average American family spends \$500 on soda per year, about \$42 per month. One way to cut back on this expense without having to give it up completely is to make your own. All it takes is a sanitized bucket, a thermometer, sugar, water, yeast, root beer extract, clean bottles, bottle caps, a bottle capper and some friends to help. Look up a recipe and make it an event.

You can also learn how to mend your clothes or repurpose them. There are tons of online tutorials and creative ways to turn your old pants into a climber's chalk bag or your old sweaters into a cat hammock (seriously). Show off your creativity and, let's face it, Pinterest skills, and save some cash in the process.

Now, none of this makes a difference in your budget unless you set aside the money you save by making these changes. Be sure to put your savings into a savings account or another savings method; this way your money is there when you need it instead of being spent in some other area of your budget that you hadn't intended. Choose a little effort over convenience. I guarantee you'll appreciate the little things more and your budget will be a little happier.