

Health Promotion Series-Financial Literacy

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5 Small Budget Cuts That Equal Big Savings

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Don't think little things matter? Just ask UPS. The company figured out that making left-hand turns cost them time and money, so they asked drivers to make right turns whenever possible. That took a whopping 20.4 million miles off of their routes in 2010 with that little adjustment. Small change, big difference.

The same applies to your money. **Making minor changes in your spending habits can result in huge payoffs for your pocketbook.** Check out these examples of the dollars you could save by small tweaks in your spending habits.

1. Dining out options

Restaurants fall under categories: **fast** (think McDonald's), **fast-casual** (think Chipotle), **casual sit-down** (think Chili's) and **fine dining** (think dress code!). The higher up the food chain, the more you'll pay. A dinner for four at Chipotle will cost you about \$45. Take your family to Chili's and you'll spend more than \$50, not including tip. If you grabbed two pizzas from Little Caesar's instead, you're only out \$10 plus tax. **That extra money could really get your debt snowball rolling.**

Related: [How and Why the Debt Snowball Method Works](#)



2. Movie night-mares



Nothing says night out like watching that latest blockbuster with a friend. It can also be a wallet buster. The cost of two tickets (\$8.50 to \$9 each), a bucket of popcorn (\$8) and drinks (another \$6 each) can make you feel like you're in a horror flick. If you're set on seeing the movie on the big screen—some are just better that way—then opt for the matinee and eat beforehand. Or, better yet, **sacrifice the big screen and save even more by staying home with Netflix.** Spend a few dollars at the grocery store for snacks, and you're set for a great movie for less than half the cost!

3. Coffee craziness

Let's be honest. A coffee drinker's day doesn't begin until that first sip of a ginormous Frappuccino with a shot of something. That morning ritual can easily run \$5 a pop. Skipping the coffee shop and **brewing your own cup of joe even twice a week can save you 40 bucks a month.** That can put a smile on your face—no caffeine necessary.



4. Road trip traps

Everybody loves a road trip . . . especially cashiers at gas stations. Loading up on munchies at every bathroom break can add up to big bucks, and that doesn't include the cost of lunch. If you purchase sodas, salty snacks and some sweets, you can easily top \$10 per pit stop. **Save money by stocking up at the grocery store before you hit the road and make memories by enjoying a picnic lunch.** You'll save even more coin!

5. Skipping a month

Try to go an extra month on purchases that usually hit your checkbook like clockwork. Do your own nails (\$20). Let your hair grow eight weeks instead of four (\$20). Wear that outfit another time or two before dry cleaning it (\$10). **That's an extra \$50 you saved without any effort.** If you keep going with your bi-monthly plan, you could save \$300 a year. Skipping a month could have you skipping all the way to the bank!



Making and keeping a budget can help you find other small changes that could put big bucks in your pocket instead of the cash register. **And every little bit you save puts you that much closer to winning with money.** That's a big difference you'll enjoy for a long time.