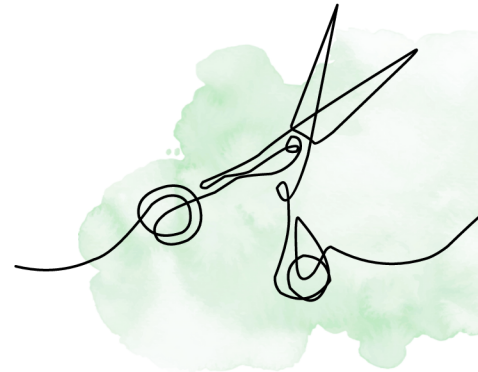


Do You Need To Make A Change?

Cut Your Expenses



When you do not have enough money to cover your budget each month you can look at different opportunities to cut your expenses to help balance your budget.

FOOD EXPENSES:

- Take a look at the “Eating Well With Canada’s Food Guide” (available at canada.ca/foodguide) for information on healthy substitutes for expensive items. For example, peanut butter and beans can be substituted for proteins
- Try to plan your meals for a week at a time and shop just once a week
- Never shop when you’re hungry, make a grocery list and stick to it
- Choose goods that are on sale or in season
- Purchase cheaper cuts of meat
- Buy non-perishables like rice and pasta in bulk from warehouse stores or when on sale
- Use coupons, rebates, and frequent shopper programs/points
- Use community food bank programs
- Learn new low-cost recipes
- Compare prices on store brands, name brands, and no-name brands
- Be aware of marketing strategies, such as the placement of items near the till, on your way out, on the end-of-aisle bins, and on the middle-of-aisle shelves, as these items are placed to encourage impulse buying and typically cost more than the no-name brands
- Check discount bins
- Use flyers to look for sales, as many stores will match competitors’ prices
- Watch the scanner at the register to catch any errors in pricing

FOOD EXPENSES: (Continued)

- Participate in a collective kitchen group with friends and family where four or five people budget, plan, shop, and prepare meals for the week. Then everyone gets one of each prepared meal that is low-cost, nutritious and can be frozen
- Create your own garden or participate in a community garden when you harvest and preserve what you grow

HOUSING EXPENSES:

- If you are renting, ask whether you can reduce your rent by doing odd jobs around your building
- relocate if necessary/possible
- If you have your own house, safely rent out your garage or a spare room
- Move in with trusted roommates to save
- Learn to do simple maintenance repairs yourself through workshops, mentors, or online DIY tutorials - BONUS: you can also do these repairs for friends for extra income
- Use a free mortgage broker to get the best rates for a mortgage

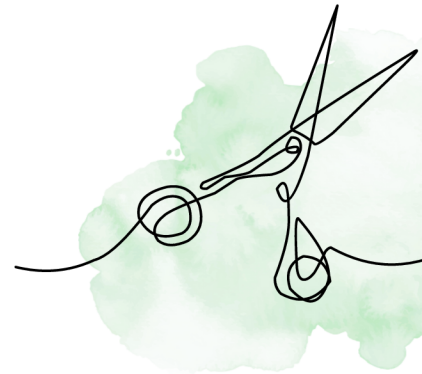
LAUNDRY EXPENSES:

- Buy a large no-name or generic bottle of liquid fabric softener and drop a couple of teaspoons into a clean washcloth or rag. Add this to the wet clothes in the dryer to reduce static and soften fabrics
- Spray new and freshly washed sneakers with starch so they stay cleaner longer
- Switch to cold wash soap to save on the gas bill



Do You Need To Make A Change?

Cut Your Expenses (Continued)



When you do not have enough money to cover your budget each month you can look at different opportunities to cut your expenses to help balance your budget.

FURNITURE & APPLIANCE EXPENSES:

- Trade or sell furniture you don't use
- Buy items second-hand
- If you're considering rent-to-own furniture, read the fine print. Up-front costs and monthly payments add up over time and often are three times the price
- If you take advantage of "buy-now, pay-later" promotions, make all payments in full before the interest-free period is over. Otherwise, you'll pay a high interest rate calculated from the moment you buy the item
- Repair or rejuvenate older furniture with a good sanding and paint

CHILD CARE EXPENSES:

- Create a childcare co-op with your trusted friends and neighbors
- Offer your childcare provider a service or goods you create in exchange for lower rates (e.g. repairs, meals, beadwork, or hair care)
- Look into subsidized daycare
- Be sure your taxes are completed to see if you qualify for Child Tax Benefits

PERSONAL ALLOWANCE EXPENSES:

- Try to resist impulse purchases and persuasive salespeople by giving yourself a day or two to think about whether you really want an item
- Carry only pocket change for bus fare or small items

CLOTHING & FOOTWEAR EXPENSES:

- Shop sales, garage sales, or thrift/second-hand stores
- Trade clothes with friends and neighbours. Especially for children's clothing
- Establish an annual clothing swap event,. Especially for children's clothing

EDUCATION EXPENSES:

- Look into fee waivers for low-income families with children in K-12
- Ask about volunteering in exchange for credit toward school expenses
- Research government student loans, bursaries, and grants for attending post-secondary programs
- Explore more funding options at www.alberta.ca/education-training-grants-bursaries

GIFT EXPENSES:

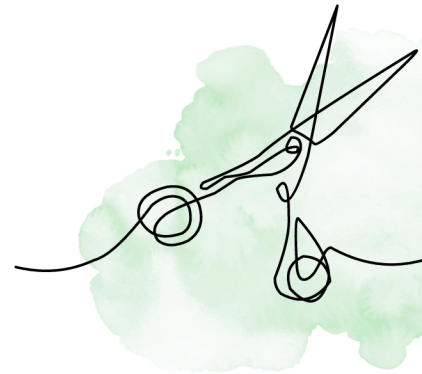
- Create the gift yourself
- Give a gift of services such as babysitting, meal preparation, laundry, washing, errands, etc...
- When exchanging gifts, set a realistic price range ahead of time with family
- Set aside money each month in your budget to plan for upcoming occasions
- Make your cards instead of buying them
- Pool with friends and family to buy gifts
- Set aside free gifts that you receive with purchases that you can gift later
- Take advantage of sales



Do You Need To Make A Change?

Cut Your Expenses (Continued)

When you do not have enough money to cover your budget each month you can look at different opportunities to cut your expenses to help balance your budget.



ELECTRIC & GAS UTILITY EXPENSES:

- Contact your provider and ask them for a better rate. Look at their competitor's rates before calling for bargaining
- Turn off lights when not in use
- Lower or turn off heat in unused space (be safe to allow your pipes to freeze)
- Replace 100-watt bulbs with energy-efficient alternatives like LED bulbs
- Lower the temperature in your home by one degree so long as it's safe to do so
- Check the seals on your oven, fridge, and freezer - even a small gap lets out heat or cold which costs you more
- Set hot water tanks between 50-60°C, refrigerators at 2.5-3 °C, and freezers at -18 °C
- Clean furnace filters regularly. Check filters at least once a month
- Minimize the use of electric space heaters
- Move all furniture at least 30 centimeters away from heaters and registers to let heat flow efficiently
- Close the drapes as soon as the sun goes down in the winter to keep warm air in the room
- Use small portable fans in the summer
- Use "door socks" (long snake-like pieces of material stuffed with sand or birdseed) and lay along the bottom of outdoor doors to stop drafts from coming in
- Use a timer on holiday lights
- Unplug charged devices
- Weather strip doors & windows in winter

WATER UTILITY EXPENSES:

- Put dishes in a designated clean sink when washing and rinse them all at once rather than separately under the tap
- When using the dishwasher, run the shortest wash cycle possible, use the air dry cycle, and run only full dishwasher loads
- Check toilets, pipes, and faucets regularly for leaks and repair them
- Install low-flow shower heads and flow-reducing devices on taps
- Reduce the length of time on showers
- Collect rainwater to water plants outdoors
- Use your dishwasher if possible. Washing dishes by hand typically uses 6 times more water than the normal dishwasher cycle

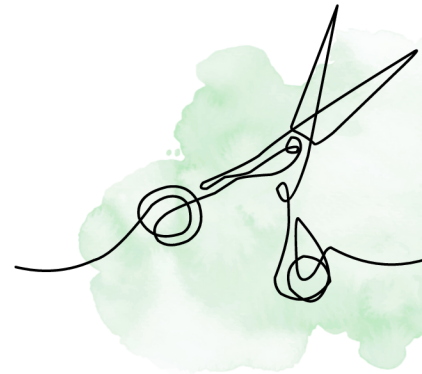
TELEPHONE, TV & INTERNET EXPENSES:

- Cancel services or features from your providers that you do not use
- Call your providers and ask them for a better rate. Look at their competitor's rates before calling for bargaining. If needed, switch providers when your contract is up
- Cancel your landline if you only use your cellphone
- Cancel subscriptions that you no longer use such as apps, music, and/or streaming



Do You Need To Make A Change?

Cut Your Expenses (Continued)



When you do not have enough money to cover your budget each month you can look at different opportunities to cut your expenses to help balance your budget.

RECREATION EXPENSES:

- Take a local vacation by car instead of flying to a destination. Even better, take a staycation and be a tourist in your own region/community
- Buy secondhand sports equipment
- Look for recreational programs run by your community and discounts for low-income families
- Contact your local recreation department and ask to be on their email list for upcoming events
- Pack lunches when travelling or attending all day events
- There are lots of opportunities for free
- or low-cost fun:
 - Walk or jog through a park
 - Enjoy public parks
 - Build a snowman, go skating, tobogganing, cross-country skiing or snowshoeing
 - Borrow books from the library
 - Use the Internet at your local library
 - Visit a museum, art exhibit, or science center to fill an entire day instead of short one-hour events/attractions
 - Attend free community events
 - Visit with friends and family
 - Play board games
 - Go swimming at your local pool or lake

TRANSPORTATION EXPENSES:

- Carpool if you can find friends or neighbours with a similar schedule and destination
- Barter for car maintenance and repairs
- Drive responsibly to reduce tickets and accidents that cause higher insurance premiums
- Stay up with regular maintenance of your vehicle to avoid more costly major repairs

INSURANCE EXPENSES:

- Contact your provider and ask them for a better rate. Look at their competitor's rates before calling for bargaining
- Make sure you are not paying for coverage you do not need

MEDICAL EXPENSES:

- Consider buying generic instead of brand-name prescription drugs (check with your doctor first)
- Watch for two-for-one sales on glasses
- Look into the costs covered for low-income households by the Alberta Adult Health Benefit or the Alberta Child Health Benefit programs
- See if your child may be eligible for Jordan's Principle coverages

