

# SIMPLE SAVINGS IDEAS

1	Take your lunch to work twice a week. This can save you around \$10 a week and probably means you will eat something that is better for you.	\$500pa
2	One less visit per month to the takeaway could save you \$25 a month.	\$300pa
3	The regular take-out coffee has become an accessory just like the mobile phone – only more expensive! Cutting out three coffees a week can put \$10 to \$12 more in your pocket.	\$600pa
4	Small households often fall into the habit of using the local store for regular shopping instead of the supermarket. Around \$10 a week can be saved by shopping more carefully for regular items.	\$500pa
5	Use the library and save a lot of money. If you are a regular reader you could save \$35 a month or more.	\$400pa
6	Are you a clothes addict? Perhaps you can do without that one extra item you don't really need and save around \$50 a month.	\$600pa
7	When the next pay rise comes along, can you save half of it rather than fall into the habit of spending it simply because you have it?	\$500pa
8	Maybe your household has some special savings opportunities, e.g. telephone, electricity, water, magazines.	\$200pa

## Now for some big ones...

1	Stop smoking. Based on one packet per day and taking account of lighters, extra drycleaning, etc., you can save at least \$80 per week.	\$4,000pa
2	Are you a regular restaurant user? Could you change your habits, go once less often each month and save up to \$100 per month?	\$1,200pa
3	When you next change your car, will you buy the cheaper model? Look at the difference in monthly repayments and put this amount into your savings. This can save you at least \$1,000 a year.	\$1,000pa
4	Do you need two cars? Registration, insurance, service, petrol and investment of your equity in the car could save you at least \$2,500 per annum.	\$2,500pa