# WAYS TO SAVE MONEY

# LIVE WITHIN YOUR MEANS

Set a budget and stick to it.



### SPEND LESS THAN YOU EARN

Track your expenses and make sure that you are spending less than you earn.

# MAKE A SHOPPING LIST

Before going shopping, make a list of items that you need to buy and stick to it.

## USE COUPONS

Use coupons and take advantage of discounts and sales to save money.

# **5** NEGOTIATE PRICES

Don't be afraid to negotiate prices when shopping or dealing with service providers.

