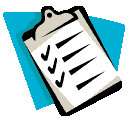
1. Pack your own lunch! If you spend $7.00 per day and you buy lunch at a restaurant 5 days a week, this is $35.00 a week, which is $1,820 per year! And it’s healthier than eating out, too.

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1. Make a grocery list! This will help you buy the things you need, not just whatever looks tasty.



1. Clip those coupons! When you go to the store, buy things that are on sale, or look for coupons in the newspaper before you shop.

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1. Check the clearance racks first! When you are shopping for clothes and shoes, sometimes you’ll find exactly what you wanted for half the price if it is on sale.

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1. Don’t carry a lot of cash around with you. You are more likely to spend it, or lose it, if you keep it with you. Instead, only bring the amount you need for that day.



1. Have friends over instead of going out! If you have a game night or movie night at home, you you will still have fun and spend less money.



1. Save your change! Keep a change jar and throw your extra change in it to save up for vacations and new things you want.





[www.gowise.org](http://www.gowise.org)