



Money. Matters.

On-demand financial guidance by Dupaco

Make new frugal habits a breeze

Looking for ways you can start living more frugally? The good news is that cutting expenses doesn't have to mean sacrificing all the good stuff. Frugal living simply means smarter spending—and when you get creative, the possibilities are endless!

These tips can help you spend less and save more!



TAKE A BITE OUT OF YOUR GROCERY BILL: COUPON CLIP YOUR WAY TO SAVINGS



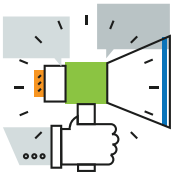
The average American household spends

\$3,753

a year on groceries!

1. **Plan meals.** Plan your meals around each week's store specials.
2. **Become a fan.** Follow your favorite brands on social media and email. Many brands reward their loyal customers with exclusive offers.
3. **Sleuth for coupons.** Search online for store and product coupons ahead of time.
4. **Go generic.** Give generic products a chance, especially single-ingredient products like flour.

ARE YOU UP FOR THE CHALLENGE?



Get your spending back on track with a frugal month—a spending fast to cleanse your budget in the areas where it needs it most.

Get started:

Track your spending.

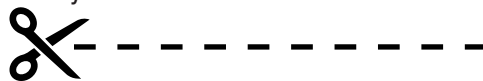
Record everything you spend money on. Pay a bill—write it down. Turn on the lights—record it. Go to the grocery store—add it to the notebook.

Be kind to yourself.

As you keep track of your spending, resist the temptation to judge yourself for overspending in the past. Instead, look ahead and stay positive about your budget challenge.

Determine where you can cut costs.

Your spending journal will help you start seeing where you can cut costs throughout your frugal month—and beyond. Each week, reevaluate your spending habits and try to cut even more.



Are you making regular coffee runs?

Are you eating out for lunch instead of bringing meals from home?

Are there clothes you're putting in the dryer that can be hung instead?

How much are you spending on gas and electricity each month?

How often are you using your gym membership, streaming subscriptions and other monthly "extras"?

What's your spending baseline?

Stripping your budget will allow you to determine your spending baseline—the least amount you can spend to live comfortably.

Establish a new budget.

Finding your spending baseline will also help you establish a budget that better matches your priorities.

A free **Dupaco Money Makeover** can help you create your budget so you can save more for your goals. With Dupaco's You-Name-It Savings accounts and Holiday Club, you can systematically save for the things that matter most to you.



BEAT THE HEAT WITH THESE ENERGY REBATES

Looking for ways to make your home greener this summer? You might be eligible for rebates on products and services that help your home beat the heat more efficiently. Before you make your next energy-efficient purchase, review the rebates your energy provider offers. Here's a look at some of the summer-friendly rebates you might find:

LEARNING THERMOSTAT

Learning thermostats can help you manage your cooling (and heating) efficiency by communicating with your phone. The technology learns from your usage and adjusts the temperature in your home based on your needs and habits. Some energy providers offer rebates toward the purchase of a learning thermostat.

COOLING TUNEUP

When you have your air conditioner regularly cleaned and serviced, it helps it run more efficiently and last longer. You might be eligible for a rebate to have this task completed.

CENTRAL AIR CONDITIONER

If you upgrade your central air conditioner, you may qualify for a rebate.

APPLIANCE RECYCLING

Some energy providers will pay you for old, working refrigerators, freezers or room air conditioners.

Simple tricks to save energy and keep your cool



Avoid using appliances until late at night, when it's cooler.



Regularly clean or replace your furnace filter to help it run more efficiently.



Ceiling fans should blow the air down during the summer.



Use window shades to block sunlight from your home.

Want more ways to save? Check out Dupaco's member discounts at dupaco.com/events