

Cost cutting around the house

The truth is that the cost of living has gone up, and chances are it will continue to grow higher in years or even months to come. To avoid a huge financial burden on our shoulders, we can do more to save in order to manage the rising costs of living. Here are some things you can do in your property to save money and utility costs around the house, one step at a time.

1. Write a shopping list – And stick to it.

Never go shopping without a list, or without an idea of what you are going to buy. Lists are highly effective and will end up saving you a ton of money. You will buy exactly what you need and avoid unnecessary spending except the occasional treat.

2. Clean out your closet.

Go through your closet and get rid of some of the junk in there. You could sell most of the stuff or even donate it. Then find something else more useful to do with the newly found space. This will also take a psychological burden off your mind to have a clean closet and it will put a few coins in your pocket.

3. Prepare your meals at home.

Cooking at home is the much cheaper and healthier option in the long run. And cooking is fun!! You do not have to spend money on take out or even eating out- You could do this once in a while. Also, carrying a packed lunch to work will save you the costly trip to the fast food joint right around the corner.

4. Make a maintenance plan.

Instead of waiting for things to break down around the house, you could do regular check-ups on the appliances and repair them whilst the damage is still minimal, this could go a long way in saving you a whole lot of money.

5. Organize! Organize!

Organize and clean out your pantry. Keeping a well-organized pantry means that you won't have to spend money on things you already have, and besides, having a neater pantry means you will

have less of a headache while cooking because you know and can see where everything is.

6. Use energy efficient lighting.

The good old incandescent bulbs are being phased out and it's time to upgrade to more efficient and energy saving LED and CFL bulbs. These will save you a whole lot on your end of month electricity bill. Or you could switch to solar panels, they are equally as effective and could save you tons on cost.

7. Start your own kitchen vegetable garden.

This is a great way to bring healthy organic food to your table. You save on time and money— you won't have to run to the grocery store every now and again. As an added advantage, gardening is a great hobby and it very productive in more ways than one.

8. Reuse and recycle

Instead of throwing containers away, you can find effective ways to use them to store other things. For example, if an old towel is worn out, you can cut it into smaller pieces which you can use as a rug or duster to clean up around the house.

9. Collect those coins!!

Get a jar to keep any loose change you find lying around the house or inside the couch or in the depths of that old bag. The coins might come in handy because you know where they are and won't waste time looking for them, and they also look neater. You could also trade in the coins for notes at the supermarket.

10. Turn it off!!

Whenever you are not using any electrical appliance the house, make sure it is turned off and unplugged from the socket. This will go a long way in reducing the amount you will have to pay for your electric bill at the end of the month.

11. Do not keep up with the Jonesses or the Kardashians or anyone.

Do not spend because you want to be the one with the best gadget or are trying to outdo the rest of the neighborhood. Make sure that your spending is not just for the sake of appearance, but instead you are buying things that you truly matter.