



## 50 Ways to Defrazzle Your Finances!

From the Mom-Defrazzler  
[www.mom-defrazzler.com](http://www.mom-defrazzler.com)

1. Pay yourself first – put 15% of your GROSS salary into a savings account used just for investing.
2. Put on a sweater – lower your thermostat 3°
3. Lower your thermostat at night or when out
4. Speed shower – keep your shower to 3 minutes
5. Downsize – move to a smaller place with lower rent/mortgage
6. Ride your bike/walk/take a bus
7. Hold a garage sale
8. Sell your stuff on e-bay
9. Get a part -time job – invest what you earn
10. Learn to negotiate when purchasing items – even in department stores. It often works!
11. Rent out a room in your home
12. Track your spending and see what you can eliminate
13. Take your lunch with you instead of buying it
14. Split your lunch with your friend/spouse/child
15. Buy the smallest coffee
16. Join the library instead of buying books
17. Shop at the thrift store
18. Stop eating out: set up menu-plans and cook at home
19. Start a home business
20. Replace burned-out bulbs with energy efficient light bulbs
21. Set your air conditioner to “auto”
22. Keep air filters, furnaces, etc. clean
23. Fix leaky taps
24. Don't run the water while you brush your teeth or wash your face.
25. Keep the damper closed (and use sealed glass doors) on your fireplace to keep the cold air out.
26. Repair sealing and insulation leaks
27. Lower the temperature on your water heater
28. Use water efficient taps/shower heads/toilets
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33. Use timers on lights, pool pumps, heaters, etc.
34. Increase your insurance deductibles.
35. Use a brokerage firm to make sure you're getting the best deal on your mortgage and insurance
36. Shop every two weeks instead of every week.
37. Make sure your cupboards are as bare as possible before you shop
38. Create a budget, and use cash only
39. Shop with a grocery list and stick to it.
40. Buy in bulk
41. Read flyers
42. Throw all your pocket change in a jar at the end of every day. Deposit the money when the jar is full
43. Work with a tax accountant to lower your monthly taxes
44. Work with an investment company to set up good investments for your needs
45. Buy the best quality you can afford
46. Pay off your credit card each month
47. If you have debt, pay it off as quickly as possible
48. Improve your skill set so you can earn better money. Invest the difference – don't spend it!
49. Only buy things that appreciate – don't waste your money on stuff that has no value
50. Create a “fun” account. Put \$20 in it every month and once every 4 months, spend it doing something you really enjoy.
51. Turn a beloved hobby into a business.
52. Try “Mystery Shopping” (see my site for resources)
53. Keep a gratitude journal and train yourself to be content.

