

SAVING TIPS for MoneySavvy Bermuda Residents 2019

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\$ESTIMATED DOLLAR amounts saved per month, Note: your budget may be more or less than state.

Cost savings per Kwh, check your bill.	Raise the air-conditioner temperature 2 degrees, to less cold. You won't notice, but your compressor turnover will. Leave even higher when away at work?
Savings??	Use/purchase a slow cooker crockpot. Amazing what can be made ahead of time as well as decreasing electricity usage.
Savings??	Set water heater timer for restricted use. Be very brave - turn off water heater completely in summer!
40.00	Hang eight laundry loads outside instead of using dryer @5.00 per load
5.00	Subscribe online to your favourite magazines @ \$50 per year divided 12 = 4.15 per month compared to 9.15 per magazine per month on the newsstand.
24.00	Drink plain water, not soda - 4 cans soda per week @1.50 per can, buy a PURE filter container, not bottled water
128.00	Take the bus/ferry twice a week - 48 trips in three months @ 8.00 round trip per trip over parking and driving each day COST \$22per day minus \$8 = \$14 per day savings
24.00	Serve one meatless meal each week saving on average 6.00 per pound chicken
30.00	Pack a homemade low cost lunch, twice a week i.e. egg salad/apple/banana, peanut butter, etc. savings 4-10.00 per lunch over purchased lunch between 9.00 - 15.00
50.00	Shop the Barn for books, school uniforms, jeans, party dresses, children's toys, books, jewelry, appliances, furniture, etc. per month
20.00	Buy groceries on discount day Wednesday - 5% on \$100
15.00	Pay BELCO before discount date 5% on balance of 300
72.00	Cut back on cigarettes, two packs a week @ 9.00
60.00	Avoid afternoon snack break at 3.00 a day really adds up in your pocketbook and waistline
40.00	Use prepaid phone cards - when they are gone they are gone each month. Calculate Savings off bill - \$\$\$?
20.00	Grow your own flowers - take cuttings with permission - dip in Root grown @ 12.00 a jar (lasts a long time) savings over potted plants 2 -

	per month @ 10
12.00	Grow your own bananas - ask a friendly neighbour for a few root contributions Monthly - @ 3.00 per pound for 4 pounds
10.00	Grow tomato sets in pots or recycled coffee cans - average 12 tomatoes per pot @ 4.99 per pound 2 pounds a month, less planing seeds. Try leaf lettuce - three - four crops a year. Wonderfully fresh.
60.00	Buy ladies washable suits (made of polyester and triacetate blends), rayon and poly blend stops, pants, etc. instead of dry cleaning - savings per month
28.00	Buy men's high grade polyester/cotton shirts/pants, business casual - wash, iron at home, savings per week One hour ironing @ 5 compared to commercial laundry
\$30-90 new	Recycle used jeans, shirts (or buy at a thrift shop) with beads, patchwork, buttons, applique, glitter - see instagram for hundreds of ideas. You'll need your family's sewing machine and maybe some gran's tutoring! Recycling savings can be infinitesimal - so many ideas and directions on the Internet!
	Recycle old beat up furniture, picture frames, with new paint, decals, painted scenes, flowers.
40.00	Have informal get-togethers at your home. Potluck, wine tasting, etc. 1 litre wine @ \$20 per bottle saves \$40-\$50 than going to an event.
	Now, you add in your savings tips!
\$700 +/-	Estimated monthly savings total