

Counselors Often Can Help Save Thousands With Simple Spending Tips.

Many consumers develop spending habits that can lead to financial crisis; especially if a layoff, job loss, or other stress occurs in the family. Credit counselors can spot these spending patterns and suggest lifestyle changes that can make the difference between surviving a financial stress issue and folding under it.

Some examples of wasteful habits that can make a big difference are:

Buying coffee. Stopping for a cup every morning on the way to work or getting a special drink during a break can add up. It is easy to spend \$60 or \$70 a month on this habit alone. That could be \$1000 a year saved if you just made the coffee at home and took a thermos.

Bottled Water. Yes, it usually tastes better than tap water but \$1 a bottle versus less than one cent a bottle is a big difference. At these prices, it's a much better deal to buy a filter pitcher for \$20 and make your own. That can save as much as \$35 a month or more.

Paying Checking Account Fees. Many banks are now charging fees for having your money in a checking account. It may be time to look into a local bank or credit union that offers free checking. And that goes of free use of ATMs as well.

Cell phones. Look into low cost providers and hold a family meeting about curtailing texting and limiting phone usage until things improve. This can save hundreds each month.

Cable TV. It may be time to reduce the 300 channel service to basic cable and save \$40 or \$50 a month without too much sacrifice.

Brown Bag It. Carry your lunch to work or school. And prepare dinner at home instead of going out or even ordering in. It's a lot cheaper and can be better for you as well. A little extra work is worth it, especially when the savings can be huge.

Use the Library. It's free.

A typical family can save \$200 a month or more with some simple, common sense changes to spending habits. A counselor can help you make the adjustments and you will be surprised at the difference it can make.