

31 Smart Ways to Cut Monthly Costs (No Extreme Budgeting Required)

Let's be honest—most of us aren't clipping coupons or washing Ziplocs. But that doesn't mean we can't find easy wins each month. These are all low-effort ideas that don't feel like extreme budgeting, and they really do add up.



Print this out or bookmark it. Check off the ones you're going to try—and start keeping more of your money without sacrificing your sanity.

1. **Cancel One Streaming Service:** You probably won't miss it. Rotate instead of stacking, or just use CUE Broadcast.
2. **Use a Programmable Thermostat:** Set it to drop a few degrees at night. Saves energy automatically.
3. **Review Your Subscriptions:** Use a service like Rocket Money or check your bank statements manually. Bet there's one you forgot about.
4. **Split Bulk Buys with a Friend:** Don't need 24 rolls of paper towels right now? Split the Costco haul.
5. **Renegotiate Your Internet Bill:** Call, ask for current promotions, and don't be afraid to say "I'm thinking of switching."
6. **Use Cashback Sites When You Shop Online:** Rakuten, Capital One Shopping, etc. — 2% here, 5% there adds up.
7. **Buy Generic—At Least Try It:** Often the same thing. Just cheaper.
8. **Get a Library Card:** Free books, movies, audiobooks, and more. Totally worth it.
9. **Set Up Auto-Pay on Bills:** Avoid late fees and sometimes even get a small discount.
10. **Eat Out One Less Time per Week:** That's \$40–\$60 saved with one decision.
11. **Check Your Insurance Rates Annually:** Bundle or switch providers. Loyalty rarely pays anymore.
12. **Turn Off "One-Click" Ordering:** Slows impulse purchases. Adds friction (in a good way).
13. **Buy Used When It Makes Sense:** Especially for tools, furniture, or kids' stuff.

14. **Pause Shopping for 7 Days:** Not forever—just long enough to reset your habits.
15. **Track What You Actually Spend:** You don't need a full budget. Just awareness. Use a free app or spreadsheet.
16. **Join a Neighborhood Buy/Sell/Trade Group:** Facebook Marketplace and Nextdoor are goldmines.
17. **Use Less Laundry Detergent:** Most people overpour. It doesn't clean better—just costs more.
18. **Ditch Bottled Water:** Get a filter pitcher. You'll save money and stop hauling 24-packs.
19. **Skip the Extended Warranty:** Most are unnecessary. Your credit card may already cover it.
20. **Unplug Energy Vampires:** TVs, game consoles, microwaves with clocks—they all draw power 24/7.
21. **Cut Your Own Hair (If You're Brave):** YouTube has tutorials. At least try trimming in between haircuts.
22. **Use Apps That Round Up Your Change:** Like Acorns. Not exactly saving—but it grows.
23. **Take Advantage of Employee Discounts:** A lot of people forget they exist. Ask HR or check your intranet.
24. **Buy Gift Cards at a Discount:** Raise.com and others offer 5–10% off for stores you already use.
25. **Turn Down the Water Heater a Few Degrees:** You'll never notice the difference—except on your bill.
26. **Check for Unused Phone Data or Features:** Downgrade if you're not using unlimited everything.
27. **Freeze Your Spending for One Weekend a Month:** Treat it like a challenge. No spend = instant savings.
28. **Use Free Budget Tools:** You don't need to pay for Mint alternatives. Plenty of solid free options out there.
29. **Get on a Meal Plan You'll Actually Use:** Even basic planning prevents food waste (and last-minute takeout).
30. **Sell 5 Things You Never Use:** Garage? Closet? Done. \$100–\$300 easy.
31. **Start Earning Instead of Just Cutting:** Eventually, saving more gets harder. That's why I created CondoFeesRelief.com—a way to earn recurring monthly income without selling anything. Check it out if you're ready to flip the equation.

Bonus: Want to Go Further?

- [Make a Quick \\$180 Right Now](#)
- [99 Side Hustles You Can Start Today](#)
- [Free Contact Lenses Trial](#)

Saving money is smart—but earning on the side can be a game-changer. If you're tired of cutting, maybe it's time to build something.

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