

Finding Extra Ways to Save

Making small changes to your everyday decisions can help you find extra savings to sock away for your future! We hope these tips will inspire you to take action.



Pack your own lunch—don't eat out every day

Eating lunch out can range from \$4 to \$15, but an average brown-bag lunch is just \$4!¹



Check cell phone plans

Make the switch! Big cell phone companies constantly offer new and rebundled plans; check yours every six months for changes and possible savings.



Keep your coffee—but order a medium instead of a large

Don't give up your favorite morning ritual—just try downsizing and watch those pennies add up!



Watch movies at home versus going to the theater

If you're a movie buff, you can save oodles by waiting to watch new releases from home and making your own popcorn! If you just can't wait, look for movie theater discounts (typically on Tuesdays).



Use cash versus plastic for meals out

People spend 12 percent to 18 percent² more when using credit cards than when using cash. Researchers found the average fast-food purchase rose from \$4.50 to \$7 when customers used plastic instead of cash.

¹ <https://money.howstuffworks.com/personal-finance/budgeting/how-much-cheaper-to-pack-lunch.htm>

² www.investopedia.com/articles/pf/08/pay-in-cash.asp

Savings Add Up!



\$20/month

Streamed 2 movies at home



\$20/month

Switched cell phone plan and/or carrier



\$16/month

Packed own lunch once per week



\$28/month

Paid cash for meals out



\$14/month

Switched to medium coffee



\$98 per month

Invest your daily decision savings in your retirement plan.

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