



Radically Reduce Expenses

10 Practical Ways to
Cut Costs Fast

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HEY, FRIEND



ABOUT US

We're Hope and Larry, married since 1988 and proud parents of four amazing sons. We worked in radio and television by trade, but we're bargain-hunting, frugal-living ninjas by necessity. We raised our sons debt-free, paying cash for a home, when our income averaged about \$40,000.

Together, we help families develop lightning-fast, money-saving reflexes, perfect their ability to spot a clearance rack at 300 paces, and master the art of living with a spirit of joy and abundance on a budget

ABOUT THIS BOOK

Lowering your expenses begins with knowing where to look in your budget and then prioritizing where you will spend your money. This guide covers 10 ways you can radically lower your expenses. You'll find step-by-step instructions and check lists for each step

Stay in touch



1

Cancel Subscriptions

These days, it is possible to have any number of items delivered to your home on a regular basis. Everything from "A" to "Z" can be found with a simple stroke of your Google finger.

Here are just a few examples:

- Diapers
- Beauty Supplies
- Beard and Hair Care Products
- Essential Oils
- Snacks
- Clothing and Shoes
- Books
- Children's Crafts and Educational Products
- Wines
- Pre-made Meals and Meal Kits
- Cable or Satellite

This is a recipe for disaster. First of all, most of these products are being offered at a premium price (after you accept their ultra-low priced introductory price). Secondly, these companies know that it takes just a couple of shipments for you to get accustomed to your monthly "fix" arriving right on schedule. Finally, consumers are resistant to change. Once we settle into a routine, we don't make changes (even when we know they are necessary to our financial or emotional health).

ACTION STEPS

- Make a prioritized list of your subscriptions, their cost, and frequency.
- Take your goals into consideration. It's better to cut services than keep those which are standing in the way of you becoming debt-free.
- Keep only those which fit into your budget.
- If you plan to keep the subscription, call and negotiate a lower rate. If you threaten to cancel, be sure you are willing to follow through.

2 Stop Going Out to Eat

Three months after we married, we were flat broke. Living paycheck to paycheck definitely was not something I wanted to do. I knew it was time to take the bull by the horns and figure out where all of our money was going.

I tracked every penny we spent for thirty days. Then, I divided the lengthy list of numbers into categories, adding up the totals.

As it turned out, much of our hard-earned cash was being doled out to Subway, McDonald's and the local steak house. We weren't eating out any more than once a week, but we needed to cut this expense - and do it quickly.

We limited eating out to once a month - and we stuck to that plan!

ACTION STEPS

- Determine how many times you will go out to eat each month and how much you are willing to spend in total. (Include tips in your calculations..)
- Make the most out of restaurant coupons and discounts. Research the on-line menu ahead of time, so that you know what you can afford.
- Make eating out a reward. Get the kids involved by coloring in a goal sheet, with a countdown to "restaurant night".
- Insure success by putting your eating out money into an envelope at the first of the month. When it's gone, you're done. You'll never overspend.
- Consider taking family picnics in lieu of restaurant visits. Be sure to take along a the frisbee, a boardgame, or a read-aloud.

3 Cook at Home and From Scratch

When you are cutting your budget down to size, the cost of food is one of the first places you should look. The average American family of four spends around \$1200 per month on food.

This amount can be significantly reduced. A few simple, easy steps will save you both time and money.

ACTION STEPS

- Keep an up-to-date pantry and freezer inventory.
- Menu plan, based on what you have on hand and sales items from that week's store flyer.
- Stop buying junk food.
- Stop wasting food. Be sure you have a plan for using food before it rots.
- Have a system for tracking and using leftovers.
- Pack lunches for work, instead of buying fast food.
- Bulk cook once a week (or make a double batch of entrees, freezing one half for later use.)

4

Consolidate Driving

A few years ago, the price of gasoline rose to over \$4.00 a gallon. Suddenly, public transportation usage soared, people began riding bicycles to work, and a trip of two miles or less was deemed "walkable".

My husband and I joined the bandwagon and learned a lot about how we were using our vehicles. When we consolidated our driving, mapped out our destinations, and left the house far less often, we slashed our overall gas budget by a whopping 30 percent.

Seemingly small acts, like going out frequently for small errands can add up to a sizable amount of money by the end of the month.

ACTION STEPS

- Use apps like [Gas Buddy](#) and [Gas Guru](#) to find the lowest prices in your area.
- COSTCO is known for their low gas prices. It may be worth the price of membership if you shop the store wisely and fill up on gas there.
- Use gas points from grocers like HyVee and Kroger to get a discount on every gallon of gas.
- Drive efficiently, avoiding quick starts and hard stops.
- Consider carpooling or ridesharing when possible.
- Regular maintenance on your car can enhance performance, increasing gas mileage.

5 Lower Your Energy Usage

For many years, I believed that my energy bills were “fixed” and really couldn’t be lowered. I absolutely hated seeing that rectangular envelope in the mailbox. I just knew it was going to be a harbinger of budget-busting proportions.

Then, one day I grew tired of feeling trapped and feeling unable to make a change in this monthly bill, which threatened our budgetary boat. That's when I began researching ways to cut our utility bills down to size. It turns out that there are many easy and inexpensive ways to lower your energy usage.

ACTION STEPS

- Regularly maintain your heating and cooling systems.
- Install a programmable thermostat to save \$10-\$15 per month.
- Many experts suggest lowering water heater temperature to 120 degrees.
- Unplug appliances, computers, and printers when not in use.
- Install faucet aerators and low-flow shower heads.
- Clean out the dryer lint trap and exhaust hose.
- Install new weather stripping on exterior doors.
- Seal cracks around windows.
- Install LED lightbulbs.

6 Lower Your Housing Costs

Although undoubtedly a difficult decision, moving or downsizing can result in the ability to pay off debt and meet financial goals much more quickly.

In late 1988 we made the decision to move after realizing that our two-bedroom apartment cost too much for our meager budget. Although we had no idea where we would find cheaper accommodations, we began to pray and look.

Eventually, we spied a 550 square foot, 1-bedroom home while on a walk one night. The renting price was \$85, less than our apartment. It was the perfect home for the next four years.

ACTION STEPS

- Compute the financial weight of your housing on your budget. Aim for a rent or mortgage payment that is no more than 25% of your total monthly income.
- Research housing costs in outlying areas. Sometimes you can find more square footage for less money if you are willing to commute a bit.
- Make a list of the pros and cons of moving. This will help you decide on the best "move" for you.
- Make a prioritized list of desired amenities. You will probably not get everything. So, be sure that your non-negotiables are at the top.
- Rent out a spare room. A roommate can reduce loneliness as well as your costs.

7

Check Insurance Rates

Insurance can be costly and prices vary wildly, depending on your coverage and the type of policy. In general, it's a good idea to shop rates once a year. Pick a date that is memorable for you, like your birthday, anniversary, or a holiday. That will always be your cue to remember to call around for new policy rates.

A broker can often get you a better policy at a more competitive rate. Here are some items to take into consideration when it comes to insurance.

ACTION STEPS

As a rule of thumb, when your life changes, your insurance does too. Here are some examples.

- getting married
- having a baby
- retiring
- changing jobs
- moving
- graduation
- getting divorced
- your teenager begins driving
- your young adult moves out of your home
- you made major home improvements or updates
- you installed a trampoline, pool, fireplace, or wood-burning stove
- you installed a security system

8

Stop Shopping

Even if shopping is not your pleasure trap of choice, you can still be wasting a significant amount of money every time you open your internet browser or walk into a local establishment.

Years ago, when my husband and I decided to save every penny we could, we realized that we were spending a whole lot more time and money at garage sales than we thought we were. Essentially, we were keeping ourselves from reaching our goals through a series of small purchases.

We vowed to stop any unnecessary spending. To help to this, we instituted some simple, but powerful rules.

ACTION STEPS: Before you hit that "Buy" button

Ask yourself three important questions.

1. Do I need this?
2. Does the cost of this item fit in my budget?
3. How will the purchase of this item affect my goals?

Phone a friend

Have a friend's number on speed dial. Ask them to talk you off the "buy" cliff. If you have a partner, you should have an agreed upon spending limit. If you plan to go over that amount, you need to call them first to discuss the purchase.

Unsubscribe

If receiving those weekly sales flyers from Bed Bath and Beyond result in monthly budget disasters, unsubscribe. If you don't see it, you won't buy it.

9

Learn to Do It Yourself

Throughout my life I have noticed that those who have some basic DIY skills fare well during trying economic times. These are the people have practical skills ranging from knowing how to split and stack a cord of wood, rewire a lamp, or fix a car.

You're never too old to learn how to do something for yourself and Google has made it easier than ever before.

The best part is, you can often take those skills and know how and start a side gig, making money which will help you pay down debt or reach that next financial goal.

ACTION STEPS

- Before you call a repairman, see if you can fix it yourself. Google the problem. Often the solution is easier than you think.
- If you need help, is there a friend who knows how to do what you need? It's a bonus when you can pay them with pizza. Be sure to watch and ask questions so you can do it yourself next time.
- Make a list of your skills. What do you know how to do?
- Make a list of how each of your interests might allow you to generate some extra cash.
- Make a list of things you would like to learn to do. Then, Google each to see if you can get started for free.

10 Plan Staycations

In 32 years of marriage my husband and I have tackled some pretty crazy goals, like paying off our first mortgage in five years and paying cash for our current home. The road to these goals was paved with compromises. One of the hardest decisions we made was to delay taking lengthy or expensive vacations.

The good part was that we gained a great appreciation for having family fun without spending a lot of money and we found out that there were amazing and fun opportunities right in our own backyard. You can still relax and save money when you plan a staycation.

STAYCATION PLANNER

1. Set a vacation budget that realistically fits in with your stated financial goals for that calendar year.
2. Plan some fun. "All work and no play" is a bad idea if you are vacationing. Find a balance of "getting projects done around the house" and "kicking back your frugal heels".
3. Google "Fun Free Activities in my Area". You'll find festivals, shows, parks, and more that you didn't even know existed.
4. Focus on the outdoors. Parks are without a doubt the single most prominent source of free fun we have used in the past 3 decades.
5. Buy special food and take it along for the day.
6. Do one unexpected event. Surprise the kids with one activity that they never saw coming. It doesn't need to cost a lot of money to be memorable.

Staycation - Weekend Trip Version

If your budget allows for a quick weekend trip, then by all means, hit the open road. Staying close to home does not mean that you can't have fun. You'll be spending less money, while hitting that "reset" button, allowing you to go back home refreshed and ready to continue making progress toward your financial goals.

The best part is, all nasty feelings of guilt will disappear, because you planned ahead, saved up the money, and paid cold hard cash. Trust me, this will empower you in a way that no Disney extravaganza (that you paid for using credit cards) will.

STAYCATION PLANNER (Overnight Hotel Option)

1. Check rates through Travelocity or another travel site. Call the hotel directly before booking to ensure you get getting the lowest rate.
2. Ask the hotel about AAA, AARP, professional, or fraternal organization discounts.
3. You'll get cheaper hotel rates on a weekday.
4. Travel off season. Rates at fancy hotels plunge when occupancy is low.
5. Save money by taking food and snacks in the car. Make use of the hotel's complimentary breakfast bar (or any other free amenities offered).
6. Check out restaurant on-line menus ahead of time. You'll know what you can afford to buy and items that fit your dietary requirements.
7. Google "free attractions" in that area. You'll find a lot of amazingly fun things to do that won't cost you a penny.
8. Plan one "splurge". It doesn't have to be big. It can be reserving \$20 for ice cream at a fancy shop or buying matching t-shirts for the kids. This will make it a special, memorable moment for the whole family.

Your Next Step

The "Frugal Finance Planner"



If you are:

- Living paycheck to paycheck, **praying** the car doesn't break down.
- Lying awake at night, **worrying** about unexpected expenses.
- Using credit cards to pay bills every week and then **cringing** when you see the monthly payments.
- **Repeatedly checking** your bank balance to see if there is enough money to go to the grocery store.
- **Swallowing your pride** and asking your friends or (Ugh!) parents, for a loan.

It's time for you to:

- Do a happy dance when the bank statement arrives in the mail, **because you already know that all your bills are paid** - and you **have money left over**.
- Live within your means while **still going on date nights or treating the kids to a movie**.
- Save enough to take that dream vacation with the family - and **pay cash to see Mickey and the gang**.
- Set financial goals, and finally be confident **you'll actually reach them**.

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