



### 1. Don't Buy It

- Stay out of the malls & stores. Shop by catalogues if that is less tempting.
- Don't take debit and credit cards with you.
- Set limits. Take a limited amount of cash, a calculator and a list.
- Practice "the 24 hour wait and see".
- If you need produce, dairy or bakery goods, shop the perimeter of the store, and avoid the other aisles.

### 2. Borrow

- Use the library for videos, DVDs books, CDs and computer games.
- Borrow bigger tools from neighbours.

### 3. Share

- Car pool.
- Share tools.
- Buy in bulk & split the purchase with a friend.
- Use baby sitting cooperatives.

### 4. Substitute

- |                       |            |   |
|-----------------------|------------|---|
| - Videos              | instead of | Movies                                      |
| - Pagers              | instead of | Cell phones                                 |
| - Pay as you go plans | instead of | Fixed cell contracts (but check your math!) |
| - Take your lunch     | instead of | Eating out                                  |
| - Generic brands      | instead of | Brand name                                  |

### 5. Use It Wisely

- Turn off lights, use lower wattage bulbs, & turn down heat when you can.
- Use programmable thermostats, block heaters, & lights outside.
- Recycle bottles.
- Use rain barrels.
- Consider long distance phone plans.
- Use only your own bank's automated bank machines.





## 6. Find the Best Buy

- Look for and use coupons for goods you would normally purchase.
- Check sales flyers.
- Buy second hand goods from garage sales & classified ads & internet.
- Buy from consignment stores, thrift stores & liquidation stores.

## 7. Make It

- Do your own repairs & painting.
- Grow a garden, even a balcony garden for produce you usually buy.
- Make your own wine & beer.
- Make gifts, and the cards & wrapping paper too.
- Learn to mend --- and to cook.

## 8. Rent or Hire

- Rent a car or use a taxi instead of owning your own car.  
(Look at all the costs of owning: car payment, maintenance, gas, repairs, insurance license. It just may be cheaper.)
- Rent tools & equipment instead of buying.

## 9. Find It Free

- Check the internet or bargain finder or classifieds for “come & get it for free”.
- Ask at the end of garage sales for any free goods.
- Tell people if you need something like a desk or clothes. Often people have these things & want to get rid of them. They just don't know who might want it.
- Give people a list of items you could REALLY use at Christmas or for your birthday.

## 10. Trade

- Join a local “trade for services” community group.
- Trade clothes, books, videos, games, equipment.

