5 ways to save more $$ every month!

**1. Set goals.**

Setting goals is a habit for [people who are good with money](http://www.clark.com/7-habits-financially-successful-people?__federated=1), and it should become a habit for you too. Once you have a goal or goals in mind, break down your goal into smaller steps that you can reach easily. Also, write down your financial goals, and put them in an **obvious** place so you see them often – such as on the refrigerator or next to a door you walk through frequently.

**2. Budget.**

It’s hard to tell where you’re headed if you haven’t mapped out where you are! The word ‘budget’ gets a bad rap — but it’s not about depriving yourself or taking things away — it’s about adding freedom to your life. When you take control of your spending and saving, you give yourself the freedom to make certain choices when you want to make them.  Write down your monthly bills and make a plan for your money!

**3. Shop for the best prices.**

Did you know that you can shop online without actually buying anything? Check your favorite store’s website before you go shopping. Check out their weekly advertisements. Look at competing stores to see who has the best prices on things you want to buy. It saves you money to shop around before you spend any money!

**4. Cut excess spending.**

It’s a good idea to track your **purchase** history each month to see where your money is going. You can use pen and paper, or keep track on your phone or computer. Once you see where your money is going, you can make changes where necessary.  Do you really need to buy so much coffee from the coffee shop? Look at your actual spending and see what you can cut.

**5. Cut monthly bills.**

Monthly expenses can hurt us if we aren’t careful. Cable tv is no exception! With the average cable bill being about $99, cable and other monthly expenses can really add up over time.  Look closely at needs versus wants. Look over all your bills. Make smart choices for your family.

**True/False**

1. A Budget is a plan for your money                                         T          F
2. Setting goals is an important habit                                         T          F
3. It is not possible shop online without spending money          T          F
4. “Obvious” means the same as “noticeable.”                              T          F
5. Cable tv is necessary for everyone to have                            T          F

Multiple Choice

6. What is most important about making a budget?

 a. Writing down your monthly bills

 b. Writing down your income

 c. Writing down your spending

 d. All of the above

7. Why should people make money goals?

 a. It can help you be successful at saving money

 b. It takes away your freedom

 c. Monthly expenses are not a problem

 d. It’s a bad habit

8. “If you go grocery shopping only once a week, and get everything you need, you will spend less money.” This detail would go in which part of the article?

 a. 1

 b. 2

 c. 3

 d. 4

9. This story is mostly about

 a. Saving money

 b. Going shopping

 c. Planning your vacation

 d. Paying your bills

10. Which of these statements is an opinion:

 a. Budgets get a “bad rap”

 b. Budgets are a good thing to do

 c. Budgets are a plan for your money

 d. Budgets help you keep track of your spending

11. How is this article written?

 a. It is a story about someone saving money

 b. It is a time-sequence of events

 c. It is a list of good ideas

 d. It is an interview.

12. What is the purpose of this article? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

13. Write Wh questions and answers from this article:

a. How \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_?

Answer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

b. Why \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_?

Answer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_