

# HOW TO QUICKLY REDUCE EXPENSES



***BARTOCCI D.***



# WE WANT TO SAVE OUR BUSINESS

---

- ❖ Reducing expenses is important for everyone and in many cases. We need to cut them quickly.
- ❖ There are many ways to do this and this leaflet provides some simple and intelligent tricks for reducing expenses and saving our money.

# WE LOVE SAVING MONEY





# TAKE SHORTER SHOWERS

- ❖ One idea is to reduce the consumption of water when you take a shower. It might be useful to place a timer in the shower room so that you can avoid excessively long showers and save water
- ❖ An other idea is investing in a programmable thermostat to reduce heating and cooling costs. Turn on the air conditioner only when you really need to and put the thermostat to temperatures not much different from outside.

# DO YOU UNDERSTAND?



**AND...BREAKFAST AT  
HOME!!!**





# STOP EATING OUT...

## WHY?

- ❖ Going out from time to time is also a good idea but it could be more expensive, especially for a family!
- ❖ If you give up breakfast, coffees or lunch at the bar, you can save more money than you think!
- ❖ Benefits of eating at home include better health
- ❖ Cooking at home is also a great first step



# **DRIVE YOUR CAR LESS, RIDE YOUR BIKE MORE!**

- ❖ Nowadays, gasoline is very expensive and it is a problem! Our habit of always taking the car is wrong because it is an expense which can be avoided.
- ❖ We can start to walk or take the bike for short distances; otherwise, we can use public services such as trains and buses.
- ❖ And... There will be social and environmental benefits

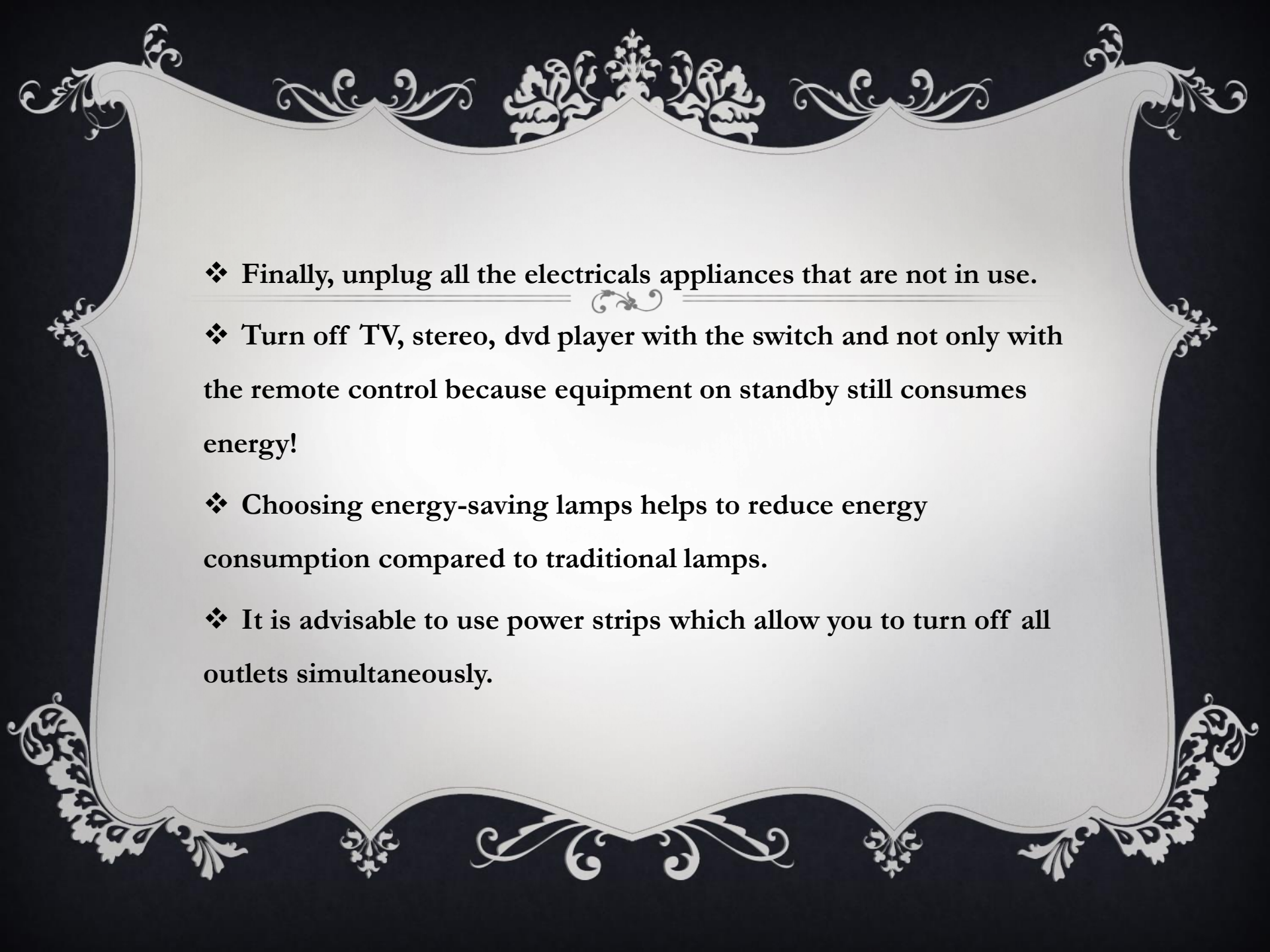


**DRIVE LESS**



**UNPLUG AND TURN OFF  
ANY ELECTRICAL  
APPLIANCE**



- 
- ❖ Finally, unplug all the electrical appliances that are not in use.
  - ❖ Turn off TV, stereo, dvd player with the switch and not only with the remote control because equipment on standby still consumes energy!
  - ❖ Choosing energy-saving lamps helps to reduce energy consumption compared to traditional lamps.
  - ❖ It is advisable to use power strips which allow you to turn off all outlets simultaneously.



# SHOP AT ALTERNATIVE STORES



Try the bread outlet, the dollar store, or the farmer's market to see if you can get things that you have been purchasing for a better price. Give up an addiction to department or specialty stores and hit the big-box stores

# WHAT DO WE THINK ABOUT IT?

- ❖ According to us many people don't understand the problem
- ❖ Saving your money will help you to reach your financial goals, provide financial security...
- ❖ People can lose their job, become disabled, or have some other sort of disastrous financial crisis. Saving money is very important for these types of situations.
- ❖ Saving money can be a part of just enjoying life. For example, taking a trip to Disney World is a lot more enjoyable when you know that you have paid for the trip with money from savings
- ❖ In many times, psyching yourself up to save is even more important...