99 Ways
To Cut Your Household Expenses

My 2026 checklists for building your family emergency fund and optimizing your budget

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About Gordon

GORDON PHILLIPS IS a ***Wealth Preservation Risk Consultant*** *for families and small business owners. He is also a mentor and public speaker on the risks posed to your retirement plans and living standards by a* ***greater economic reset****.*

Gordon has seen it all, as he helped victims of the 2000, 2007 and 2020 crashes repair their damaged portfolios. A grammar school recipient of the ***Daughters of The American Revolution Award*** *for academic excellence, Gordon also graduated with honors from* ***Phillips Andover Academy****. After getting a perfect score on the SAT, he then enrolled in premed studies at Boston University.*

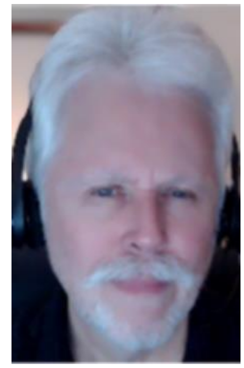
Gordon began his career in the 1980s as a free market consultant. He soon realized that even those portfolios managed by Certified Financial Planners (CFPs) lacked basic downside risk protection against stock market downturns.

He quickly became a "financial unplanner" by helping families repair portfolios damaged in the wake of the 1987 stock crash. Gordon said "never again", as he helped his clients align their portfolios with strong market trends. And most importantly, he taught them how to move their nest egg out of harm's way.

Contents

A WORD FROM THE AUTHOR

Hi there, my name is Gordon Phillips …



I'm an **Independent Wealth Preservation Consultant**. I helped victims of the 2000, 2007 and 2020 stock crashes repair their damaged retirement portfolios.

And I also help families and small business owners ***navigate the new normal***.
I mentor you on how to sidestep the economic, political and lifestyle risks that threaten our financial health. My projects serve families and small business owners as well as people seeking solutions to inflation and debt.

I created this collection of checklists to make you think.

This guide views household cash flow through the lens of ***risk management***. Every dollar leaking out of your budget because of inefficiency or negligence is a dollar that could have been used to protect your family against market volatility, inflation, lifestyle and legal risk.

A firm commitment to limit cash leakage in your household is also essential to my ***Dynamic Debt Deletion Mentoring*** services. There is a way to pay off your debt faster <u>on your current income</u> without the usual risks of conventional methods. This approach costs less while methodically improving your debt-to-income ratio and credit score. You need not engage third parties or liquidate assets, and it also addresses issues with your underlying spending habits.

In the meantime, just review the checklists on the following pages, then sharpen your pencil and book a call with me at the link below.

To your success …

Gordon

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P.S. Arguably THE most vital preventative measure is to ensure your estate plan documents are perfectly up to date. Did you know, you can talk to an in-state law firm on any area of law including estate planning for only fixed monthly fee, with no retainer or hourly charges. Your fee covers an unlimited number of legal matters, second opinions and optional representation in court.
Personal plans range from $30-$60 per month, small business plans are $50-$170.
Contact me at the link above for details.

Best Bets: My Top 12 from Our Master List

Two criteria: 1) effort required to start, and 2) how quickly savings begin. With exception of #9, none require new skills or a person's approval.

- ☐ 1. **Thermostat Setbacks**
  Set thermostat to drop 8°F while asleep or away. ____________
- ☐ 2. **Power Audit**
  Switch off power strips when dormant. ____________
- ☐ 3. **Water Heater Setting**
  Lower your water heater to 120°F. ____________
- ☐ 4. **Refrigerator Coil Cleaning**
  Regularly vacuum to remove dust from coils. ____________
- ☐ 5. **Dryer Lint Duct Cleaning**
  Clean exhaust duct, shorten drying cycles. ____________
- ☐ 6. **Aerated Showerheads**
  Swap to a high-efficiency model to save water. ____________
- ☐ 7. **Cell Phone Data Audit**
  Drop unlimited plans if consistently under 10GB. ____________
- ☐ 8. **Window Caulking**
  Seal minor drafts around windows and doors. ____________
- ☐ 9. **Reusable Air Filters**
  Purchase a washable HVAC filter. ____________
- ☐ 10. **Automated Bill Pay**
  Automate all fixed bills to minimize late fees. ____________
- ☐ 11. **Home Energy Audit**
  Request a free utility audit to isolate leaks. ____________
- ☐ 12. **Balance Transfer Consideration**
  If qualified for 0% balance-transfer card, move high-APR debt to cut interest. But only if you can pay it off before promotional rate ends and you can absorb the transfer fee. Confirm math before, not after. ____________

High Impact Moves

These carry the largest dollar impact per action, but most require some upfront effort such as a phone call, an application or a rate comparison. If you only have time to work through one list, this one has the highest return per hour invested.

- ☐ 1. **Mortgage & Auto Refinancing**
  Estimated savings: $250–$600/mo. ____________
- ☐ 2. **Eliminate Dine Out & Delivery**
  Estimated savings: $200–$400/mo. ____________
- ☐ 3. **Insurance Carrier Shopping**
  Estimated savings: $80–$150/mo. ____________
- ☐ 4. **Automated Bill Pay**
  Estimated savings: $80–$120/mo. ____________
- ☐ 5. **Inventory-Based Meal Planning**
  Estimated savings: $100–$250/mo. ____________
- ☐ 6. **Downsizing to One Vehicle**
  Estimated savings: $150–$300/mo. ____________
- ☐ 7. **Maxing Tax-Advantaged Accounts**
  Estimated savings: $250–$600/mo. ____________
- ☐ 8. **Coffee at Home Protocol**
  Estimated savings: $60–$100/mo. ____________
- ☐ 9. **Cut Premium Cable & Satellite**
  Estimated savings: $40–$90/mo. ____________
- ☐ 10. **Debt Interest Consolidation**
  Estimated savings: $100–$200/mo. But be aware federal loan consolidation simplifies payments but does not lower your rate. It's just a weighted average of what you already owe. Refinancing into a private loan can lower your rate, but sacrifices federal protections. (Gordon has a better way!) ____________

Preventative Measures

Spend More Now to Avoid Paying Much More Later

These measures minimize the chances of one large, uninsured loss down the road such as a burst pipe, a house fire or a probate mess. A small, deliberate cost now is cheap insurance against a bill that could undo months of savings.

- ☐ 1. **Water Leak Detection**
  Place $10 sensors near water heaters and sinks to prevent uninsured mold or structural damage. ____________

- ☐ 2. **Home Insurance Premium Credit**
  Install smart leak detectors on your property to qualify for a homeowner’s premium discount. ____________

- ☐ 3. **Low-Maintenance Gutters**
  Install structural gutter guards or filtering screens to eliminate recurring seasonal cleaning costs. ____________

- ☐ 4. **HVAC Filter Strategy**
  Either replace standard filters every 90 days or invest in a washable HVAC filter to cut costs. ____________

- ☐ 5. **Refrigerator Coil Cleaning**
  Perform regular preventative vacuum maintenance on the condenser coils. ____________

- ☐ 6. **Dryer Lint Duct Cleaning**
  Conduct annual cleaning of the exhaust duct line to reduce risk of dryer fires. ____________

- ☐ 7. **Window Caulking & Film Install**
  Seal minor drafts and use heat-blocking window tint to reduce HVAC load. ____________

- ☐ 8. **Tire Pressure Optimization**
  Keep tires inflated to recommended PSI to reduce tread wear and blowout risk. ____________

- ☐ 9. **Legacy Planning Review**
  Ensure estate documents are current to avoid massive probate fees. (Talk to Gordon about this.) ____________

Quick Wins

Nothing here requires a new habit. Individually small, but collectively they typically recover $100-$250 a month, requiring virtually no ongoing effort.

- ☐ 1. **Thermostat Setbacks**
  Program your thermostat to drop 8°F while asleep or away. Est. savings: $20–$45/mo. ________________
- ☐ 2. **Vampire Power Audit**
  Use power strips for entertainment centers; switch off when dormant. Est. savings: $10–$25/mo. ________________
- ☐ 3. **Water Heater Setting**
  Lower your water heater setting to 120°F (49°C). Est. savings: $5–$15/mo. ________________
- ☐ 4. **LED Transition**
  Replace your top 10 most-used incandescent bulbs with LEDs. Est. savings: $5–$12/mo. ________________
- ☐ 5. **Subscription Vampire Audit**
  Cancel every app or streaming service unused in the last 30 days. Est. savings: $15–$45/mo. ________________
- ☐ 6. **HVAC Filter Replacement**
  Replace standard filters every 90 days to improve system efficiency. Est. savings: $15–$30/mo. ________________
- ☐ 7. **Refrigerator Coil Cleaning**
  Vacuum dust from coils to keep the compressor from running overtime. Est. savings: $5–$15/mo. ________________
- ☐ 8. **Dryer Lint Duct Cleaning**
  Clean the exhaust duct annually to shorten drying cycles. Est. savings: $5–$10/mo. ________________
- ☐ 9. **Aerated Showerheads**
  Swap to high-efficiency models to save thousands of gallons of hot water. Est. savings: $10–$20/mo. ________________
- ☐ 10. **Marketing Email Unsubscribe**
  Stop the "flash sale" temptation by removing your email from retail lists. Est. savings: $50–$100/mo. ________________

- ☐ 11. **Cell Phone Data Audit**
  Review actual usage; drop unlimited plans if use under 10GB. Est. savings: $15–$40/mo. ______________

- ☐ 12. **Zero-Waste Toiletries**
  Switch to bar soap, shampoo, and safety razors. Est. savings: $5–$15/mo. ______________

- ☐ 13. **Generic OTC Meds**
  Buy store-brand ibuprofen, allergy meds and vitamins. Est. savings: $10–$30/mo. ______________

- ☐ 14. **Incognito Travel Booking**
  Search for flights in private browser modes to avoid price-tracking. Est. savings: $20–$50/mo. ______________

- ☐ 15. **Commuter Benefit Programs**
  Use pre-tax dollars for transit passes if your employer offers them. Est. savings: $20–$60/mo. ______________

- ☐ 16. **Window Caulking**
  Seal minor drafts around windows and doors with clear silicone. Est. savings: $10–$20/mo. ______________

- ☐ 17. **Generic Staple Swaps**
  Buy store-brand basics like flour, salt, sugar, milk, and eggs. Est. savings: $5–$15/mo. ______________

- ☐ 18. **Library Apps (Libby/Hoopla)**
  Access free eBooks/audiobooks instead of paid monthly services. Est. savings: $15–$30/mo. ______________

- ☐ 19. **The "Half-Soap" Rule**
  Use half the recommended laundry detergent for standard loads. Est. savings: $5–$10/mo. ______________

- ☐ 20. **Weatherstrip Exterior Doors**
  Install fresh weatherstripping on exterior doors to stop conditioned air loss. Est. savings: $10–$20/mo. ______________

- ☐ 21. **Digital Invitations**
  Use paperless post or email for events rather than paper and postage. Est. savings: $5–$15/mo. ______________

- ☐ 22. **Reusable Air Filters**
  Purchase a washable HVAC filter to eliminate recurring replacement costs. Est. savings: $10/mo. ________________
- ☐ 23. **Smart Power Strips**
  Cut power to peripherals when the main device (PC/TV) is off. Est. savings: $5–$15/mo. ________________
- ☐ 24. **Water Leak Detection**
  Place $10 sensors near water heaters/sinks to prevent damage. Est. savings: $50/mo (amortized). ________________
- ☐ 25. **Cancel Landline**
  If you primarily use a cell phone, cancel the redundant home landline. Est. savings: $25–$45/mo. ________________
- ☐ 26. **Automated Bill Pay**
  Avoid late fees and "convenience" charges by automating fixed bills. Est. savings: $10–$35/mo. ________________
- ☐ 27. **Lowering Screen Brightness**
  Lower brightness on TVs and monitors to reduce energy draw. Est. savings: $2–$5/mo. ________________
- ☐ 28. **Curated Newsletter Roll-up**
  Use services like Unroll.me to keep marketing out of sight. Est. savings: $20–$50/mo. ________________
- ☐ 29. **Wash Full Loads Only**
  Never run the dishwasher or washer until it's physically full. Est. savings: $5–$15/mo. ________________
- ☐ 30. **Use Slow Cookers**
  They use less energy than heating a full-size electric oven. Est. savings: $5–$10/mo. ________________

Tactical Changes

This tier asks more of you: a shift in routine, not just a one-time setting change. Meal planning, batch cooking and carpooling only pay off if they become habits. But households that stick with these see the largest overall gains in this book.

☐ 31. **Inventory-Based Meal Plan**
Build menus around what you already own before shopping. Est. savings: $100–$200/mo. ____________

☐ 32. **Meatless Monday Strategy**
Substitute expensive animal proteins with legumes twice a week. Est. savings: $40–$80/mo. ____________

☐ 33. **Unit-Price Comparison**
Check the "price per ounce" on shelf tags to ensure bulk is actually cheaper. Est. savings: $15–$30/mo. ____________

☐ 34. **Prescription Cost Comparison**
Use free price-comparison tool, like GoodRx before filling prescriptions. Est. savings: $10–$40/mo. ____________

☐ 35. **Coffee at Home Protocol**
Replace daily café visits with a high-quality home-brew system. Est. savings: $80–$120/mo. ____________

☐ 36. **Sunday Batch Cooking**
Prepare work lunches in advance to avoid daily convenience costs. Est. savings: $150–$300/mo. ____________

☐ 37. **DIY Cleaning Solutions**
Use white vinegar and baking soda for most cleaning needs. Est. savings: $10–$25/mo. ____________

☐ 38. **Cold Water Laundry**
Wash 90% of loads on cold to eliminate heating costs. Est. savings: $10–$20/mo. ____________

☐ 39. **Tire Pressure Optimization**
Keep tires at recommended PSI to improve fuel economy. Est. savings: $10–$25/mo. ____________

☐ 40. **Strategic Carpooling**
Coordinate with neighbors/coworkers for two days of the work week. Est. savings: $80–$150/mo. ____________

☐ 41. **Second-Hand Children's Gear**
Use Poshmark or thrift stores for kids' rapidly outgrown items. Est. savings: $40–$100/mo. ________________

☐ 42. **Warehouse Club Splitting**
Split a Costco/Sam's membership with a neighbor or relative. Est. savings: $5–$10/mo. ________________

☐ 43. **Family Plan Consolidation**
Bundle everyone into one unlimited mobile or streaming plan. Est. savings: $30–$80/mo. ________________

☐ 44. **DIY Birthday Decor**
Reuse high-quality decor rather than buying new single-use items. Est. savings: $10–$25/mo. ________________

☐ 45. **Bulk Snack Portioning**
Buy snack staples in large bags and portion into reusable containers. Est. savings: $20–$50/mo. ________________

☐ 46. **Grocery App Coupons**
Spend 5 minutes "clipping" digital coupons before checkout. Est. savings: $20–$60/mo. ________________

☐ 47. **Store Rewards Programs**
Use gas rewards from grocery chains to save at the pump. Est. savings: $15–$40/mo. ________________

☐ 48. **Seasonal Shopping**
Buy winter gear in April and summer gear in September. Est. savings: $50–$100/mo. ________________

☐ 49. **Borrowing Occasional Tools**
Use apps like Nextdoor to borrow a ladder or drill instead of buying. Est. savings: $20–$100/mo. ________________

☐ 50. **Cash-Only Entertainment**
Withdraw your "fun" budget in cash to stop overspending. Est. savings: $50–$150/mo. ________________

☐ 51. **Haircut Interval Extension**
Stretch haircuts out from 4 weeks to at least 6. Est. savings: $20–$50/mo. ________________

☐ 52. **Grooming at Home**
Handle basic nail care and hair color at home between salon visits. Est. savings: $40–$100/mo. ______________

☐ 53. **Potluck Hosting**
Host a dinner party instead of meeting at an expensive restaurant. Est. savings: $60–$120/mo. ______________

☐ 54. **Generic Pet Food/Meds**
Use high-quality store-brand food and generic flea/heartworm meds. Est. savings: $20–$60/mo. ______________

☐ 55. **Walking for Short Trips**
If your destination is under a mile away, walk instead of driving. Est. savings: $10–$20/mo. ______________

☐ 56. **Community Gardens**
Grow high-cost produce like herbs and tomatoes in a shared plot. Est. savings: $10–$30/mo. ______________

☐ 57. **Reusable Water Bottles**
Eliminate the purchase of single-use plastic bottles. Est. savings: $20–$50/mo. ______________

☐ 58. **Air-Dry Clothes**
Use a drying rack for delicates and synthetics. Est. savings: $5–$15/mo. ______________

☐ 59. **Library Passes**
Check out museum/zoo passes for free family admission. Est. savings: $50–$100/mo. ______________

☐ 60. **Public Events**
Replace ticketed movies with free community park events. Est. savings: $40–$80/mo. ______________

☐ 61. **Strategic Fueling**
Use apps like GasBuddy to find the lowest price on your route. Est. savings: $10–$30/mo. ______________

☐ 62. **Trunk Weight Reduction**
Remove heavy, unnecessary items to improve gas mileage. Est. savings: $5–$10/mo. ______________

- ☐ 63. **DIY Wear-Item Swaps**
  Replace your own wiper blades and cabin air filters. Est. savings: $20–$50/mo. ____________

- ☐ 64. **No-Spend Weeks**
  Challenge the family to 7 days of $0 non-essential spending once a month. Est. savings: $100/mo. ____________

- ☐ 65. **Mindful Gifting**
  Switch to "experience" gifts or DIY gifts for extended family. Est. savings: $50–$200/yr. ____________

- ☐ 66. **Energy-Efficient Cooking**
  Use toaster ovens or air fryers for small meals. Est. savings: $5–$10/mo. ____________

- ☐ 67. **Eating Before Events**
  Eat a small snack at home to avoid overpriced concessions. Est. savings: $20–$50/mo. ____________

- ☐ 68. **Thrift Store Furniture**
  Refurbish high-quality wood furniture instead of buying new. Est. savings: $100–$500/yr. ____________

- ☐ 69. **Tool Sharing**
  Rent specialized equipment with a neighbor for shared projects. Est. savings: $50–$100/mo. ____________

- ☐ 70. **Rain Barrel Use**
  Collect water for your garden to lower summer water bills. Est. savings: $10–$40/mo. ____________

Strategic Recovery

These are the least frequent moves in the book, most need revisiting once a year. But they carry the largest individual dollar amounts. Refinancing, insurance shopping and tax appeals all require paperwork or a phone call, while a single afternoon here can outperform months of smaller cuts elsewhere.

☐ 71. **Annual Insurance Audit**
Shop Home/Auto policies with three competing carriers. Est. savings: $80–$200/mo. ________________

☐ 72. **Balance Transfer Evaluation**
Do the math first, as missing promotional window erases the benefit. Est. savings: $100–$300/mo. ________________

☐ 73. **Mortgage/Auto Refinancing**
Audit your rates and refinance if you can drop at least 1%. Est. savings: $250–$600/mo. ________________

☐ 74. **HSA Contribution**
Pay for medical costs with pre-tax dollars. Est. savings: $50–$120/mo (varies by tax bracket). ________________

☐ 75. **Property Tax Appeal**
Appeal the assessed value of your house if local home values dip. Est. savings: $40–$100/mo. ________________

☐ 76. **Landscaping Downsizing**
Transition to drought-tolerant landscaping to cut labor and water costs. Est. savings: $100–$250/mo. ________________

☐ 77. **Term vs. Whole Life Review**
Evaluate your life insurance policy to see if you could save you money. Est. savings: $100–$300/mo. ________________

☐ 78. **Home Energy Audit**
Request a free utility audit of your home to find hidden insulation leaks. Est. savings: $20–$50/mo. ________________

☐ 79. **Senior Discount Mastery**
Apply for senior freezes or grocery day discounts if you're over 55. Est. savings: $30–$70/mo. ________________

☐ 80. **One-Vehicle Transition**
Evaluate whether your household can thrive with one less car. Est. savings: $300–$600/mo. ____________

☐ 81. **Smart Home Insurance Credit**
Install smart leak detectors for insurance premium discounts. Est. savings: $10–$25/mo. ____________

☐ 82. **Medicare Part D Review**
Annually compare prescription drug plans for the lowest premiums. Est. savings: $40–$100/mo. ____________

☐ 83. **Bill Negotiation**
Call providers annually to request loyalty or retention rates. Est. savings: $20–$60/mo. ____________

☐ 84. **Strategic Bulk Meat**
Buy a "quarter cow" from a local farm for lower per-pound costs. Est. savings: $50–$150/mo. ____________

☐ 85. **Refurbished Tech**
Save by buying certified refurbished phones and laptops. Est. savings: $20–$50/mo. (amortized). ____________

☐ 86. **Credit Card Rewards**
Use cash-back cards for essentials, then pay in full monthly. Est. savings: $30–$80/mo. ____________

☐ 87. **Student Loan Review**
Compare federal consolidation against private refinancing. Est. savings: $50–$150/mo. ____________

☐ 88. **Window Film Installation**
Apply heat-blocking film to reduce your air conditioning load. Est. savings: $15–$30/mo. ____________

☐ 89. **DIY Fluid Maintenance**
Learn to handle your own oil changes and fluid top-offs. Est. savings: $20–$60/mo. ____________

☐ 90. **Legacy Planning Review**
Ensure your estate plans are current to avoid surprise probate fees. Estimated savings: variable. ____________

- ☐ 91. **Rain Sensors**
  Add sensors to your sprinkler system to prevent watering in the rain. Est. savings: $10–$20/mo. ______________

- ☐ 92. **Low-Maintenance Gutters**
  Install gutter guards or screens to eliminate cleaning costs. Est. savings: $20–$40/mo. ______________

- ☐ 93. **Cancellation of Zombie Tech**
  Cancel recurring protection plans or warranties on unused devices. Est. savings: $10–$30/mo. ______________

- ☐ 94. **Strategic Travel Timing**
  When possible, travel on Tuesdays and Wednesdays for lower fares. Est. savings: $50–$150/trip. ______________

- ☐ 95. **Energy-Efficient Water Use**
  Use eco-mode on all appliances rather than default high-performance settings. Est. savings: $5–$15/mo. ______________

- ☐ 96. **DIY Minor Home Fixes**
  Refer to online tutorials for basic plumbing and drywall repairs. Est. savings: $100–$250/yr. ______________

- ☐ 97. **Grow Garden Herbs**
  Growing your own basil, cilantro, mint, and other high-unit-cost herbs. Est. savings: $10–$20/mo. ______________

- ☐ 98. **Periodic Digital Detox**
  Turn off non-essential home technology devices once a week. Est. savings: $5–$10/mo. ______________

- ☐ 99. **Estate Sale Shopping**
  (variable) — Consider attending estate sales to acquire high-end durables for pennies on the dollar. Estimated savings: variable. ______________