

99 Ways To Cut Your Household Expenses

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



Gordon Phillips
Wealth Preservation Consultant





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 my clients 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, dollar, inflation, lifestyle and legal risk.

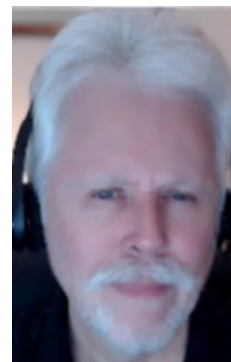
A firm commitment to limit cash leakage in your household is also essential to my **Dynamic Debt Deletion Mentoring** services. There is a way to pay off your debt faster on your current income without the usual risks of conventional methods. This approach costs less while methodically improving your 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, sharpen your pencil and review the checklists on the following pages. Then book a call with me at the link below.

To your success ...

Gordon

(219) 250-1270 voice & text
WoodmarEquityGroup.com



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. 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.

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 1987, 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 enrolled in premed studies at Boston U.*

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 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, taught them how to move their nest egg out of harm's way.

Contents

Best Bets	1
My top 12 from our master list	
High Impact Moves	2
Highest return for U.S. households	
Preventative Measures	3
Spend now, avoid paying more later	
The Quick Wins	4
Potential savings \$100-\$250/mo.	
Tactical Changes	8
Potential savings \$300-\$600/mo.	
Strategic Recovery	13
Potential savings \$500-\$1,000/mo.	

Reproduction, translation or transmission by any means, including information storage and retrieval systems of any part of this work beyond that permitted by Section 107 or 108 of the 1976 U.S. Copyright Act, without permission is unlawful.

You may quote brief passages in a review:

Request permission to reprint:
GPSolutionsConsulting@ProtonMail.com

The author and publisher are not licensed to provide legal, financial or tax advice. Seek the services of a licensed professional.

Best Bets

My top 12, from our master list. These twelve were chosen using two criteria: a) how little effort they take to start, and b) how quickly the savings begin. Be aware that #11 requires a purchase and #10 requires a bank's approval and some degree of financial literacy.

☐ 1. **Thermostat Setbacks**

Set thermostat to drop 8°F when asleep or away.

☐ 2. **Power Audit**

Switch off power strips when dormant.

☐ 3. **Water Heater**

Lower your water heater setting to 120°F.

☐ 4. **Refrigerator Coil Cleaning**

Regularly vacuum to remove dust from coils.

☐ 5. **Dryer Lint Duct Cleaning**

Clean exhaust duct to shorten drying cycles.

☐ 6. **Aerated Showerheads**

Swap to high-efficiency model to save water.

☐ 7. **Cell Phone Data Audit**

Drop unlimited plans if under 10GB.

☐ 8. **Window Caulking**

Seal minor drafts around windows and doors.

☐ 9. **Automated Bill Pay**

Automate all fixed bills to minimize late fees.

☐ 10. **Debt Interest Arbitrage**

Move high-APR debt to 0% balance cards.

☐ 11. **Reusable Air Filters**

Purchase a washable HVAC filter.

☐ 12. **Home Energy Audit**

Request a free utility audit to isolate leaks.

Top 10 High Impact Moves

Items having highest capital recovery potential for U.S. households

[] **1. Mortgage & Auto Refinancing**

Estimated savings: \$250 – \$600

[] **2. Eliminate Dine Out & Delivery**

Estimated savings: \$200 – \$400 for households ordering delivery or dining out 3x per week.

[] **3. Insurance Carrier Shopping**

Estimated savings: \$80 – \$150

[] **4. Debt Interest Consolidation**

Estimated savings: \$100 – \$200

[] **5. Grocery Inventory Planning**

Estimated savings: \$100 – \$250 for households discarding \$25+ of unused groceries per wk.

[] **6. Downsizing to One Vehicle**

Estimated savings: \$150 – \$300

[] **7. Maxing Tax-Advantaged Accts**

Estimated savings: \$250 – \$600

[] **8. Coffee at Home Protocol**

Estimated savings: \$60 – \$100 for those buying coffee out daily.

[] **9. Cut Premium Cable & Satellite**

Estimated savings: \$40 – \$90

[] **10. Automated Bill Pay**

Estimated savings: \$15 – \$40

Preventative Measures

Spend more now to avoid paying much, much more later

[] 1. **Water Leak Detection**

Place \$10 sensors near water heaters and sinks to prevent uninsured mold or structural damage.

[] 2. **Home Insurance Credit**

Professionally install smart leak detectors on your property to qualify for utility discount.

[] 3. **Low-Maintenance Gutters**

Install structural gutter guards or filtering screens to eliminate recurring seasonal cleaning outlays.

[] 4. **Reusable Air Filters**

Change filters every 90 days or purchase investing upfront in a washable HVAC filter.

[] 5. **Refrigerator Coil Cleaning**

Performing regular preventative vacuum maintenance on the condenser coils.

[] 6. **Dryer Lint Duct Cleaning**

Conduct annual cleaning of exhaust duct line to negate risk of dryer fires.

[] 7. **Window Caulking, Film Install**

Seal minor drafts and use heat-blocking window tint to reduce load on HVAC.

[] 8. **Tire Pressure Optimization**

Keep tires inflated to recommended PSI to reduce tread wear and high-speed blowouts.

[] 9. **Legacy Planning Review**

Ensure all estate documents are completely up to date to avoid massive probate court fees.

Talk to Gordon about this. This is arguably THE most important preventative measure. He can arrange access to an in-state law firm to prepare your estate planning documents for a fixed monthly fee with no retainer.

Quick Wins

Low effort, immediate relief, potential savings \$100-\$250/mo.

☐ **1. Thermostat Setbacks**

Program your thermostat to drop 8°F while you are asleep or away at work.

Estimated savings: \$20–\$45/mo.

☐ **2. Vampire Power Audit**

Use power strips for entertainment centers; switch them off when dormant.

Estimated savings: \$10–\$25/mo.

☐ **3. Water Heater Ceiling**

Lower your water heater setting to 120°F (49°C).

Estimated savings: \$5–\$15/mo.

☐ **4. LED Transition**

Replace the top 10 most-used incandescent bulbs with LEDs.

Estimated savings: \$5–\$12/mo.

☐ **5. Subscription Vampire Audit**

Cancel every app or streaming service unused in the last 30 days.

Estimated savings: \$15–\$45/mo.

☐ **6. HVAC Filter Replacement**

Replace standard filters every 90 days to improve system efficiency.

Estimated savings: \$15–\$30/mo.

☐ **7. Refrigerator Coil Cleaning**

Vacuum dust from coils to keep the compressor from running overtime.

Estimated savings: \$5–\$15/mo.

☐ **8. Dryer Lint Duct Cleaning**

Clean the exhaust duct annually to shorten drying cycles.

Estimated savings: \$5–\$10/mo.

Quick Wins, continued ...**[] 9. Aerated Showerheads**

Swap to high-efficiency models to save thousands of gallons of hot water.

Estimated savings: \$10–\$20/mo.

[] 10. Marketing Email Unsubscribe

Stop the "Flash Sale" temptation by removing your email from retail lists.

Estimated savings: \$50–\$100/mo.

[] 11. Cell Phone Data Audit

Review actual usage; drop unlimited plans if you consistently use under 10gb.

Estimated savings: \$15–\$40/mo.

[] 12. Zero-Waste Toiletries

Switch to bar soap, shampoo and safety razors.

Estimated savings: \$5–\$15/mo.

[] 13. Generic OTC Meds

Buy store-brand ibuprofen, allergy meds and vitamins.

Estimated savings: \$10–\$30/mo.

[] 14. Incognito Travel Booking

Search for flights in private browser modes to avoid price-tracking.

Estimated savings: \$20–\$50/mo.

[] 15. Commuter Benefit Programs

Use pre-tax dollars for transit passes if your employer offers them.

Estimated savings: \$20–\$60/mo.

[] 16. Window Caulking

Seal minor drafts around windows and doors with clear silicone.

Estimated savings: \$10–\$20/mo.

Quick Wins, continued ...**[] 17. Generic Staple Swaps**

Buy store-brand for basics
like flour, salt and sugar.

Estimated savings: \$5–\$15/mo.

[] 18. Library Apps (Libby/Hoopla)

Access free eBooks/audiobooks
instead of paid monthly services.

Estimated savings: \$15–\$30/mo.

[] 19. The "Half-Soap" Rule

Use half the recommended laundry
detergent for standard loads.

Estimated savings: \$5–\$10/mo.

[] 20. Close Unused Vents

Close HVAC vents in guest rooms
or storage areas.

Estimated savings: \$10–\$20/mo.

[] 21. Digital Invitations

Use paperless post or email for
events rather than paper and postage.

Estimated savings: \$5–\$15/mo.

[] 22. Reusable Air Filters

Purchase a washable HVAC filter to
eliminate recurring replacement costs.

Estimated savings: \$8–\$12/mo.

[] 23. Smart Power Strips

Automatically cut power to peripherals
when the main device (PC/TV) is off.

Estimated savings: \$5–\$15/mo.

[] 24. Water Leak Detection

Place \$10 sensors near water heaters/sinks
to prevent catastrophic damage.

Estimated savings: \$50/mo. based on
the average cost of a water-damage claim
spread over several years of coverage.

Quick Wins, continued ...**[] 25. Cancel Landline**

If you primarily use a cell phone,
cancel the redundant home landline.
Estimated savings: \$25–\$45/mo.

[] 26. Automated Bill Pay

Avoid late fees and "convenience"
charges by automating all fixed bills.
Estimated savings: \$10–\$35/mo.

[] 27. Lowering Screen Brightness

Lower brightness on TVs and
monitors to reduce energy draw.
Estimated savings: \$2–\$5/mo.

[] 28. Curated Newsletter Roll-up

Use services like Unroll.me to
keep marketing out of sight.
Estimated savings: \$20–\$50/mo.

[] 29. Wash Full Loads Only

Never run the dishwasher or
washer until it is physically full.
Estimated savings: \$5–\$15/mo.

[] 30. Use Slow Cookers

They use less energy than
heating a full-size electric oven.
Estimated savings: \$5–\$10/mo.

Tactical Changes

Change your habits, potential savings \$300-\$600/mo.

[] **31. Inventory-Based Meal Plan**

Build menus around what you already own before shopping.

Estimated savings: \$100–\$200/mo.

[] **32. Meatless Monday Strategy**

Substitute expensive animal proteins with legumes twice a week.

Estimated savings: \$40–\$80/mo.

[] **33. Unit-Price Comparison**

Check the "price per ounce" on shelf tags to ensure bulk is cheaper.

Estimated savings: \$15–\$30/mo.

[] **34. Generic Staple Swaps**

Switch to store brands for milk, eggs and frozen vegetables.

Estimated savings: \$40–\$100/mo.

[] **35. Coffee at Home Protocol**

Replace daily café visits with a high-quality home-brew system.

Estimated savings: \$80–\$120/mo.

[] **36. Sunday Batch Cooking**

Prepare work lunches in advance to avoid daily convenience costs.

Estimated savings: \$150–\$300/mo.

[] **37. DIY Cleaning Solutions**

Use white vinegar and baking soda for 80% of cleaning needs.

Estimated savings: \$10–\$25/mo.

[] **38. Cold Water Laundry**

Wash 90% of loads on cold to eliminate heating costs.

Estimated savings: \$10–\$20/mo.

Tactical changes, continued ...**[] 39. Tire Pressure Optimization**

Keep tires at recommended PSI
to improve fuel economy.

Estimated savings: \$10–\$25/mo.

[] 40. Strategic Carpooling

Coordinate with neighbors/coworkers
for two days of the work week.

Estimated savings: \$80–\$150/mo.

[] 41. Second-Hand Children's Gear

Use Poshmark or thrift stores for kids'
rapidly outgrown items.

Estimated savings: \$40–\$100/mo.

[] 42. Warehouse Club Splitting

Split a Costco/Sam's membership
with a neighbor or relative.

Estimated savings: \$5–\$10/mo.

[] 43. Family Plan Consolidation

Bundle everyone into one unlimited
mobile or streaming plan.

Estimated savings: \$30–\$80/mo.

[] 44. DIY Birthday Decor

Reuse high-quality decor rather
than buying new single-use items.

Estimated savings: \$10–\$25/mo.

[] 45. Bulk Snack Portioning

Buy snack staples in large bags and
portion them into reusable containers.

Estimated savings: \$20–\$50/mo.

[] 46. Grocery App Coupons

Spend 5 mins "clipping" digital
coupons before checkout.

Estimated savings: \$20–\$60/mo.

Tactical changes, continued ...**[] 47. Store Rewards Programs**

Use gas rewards from grocery chains to save at the pump.

Estimated savings: \$15–\$40/mo.

[] 48. Seasonal Shopping

Buy winter gear in April and summer gear in September.

Estimated savings: \$50–\$100/mo.

[] 49. Borrowing Occasional Tools

Use apps like Nextdoor to borrow a ladder or drill instead of buying.

Estimated savings: \$20–\$100/mo.

[] 50. Cash-Only Entertainment

Withdraw your "fun" budget in cash to stop overspending.

Estimated savings: \$50–\$150/mo.

[] 51. Haircut Interval Extension

Stretch haircuts out from 4 weeks to at least 6 weeks.

Estimated savings: \$20–\$50/mo.

[] 52. Grooming at Home

Handle basic grooming of nails, hair color at home between salon visits.

Estimated savings: \$40–\$100/mo.

[] 53. Potluck Hosting

Host a dinner party instead of meeting at an expensive restaurant.

Estimated savings: \$60–\$120/mo.

[] 54. Generic Pet Food/Meds

Use high-quality store-brand food and generic flea/heartworm meds.

Estimated savings: \$20–\$60/mo.

Tactical changes, continued ...**[] 55. Walking for Short Trips**

If your destination is less than a mile away, walk instead of driving.

Estimated savings: \$10–\$20/mo.

[] 56. Community Gardens

Grow high-cost produce like herbs and tomatoes in a shared plot.

Estimated savings: \$10–\$30/mo.

[] 57. Reusable Water Bottles

Eliminate the purchase of single-use plastic bottles.

Estimated savings: \$20–\$50/mo.

[] 58. Air-Dry Clothes

Use a drying rack for delicates and synthetics.

Estimated savings: \$5–\$15/mo.

[] 59. Library Passes

Check out "Museum/Zoo Passes" for free family admission.

Estimated savings: \$50–\$100/mo.

[] 60. Public Events

Replace ticketed movies with free community park events.

Estimated savings: \$40–\$80/mo.

[] 61. Strategic Fueling

Use apps like GasBuddy to find the lowest price on your route.

Estimated savings: \$10–\$30/mo.

[] 62. Trunk Weight Reduction

Remove heavy, unnecessary items to improve gas mileage.

Estimated savings: \$5–\$10/mo.

Tactical changes, continued ...**[] 63. DIY Minor Auto Care**

Replace your own wiper blades and cabin air filters.

Estimated savings: \$20–\$50/mo.

[] 64. No-Spend Weeks

Challenge the family to 7 days of \$0 non-essential spending once a month.

Estimated savings: \$100/mo.

[] 65. Mindful Gifting

Switch to "experience" gifts or DIY gifts for extended family.

Estimated savings: \$50–\$200/yr.

[] 66. Energy-Efficient Cooking

Use toaster ovens or air fryers for small meals.

Estimated savings: \$5–\$10/mo.

[] 67. Eating Before Events

Eat a small snack at home to avoid overpriced concessions.

Estimated savings: \$20–\$50/mo.

[] 68. Thrift Store Furniture

Refurbish high-quality wood furniture instead of buying new MDF.

Estimated savings: \$100–\$500/yr.

[] 69. Tool Sharing

Rent specialized equipment with a neighbor for shared projects.

Estimated savings: \$50–\$100/mo.

[] 70. Rain Barrel Use

Collect water for your garden to lower summer water bills.

Estimated savings: \$10–\$40/mo.

Strategic Recovery

Maximize your savings, \$500-\$1,000/mo.

☐ **71. Annual Insurance Audit**

Shop Home/Auto policies with three competing carriers.

Estimated savings: \$80–\$200/mo.

☐ **72. Debt Interest Arbitrage**

Move high-APR debt to 0% balance transfer cards.

Estimated savings: \$100–\$300/mo.

☐ **73. Mortgage/Auto Refinancing**

Audit rates and refinance if you can drop at least 1%.

Estimated savings: \$250–\$600/mo.

☐ **74. HSA Contribution**

Pay for medical costs with pre-tax dollars.

Estimated savings: \$50–\$120/mo.

☐ **75. Property Tax Appeal**

Appeal the assessed value of your house if local home values have dipped.

Estimated savings: \$40–\$100/mo.

☐ **76. Landscaping Downsizing**

Transition to native “xeriscaping” to cut labor costs – look it up.

Estimated savings: \$100–\$250/mo.

☐ **77. Term vs. Whole Life Review**

Evaluate your current term life policy to determine if you save money.

Estimated savings: \$100–\$300/mo.

☐ **78. Home Energy Audit**

Request a free utility audit of your home to find hidden insulation leaks.

Estimated savings: \$20–\$50/mo.

Strategic Recovery, continued ...**[] 79. Senior Discount Mastery**

Apply for senior freezes or grocery day discounts if you're over the age of 55.

Estimated savings: \$30–\$70/mo.

[] 80. One-Vehicle Transition

Evaluate if your household can still thrive with one less car.

Estimated savings: \$300–\$600/mo.

[] 81. Smart Home Insurance Credit

Install smart leak detectors in your home for insurance premium discounts.

Estimated savings: \$10–\$25/mo.

[] 82. Medicare Part D Review

Annually compare prescription drug plans for the lowest premiums.

Estimated savings: \$40–\$100/mo.

[] 83. Bill Negotiation

Call providers annually to request loyalty or retention rates.

Estimated savings: \$20–\$60/mo.

[] 84. Strategic Bulk Meat

Buy a "quarter cow" from a local farm for lower per-pound costs.

Estimated savings: \$50–\$150/mo.

[] 85. Refurbished Tech

Save by buying all phones and laptops which are certified refurbished.

Estimated savings: \$20–\$50/mo. (Amortized)

[] 86. Credit Card Rewards

Use cash-back cards for essentials and then pay in full monthly.

Estimated savings: \$30–\$80/mo.

Strategic Recovery, continued ...**[] 87. Student Loan Consolidation**

Review federal versus private loan consolidation options.

Estimated savings: \$50–\$150/mo.

[] 88. Window Film Installation

Apply heat-blocking film to reduce your air conditioning load.

Estimated savings: \$15–\$30/mo.

[] 89. DIY Minor Auto Repairs

Learn to handle your own oil changes or fluid top-offs for your car or truck.

Estimated 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 rain.

Estimated savings: \$10–\$20/mo.

[] 92. Low-Maintenance Gutters

Install gutter guards or screens to eliminate professional cleaning costs.

Estimated savings: \$20–\$40/mo.

[] 93. Cancellation of Zombie Tech

Cancel recurring protection plans or extended warranties on obsolete and unused devices.

Estimated savings: \$10–\$30/mo.

[] 94. Strategic Travel Timing

When possible, only travel on Tuesdays and Wednesdays for lower fares.

Estimated savings: \$50–\$150/trip.

Strategic Recovery, continued ...**[] 95. Energy-Efficient Water Use**

Use eco-mode on all appliances rather than default, high-performance settings.

Estimated savings: \$5–\$15/mo.

[] 96. DIY Minor Home Fixes

Refer to online tutorials for basic plumbing and drywall repairs.

Estimated savings: \$100–\$250/yr.

[] 97. Grow Garden Herbs

Growing your own basil, cilantro, mint, et al saves high unit-costs.

Estimated savings: \$10–\$20/mo.

[] 98. Periodic Digital Detox

Turn off non-essential home technology devices once a week.

Estimated savings: \$5–\$10/mo.

[] 99. Estate Sale Shopping

Consider attending estate sales to acquire high-end durables for pennies on the dollar. Estimated savings: variable.
