

## Reducing Spending Stress

If you have gone to the gas pump, grocery store, or restaurant recently, you have probably noticed the difference in prices. From rising costs, to limited supplies and more spending money and trying to save money or just balance out a budget can be very stressful in today's economy. If you find yourself stressed about spending, here are some things you can do to cut expenses and manage the emotions of stress and frustration.

1. Plan and prepare for a trip to the store. It may have been easy before to pick up and add a few extra items to your cart, or browse sales without a plan, but with the rising costs, you can spend less, stress less, and save more by planning your trips to the store. Finance expert Melanie Jewkes suggests downloading a grocery app and planning the trip beforehand, to avoid extra costs and keep your spending within a budget. It is also helpful to go to the store at a time when you have eaten and can focus on only purchasing what you need.
2. Take care of your car. Did you know that making sure your tires are inflated and your oil is where it needs to be can help you save money on gas? Additionally, you can increase your gas mileage by traveling lighter and unloading the extra "junk in the trunk". One other thing you can do to keep your gas mileage lower is to maintain a steady speed. Take routes, if possible, with less starting and stopping. You can also plan out your trips and routes for the week and try walking, biking, or public transportation to avoiding unnecessary trips in a car.
3. Make changes in your home and reduce costs through small home adjustments. Some ways you can save money on home costs include turning off unused lights and unplugging electrical devices, line-drying your clothes instead of using a dryer, cleaning your furnace and filters regularly, and using energy efficient bulbs and appliances. Additionally, you may be able to sign up for budget billing so that no your payments remained fixed and you don't have extra charges. One last thing you can do in your home to reduce costs is use curtains and shades, and keep window seals and insulation up to date so that you can keep heat out and keep cool in.
4. Check your subscriptions and services. Are there services you use monthly that can be put on hold for a few months? Maybe you don't watch the streaming service or use the app as often as it is worth? Even a few dollars every month can help in this crazy period of inflation. Check your bank statements to see what automatic renewals and subscriptions you may be able to cut.
5. Keep paying down debt regardless of the "deals" or missed payment offers. It can be very tempting to miss a debt payment or skip a month here or there, but it may hurt you in the long run. If you feel like the debt payments are too much to handle in the world of inflation, you can re-evaluate payment plans, meet with credit counselors about re-financing for lower payments, and more. Utah State University Extension offers an online program where you can learn about debt repayment and figure out re-payment plans and methods. To learn more visit:  
<https://extension.usu.edu/powerpay/>

This is a stressful time for spending, saving, and buying. This stress can cause relationship issues, worry, anxiety, and even depression. The good news is there are ways you can cut costs, and ways you reduce your stress. Talk with those around you about how you are feeling and communicate with your partner, spouse, and family about how you are feeling and how you can all work to cut money costs. Setting up a plan and sticking to a budget can also help reduce this stress knowing you have done the best you could and reducing anxiety around spending. For more information on money tips visit:

<https://extension.usu.edu/finance/>