

# HOW TO SAVE ON YOUR EXPENSES: FOOD, CLOTHING, TECHNOLOGY

Food expenditure also follows the same principle, but it is an amount that can be significantly modulated according to our consumption choices.

The purchase of food is one of the expenses that we can consider as a fixed expense within the family budget. We can set a monthly budget, based on the amounts spent in the previous months to support ourselves and our family.

When setting a budget, however, we can still take into account certain things to save on our purchases. Every supermarket or other food supplier usually has a flyer with the products on sale at their shop. Reading the flyers is useful to compare the prices of the food we usually buy, but also to take note of the offers and the periods and ways to take advantage of them.

Usually, suburban outlets or wholesale markets are those that offer the cheapest prices. But even neighbourhood markets or supermarkets themselves, at the end of the day, may have last-minute offers on fresh, unsold products that cannot be stored until the next day.

Even with regard to clothing or technological products (such as a computer or household appliance) it is useful to check offers, directly from the websites/catalogues of manufacturer brands or from the flyers of shops selling different brands.

Clothes, holidays, hobbies, but also the cinema, the restaurant, the theatre, the gym, are expenses that we very often cut back on or give up when our family budget is not particularly sustainable, i.e. when the amount that remains at our disposal, subtracting all fixed expenses from our income, is not enough to cover any extraordinary expenses.

All the adjustments we can make to our fixed expenses to save money will also help us not to have to make too many sacrifices! We can also set our future goals and make them measurable. For example, if in four years' time I want to buy a car that costs approximately 12,000€, I know that I will definitely have 250€ left over from my monthly household budget, which I will put aside.

In this sense, it is very useful to divide the residual sum from the family budget that we decide to set aside into categories: we will have a fund for future goals (e.g. buying a car), but also a fund for emergencies, which we can draw on in the event of major unforeseen expenses.

**ATTENTION!** In addition to saving money, based on cutting back and giving up, another way to save money and contribute, at the same time, to a conscious and fair use of resources is to do small daily actions: recycle and reuse as much as possible, limit travel by car or motorbike, buy equivalent medicines (because they are as effective as the originals).

## Read more:

[Behaviour and knowledge to reduce expenses and save money - Cittadinanzattiva](#)  
[Guidelines for the Circular Solidarity Economy - Cittadinanzattiva, Ecosistemi Foundation](#)