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Super Savers

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12 ways to save money amid rising prices due to inflation

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Reviewed

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What's that up in the sky? Is it a bird? Is it a plane? Is it Superman? Unfortunately, the answer is "prices." Whether it's gas, rent or groceries, things in our day-to-day lives are pricier than ever thanks to inflation. While inflation was expected to decline this year as the supply-chain pressures brought upon by COVID subsided, the Russian invasion of Ukraine reignited price hikes, particularly in regard to gas. Now, inflation has hit a 40-year high and wallets across the nation are feeling lighter because of it.

To combat these soaring prices and live more comfortably, it might be time to make some adjustments to your spending habits. Cutting back on your expenses is the best way to fight the rising prices and save money. While it won't be easy to give up some of the habits that you love so dearly, we'll show you alternatives that are worth it and will save you money in the long run.

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1. Invest in a credit card with rewards

One way to save money is by investing in a credit card that rewards your spending with perks, such as cashback and points. Different cards specialize in different spending habits and

therefore save you money on different expenses. Examples include cards that save you money on groceries, online shopping and travel. One inflation-induced thorn in the side of many is that of gas prices and yes—there are cards that can save you money on gas, too. What's more, the credit card you're already using might even have a rewards program that you haven't been making the most of.

2. Shop at wholesale clubs

Another way to save money is by getting a wholesale chain membership such as one to Costco or BJ's. Buying groceries in bulk tends to be cheaper per part than buying items in smaller sizes. In addition to being able to buy groceries in bulk, these memberships often come with the benefit of gaining access to these stores' exclusive gas pumps, which are sometimes the least expensive gas around.

Sign up for Costco

Sign up for BJ's

Sign up for Sam's Club

3. Walk or bike to your destination

While driving is often essential to make it to many destinations, for closer drives it's worth exploring alternatives to your engine. After all, there's no better way to save money on gas than not using it at all.

When going to a place that's close to home, you might want to just foot it. You'd be surprised at how walkable the places around us end up being. Plus, walking is associated with benefits such as more restful sleep and improved cardiovascular health. Just make sure you have a good pair of walking shoes on. We recommend picking up a pair of New Balance shoes, particularly the New Balance 993 which are known for their sturdiness and versatility. Distances that are a bit too far to walk still have a car-free option: biking. The Schwinn Discover Hybrid bike has rave reviews on Amazon that attest to it being worth its price. With a built-in luggage rack, the Discover is an excellent choice for commuting this summer.

\$200 at New Balance

\$540 at Amazon

4. Bring the movies to you

Speaking of getting to destinations, another way to cut back on spending is limiting outings on the town such as going to the movie theater. While the summer is just getting started with action-packed blockbusters and movies the whole family can enjoy, going to the movies isn't a necessity and you can save money on tickets. But before you get out your pitchforks, we never said you shouldn't watch movies at all. You can experience the magic of film from the comfort of your home thanks to the many streaming services currently on the market. Better yet, some services feature new releases on the same day as the theatrical release, if not soon after. You'll also thank us for saving money on concessions.

For the best streaming device to watch your movies, we recommend the Roku Ultra. It supports many platforms such as Netflix, HBO Max and Disney Plus. Its remote features voice control and easily programmable buttons so that you can navigate to all your favorite services.

\$70 at Amazon

5. Use a meal kit subscription instead of eating out

Another destination you might consider going to less often is your favorite restaurant. While it might feel impossible to replicate the taste of your favorite restaurant dish at home, there's no getting around the fact that eating out is expensive. Instead, you can cook delicious meals at home even if you're not a confident chef. Thanks to meal kits, cooking at home is easier and less expensive than ever. There's a meal kit suitable for every diet. Our favorite meal kit is Home Chef as it delivers fresh, high-quality ingredients and extremely easy-to-follow instructions to concoct the perfect meal.

Sign up for Home Chef

6. Make your coffee at home

There's nothing like a good cup o' joe to get your day started off right (unless you prefer the sweet elixir that is tea, of course). Unfortunately, anyone who is a frequent drinker of coffee knows that the beans don't exactly come cheap, particularly when you're buying from your favorite coffee shop. Whether you fancy a cup from Starbucks or 7-Eleven, the seemingly small but frequent expenses add up. That's why you need to start making coffee at home. But don't worry, it'll still be tasty and give you the jolt that you need to wake up. When it comes to

coffee makers, Technivorm's Moccamaster can't be beaten. It earns its price point with incredible temperature control and speedy brewing. If you're looking for a more versatile maker that can brew a cup of iced coffee, we recommend the Breville Precision Brewer to do the job.

\$329.95 at Williams-Sonoma

\$329 at Amazon

7. Use the fan instead of A/C

Electric bills are looking pretty high right about now, particularly in the heat of summertime. Consider shutting your A/C off and turning on a fan in its place. If you look at your energy use breakdown, you'll notice that your air conditioner requires a lot of power to operate. While it's safer to use A/C when temperatures are 95° F or above, fans will keep you comfortable and save you money for temperatures lower than this. There are many fans to choose from—we recommend the Drezo tower fan for its 90-degree oscillation, speed options and integration with Alexa and Google Home. Or, if you'd like to splurge, the Dyson Pure Cool, which also features a breezeless air filtration mode.

\$90 at Amazon

\$549 at QVC

8. Hang your clothes to dry

Your washer and drier are not only expensive in the first place, but they tend to run up your electric bill, too, with each load ranging from 24 to 72 cents per load. There's really no getting around the need to have clean clothes, but there are ways you can make the process a bit less costly. If you have a big enough backyard, you can buy and set up a clothesline to dry your clothes with the hot air of the summer, or invest in a simple umbrella clothesline for extra drying space. Just make sure you check the temperature outside before setting your clothes out to dry to make sure the weather is right to do the job. make sure the weather is right to do the job.

\$69.99 from Zulily

9. Control your lights with smart technology

Lighting is another aspect of our home that can quickly become expensive. Lights that remain on after you fall asleep or if you forget to turn them off end up wasting your money. Thanks to the wonders of modern technology, this problem can be solved. With a smart plug, you'll be able to set a schedule that ensures your lights turn off at a certain time. This can also be done using a smart bulb, with the main difference between them being that smart bulbs, as you can imagine, are more specialized to control lighting whereas a smart plug can be used for anything. Out of the smart plugs we tested, we found the Wyze Smart Plug to be the best thanks to its runtime monitoring, Alexa integration and ease of use. When it comes to smart bulbs, we like the Philips Hue White and Color Ambiance Starter Kit for its integration with multiple home systems, its rich color palette and easy setup.

\$19.47 at Amazon

\$200 at Amazon

10. Save money on books with these subscriptions

Bookstores can really empty your wallet, as many bookworms can attest. You walk in, enticed by the inviting smells of fresh ink and leatherback books. You slowly make your way through the store and the next thing you know you're carrying a pile of books to checkout and your eyes bulge as you're rung up.

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\$140 at Amazon

11. Go reusable where you can

Buying disposable items such as water bottles and sandwich bags might not seem expensive, but they add up over time. Not to mention—they're bad for the environment. Buying reusable items may be more expensive up front, but you'll find that you will recoup what you paid pretty quickly. We recommend the Brita filtered water bottle. Its steel insulation keeps water cool for up to 24 hours and the filter keeps out any funky odors. For sandwich bags, we like those from Lunchskins. They have fun designs, are dishwasher-safe and provide temperature protection so much better than a plastic bag.

\$24.99 at Walmart

\$11 at Amazon

12. Opt for cheaper alternatives at the grocery

Groceries have been hit hard by inflation, most often due to continuing supply chain issues from COVID. The price of beef, for example, has soared. Many are turning to plant-based meat alternatives like those by Impossible Foods. Thanks to the use of a natural chemical called heme, the impossible is made possible—this meat substitute tastes just like the real thing. As the prices for Impossible Foods drop, some stores report that the once-pricey alternative is now cheaper than the thing it's designed to imitate.

Fruits and vegetables have fallen prey to inflation and avocados, pricey even during the best of times, have been hit particularly hard. Since avocado is so versatile, there's no sole replacement for it—your substitute will depend on what you'd be using it for. For a savory, protein-rich food rich to go on your toast, an egg will do the trick. You can fry it in butter to make it taste even more like an avocado. If it's the texture of avocado that you're looking for, you might opt for mashed banana on your toast instead of eggs (you can use bananas in your smoothies for the same reason). Put the guacamole down and try some hummus, which comes in a variety of flavors from roasted red pepper and garlic to chocolate (hey, don't knock it 'til you try it).

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