

28 tricks to stretch your stimulus check and save money after quarantine

The COVID-19 pandemic is still going strong, even as states begin to open up. Here's how to keep saving money in post-quarantine life.

The coronavirus pandemic has affected us all in different ways, and lost income is one of the most difficult to deal with. Quarantine meant more ways to save money for many of us, too -- whether from cutting down gas consumption while we worked from home, or just because we were less likely to eat out -- but as some of us head back to work, saving money will continue to be important. A little careful planning could help you stretch that cash from the stimulus check a few weeks further. (And here's what we know about a possible second stimulus check.)

We've already written about all the free stuff you can get while you're at home, but here are 28 ways you can start cutting *costs* around the house right now.

In the kitchen

Grow herbs: A bundle of herbs costs three or four bucks. Keeping a little herb garden on your window sill will cost the same to get seeds, but can yield herbs for months.

Don't buy bottled water: Bottled water seems cheap, but it gets expensive fast. Settle for a filter, and you can use tap water. It's cheaper over time, and it's better for the environment, too.

Make your own coffee: It seems obvious, but those daily Americanos can easily take a chunk out of your bank account. Use a coffee maker or French press for coffee instead. For ideas, here's how to make better iced coffee, dalgona coffee and imitation Starbucks favorites.

Throw almost-spoiled veggies in the freezer: Buying veggies, then opting for the tastier freezer meals while the leafy greens spoil was a weekly ritual in our house. Then we started tossing nearly spoiled veggies in the freezer to use for smoothies. It cut our weekly waste way down. Here are more tips to keep your fridge food fresher for longer.

Keep your freezer full: Speaking of freezers, when you keep your freezer full, it works more efficiently, taking less energy to keep the contents cold.

Keep your dishwasher full, too: Running half-loads of dishes is a quick way to waste water and dish detergent.

Break out that Dutch oven: It could be a Dutch oven or a slow cooker of any kind, but cooking in bulk really helps cut down the costs associated with more individual-size meals.



Eat leftovers: This isn't a tip so much as a choice. Keep your leftovers and don't give yourself the excuse not to eat them. It'll stretch your dollar way further.

Be selective about organic foods: Organic food can be pricey, and ethically grown meat is even more expensive. So get the most problematic products organic to avoid pesticides and hormones, and get the standard fare for the rest of your grocery list.

In the laundry room

Hang-dry your clothes: My wife and I are trying to occupy our quarantine time with exercise as much as possible, and that means a lot more laundry than usual. Save energy by hang-drying it. (Besides, no one will notice your slightly wrinkled shirt.)

Wash with cold water: Another way to cut costs is washing with cold water. Unless you have serious stains or odors you're trying to remove, most clothes can wash cold without an issue.

Lower the temp on water heater: While we're talking water temperature, check your water heater. You generally don't need the temperature to be above 120 degrees, and higher temps come with higher fees.

Change filters: It's not just your water heater's inefficiency costing you money; your HVAC system can burn a hole in your wallet if you haven't changed its filter recently.

Run full loads of laundry: Really pack your washer to capacity, because you're going to use the same water either way. May as well get as much use from it as you can.

Paying bills

Switch credit cards: If you spend a lot of money at Whole Foods or on travel, consider specific credit cards that will offer the best rewards for your current spending habits.

Use a budgeting app: One of the hardest parts of budgeting is just developing awareness of our spending habits. Using a budgeting app like Mint is a great way to see exactly how your impulse buys really do shape your monthly budget.

Use coupons: Coupons are basically like cash. If you buy things online, doing a 30-second search for coupons will often save you 10% or more.

Pay bills online: There are few things I hate more than late fees on bills. Setting up autopay on your electricity and water bills will help avoid those unnecessary fees, and they'll also remove the need for postage on paper bills.

Unsubscribe from services: While you're thinking about bills, check which services you're subscribed to -- whether that's streamers like Netflix or other services like fitness apps. If you haven't used one in a month, cancel it. You can always restart it in a few minutes if you change your mind. Here are 10 great free movie streaming alternatives.

For entertainment

Use library online resources: If you have a library card, your public library likely offers a lot of free online services, such as ebooks or even streaming services. Give them a shot.

Check out Project Gutenberg: Project Gutenberg is a great online resource for ebooks, offering over 60,000. You can read more about it, and other ways to download and read books for free.

Watch free HBO shows: HBO and other streamers are offering free selections from their libraries for people stuck inside during the pandemic. Check out your options (and other free entertainment ideas) here.

Go outside: Not to sound like a dad from the '90s, but go outside! It's a free way to mix up the day, get some exercise and remind yourself that your bedroom is not the whole world. Here are tips to exercise safely outside during the pandemic.



Start a garden: While you're outside, think about starting a garden. If you have a backyard, you can avoid many of the upfront costs of a raised bed and simply get seeds to plant in the ground. You can get plenty of seeds for less than \$20, and that will translate into much more than \$20 worth of food over the following months.

Build a compost bin: OK, this one is a longer-term investment, but building a garden can be hard and expensive if you're starting from scratch. If you start tossing your food waste into a compost bin now, though, you won't have to buy tons of fertilizer or expensive soil for your garden next year. Plus, composting is another good way to help the environment. Here's how to get started.

Other tips around the house

Dress for the temperature: If you're still working from home, that means adjusting the "office thermostat" now directly affects your monthly bills. So adjust it less and dress comfortably for the temperature. After all, no one's around to judge you for wearing sweats.

Switch fan direction: Most ceiling fans have a small switch on them that changes the direction they spin. In the summer, run the fan counter-clockwise so it blows air down on you. This can help avoid the need for more air conditioning.

Use energy-efficient bulbs: LED bulbs cost more to buy, but in the long term, they do cut down on electricity costs. As bulbs burn out in your house, make the switch.

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