# [4 Small Ways to Save Big Money](http://blog.smartdollar.com/blog/2015/6/18/4-small-ways-to-save-big-money)

What if we told you that you could make small changes in your budget and see a big difference?

Maybe there are a few items in your spending plan that you could fix or cut out. Doing so can jump start the process of saving your emergency fund or pounding away at paying off debt.

Here are four budget-trimming ideas that you take a closer look at.

### 1. Review your cell phone plan.

You may not use as much of your plan as you think. If you can spend half the money for half the data and not notice a difference, then you’re paying too much. Let’s get that fixed!

Related: [*4 Ways to Lower Your Cell Phone Bill*](http://blog.smartdollar.com/blog/2015/5/7/4-ways-to-lower-your-cell-phone-bill)

### 2. Examine your insurance policies.

Your coverage and rates can change based on where you are in life. If a child is old enough to have their own car insurance or you have a cash value policy that you can ditch in favor of term life, do it.

### 3. Cut the grocery spending by $10.

Stuff like clipping coupons or buying generic brands may be obvious, but let’s get creative here. Cut your food budget by $10 this month and move that money to another category. That may mean putting back a bag of chips and container of juice before checking out, but it takes less time than cutting coupons! Do you think you could survive by sacrificing two unnecessary items this month? If you do, try slashing another $5 or $10 from the food budget next month to see what additional extras may be eating at your budget.

### 4. Take a look at the kids’ extracurricular activities.

With all of the expenses going into sports, dance classes and so on, it never hurts to examine what you are paying for here. If you are trying to get out of debt, then you may not need to do expensive travel teams. Kids can still enjoy playing for their school or in city teams, and it means more time at home with family and schoolwork.

Remember, you know your money better than anyone. Take a closer look at how you spend. You may discover something you don’t need or use anymore that can get rid of it. [That frees up money to go toward your Baby Steps](http://blog.smartdollar.com/blog/2015/5/20/the-baby-steps-seven-ways-to-win-with-money). But you only discover that if you are on top of your money situation. So get to discovering!