



## How to Cut Costs for an Emergency Budget

When your income suddenly drops, your spending may have to as well. Many Canadians don't have an emergency fund to help weather financial storms. Without that, cutting costs is the next option to consider.

The *Credit Counselling Society's* article, [How to Cut Costs for an Emergency Budget](#) provides savings tips for common budget categories:

- Entertainment: Separate wants from needs
- Groceries: Avoid paying more for easy meals
- Housing and utilities: Scale back where you can
- Clothing: Stretch every dollar
- Healthcare: Take care of your well-being first

Every little bit counts and can add up to the saving you need to make it through an emergency!