

Homeowner's HOPE Hotline Guide to Saving Money

Preserve Your Stake in Homeownership With 12 Ways to Save While Dining Out

The average family spent almost \$3,000 in 2008 just from eating away from home.

While eating at home is always the most economical option, sometimes, you might like to get out and change it up. There are many ways to dine out, without having to shell out too much cash.

“If you can take a few tips into account before you plan a night out, you can enjoy going to a restaurant without spending money that you need for your mortgage and monthly household bills. Having a game plan beforehand and sticking to it once you’re at the restaurant is the best way to ensure you’re doing what’s right for your budget,” said **Colleen Hernandez, CEO** of the **Homeownership Preservation Foundation**, which is known for the **Homeowner’s HOPE™ Hotline** (1-888-995-HOPE). “If you need help managing your mortgage payments and your household expenses, remember that the **Homeowner’s HOPE™ Hotline** is a free service with trained counselors who can help you preserve your stake in homeownership by working with you to develop a budget,” said Hernandez.

If you’d like to include dining out in your monthly budget, follow these tips so that you can manage your mortgage payments, monthly household bills, and enjoy a trip to your favorite restaurant, now and then.

1. Avoid alcoholic beverages. The mark-up on “just one beer” or “just one glass of wine” can be as much as 400 percent.
2. Instead, just stick with water. It’s free and is the healthiest choice.
3. If you’re going out on a date or just with one other person, order one entrée and one appetizer instead of two full meals. This way, instead of having an unfinished plate at the end of dinner, you’ll both be full and will have saved money.
4. If you do have unfinished food on your plate, ask for a takeout box. Get your full money’s worth and turn into an already prepared lunch for the next day.
5. Entrées not interesting or too expensive? Make a meal out of side items. This is a great way to order lots of different kinds of foods and still have a smaller bill at the end of the night.
6. To promote themselves, often times new restaurants will offer coupons or have promotions when they first open. Check the paper or mailers for advertisements for new restaurants in your area.

7. Don't order dessert. Just like you would avoid the junk food aisle, don't even look at this tempting little menu. It will just add more to your bill.
8. Always pay with cash or debit. Don't use a credit card for a regular food purchase.
9. Check out www.dineoutcheap.com for restaurant coupons.
10. Web sites such as www.restaurants.com and www.groupon.com offer deals like a \$25 gift certificate to a nearby restaurant for only \$10.
11. Eat out for a lunch or brunch instead of dinner.
12. Order a vegetarian dish. These are usually cheaper, as meat is an expensive item.

For more information about how to preserve your stake in homeownership, please visit the Homeownership Preservation Foundation at: www.995hope.org

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