Less Debt More Wine



HOW TO ENJOY ENTERTAINMENT ON A BUDGET

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Less**Debŧ**More**Wine** A Little About Liz:

I'll have the wine!

Hey there! That's me, Liz. And I created this guide to help you save money on entertainment because you don't have to sacrifice having fun in order to get ahead with your finances.



While I enjoy watching movies, tv, and yes, even live sports, I don't spend more than \$99 a year on it, I also save on going to concerts, plays, and games.

In case you hadn't figured it out yet, I run Less Debt, More Wine where I help you balance massive student debt and having a life. I'm super pumped to have you as part of the LDMW gang.

I hope this Guide helps you guiltlessly enjoy some entertainment knowing you're saving money so you can pay off debt faster and spend more time enjoying your life.

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Disclosure:

This resource contains some affiliate links for your convenience. When you make a purchase after clicking an affiliate link, I will earn a small commission at no additional cost to you.

I am disclosing this in accordance with the Federal Trade Commission's 16 CFR part 255. I only recommend products that I personally use and genuinely recommend.

Disclaimer:

The following information has been prepared for general informational purposes only. The information presented is not legal advice or professional financial advice and is not to be acted on as such, may not be current, and is subject to change without notice.

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When you are paying off debt, it seems like the line item in <u>your budget</u> for entertainment gets the short stick. However, I'm a firm believer in finding balance that allows you to kick some serious debt ass AND still have a life. Here is my guide to saving on entertainment:

Save on Movies

You already know that I love movies. However, going to the movies can get pricey with movies ranging from \$10-\$15 and a small soda costing \$5. So maybe you like to revert to buying movies instead, allowing you to enjoy the movie multiple times for the same price as seeing it in theaters. Even then there is money to be saved. Lastly, I'm going to share with you how you can save on renting movies.

Going to the Movies

There are lots of ways you can save money going to the movie theater. Actually a lot of money can be saved just by considering when to go to the movie.

Attend a Matinee

At a theater near me the matinee price is a nearly 25% discount on the regular movie ticket price. While it may be tough to go to a matinee during the week, it's usually doable on a weekend, depending on your schedule.

Check for Promotions

Movie theaters or other local arenas will usually have specials of some sort. For example, Regal Cinemas is currently offering a \$1 Summer Movie Express, these are typically movies geared towards kids, but let's be honest there are some pretty great kids movies these days. \$1 to go see Trolls or Sing? Yes, please.

On the other hand, my local art museum offers summer movies outside. Tickets are just \$6 or if you're a member, the tickets are free.

Check for promotions around your city to see if there is another way you can go out to the movies without paying a premium price.

Check Your Other Services for Promotions

My cell phone plan is through AT&T and they have <u>Ticket Twosdays</u>, when I buy a movie ticket for a Tuesday, they'll give me another one for the movie, free.

T-Mobile also does something similar with <u>free stuff on Tuesdays.</u> Check with your mobile provider to see if they offer any free movie benefits. You could just google: service provider + free movie ticket.

Ask for or Buy Gift Cards

Another way to save your hard earned money on going to the movies? Ask someone to spend their money on it, when holidays and birthdays come up ask for a gift card to your favorite theater.

Alternatively buy a gift card to your favorite theater. The key here is to buy discounted gift cards. Sites like <u>Gift Card Granny</u> allow you to buy gift cards at a discounted rate, sometimes up to 25% off. Combine that with a matinee showing and you're really saving some money

Another place that I like to buy movie ticket vouchers is at big box stores like Costco, BJ's, and Sams Club. Buying a pack of gift cards or movie ticket vouchers usually lets you pay the equivalent of what would be the matinee price for a movie ticket. However, you can use these on regular priced movie times.

Skip the Concession Stand or Just Get Water

As mentioned earlier, a small soda at the movie theater can easily be \$5 and even a bottle of water is likely \$4. However, you can ask for a cup for water which is free. The cup is usually pretty small but it gives you something to drink during the movie, without feeling bad about sneaking something into the movie.

Buying Movies

Maybe instead of going out, you prefer to buy a movie so you can watch it as many times as you like for the same cost as going to the movies. While you can watch the movie as many times as you like, if you are regularly buying new movies you are probably spending just as much as you would if you were to regularly go to the movies. Here are a few ways you can save on buying movies.

Buy Them the Week They Come Out or on Black Friday

New movies usually are on sale the week they come out and then of course there are always great sales on movies for Black Friday. If you don't buy the movie the week it comes out because you think the price will eventually drop, it may, but you never know how long that will take. Seriously though there are always tons of sales throughout the year, there is never a reason to buy a movie that isn't on sale.

Related: The 10 Types of People You Meet Shopping Black Friday Weekend

Buy Used

Another option would be to buy movies used. You can find used movies at stores like FYE or any store that carries movies and is closing down. You could also check at thrift stores where DVDs are usually \$1. Amazon and eBay are also some good spots to fide used movies.

Share with a Friend

Nowadays DVDs and BluRays are often packaged together, along with or with a digital copy. Which means you end up with multiple copies of the movie. Split the cost with a friend and each of you can have a copy.

Personally, my super sweet Dad always offers me the digital copies of the movies my parent buy. I'm very grateful that they are willing to feed my movie habit this way.

Renting Movies

Sometimes I don't want to spend the money on a movie until I've actually seen it, just to make sure I actually like it. In that case, I tend to rent the movie first. But the cost of renting a movie has gone up. It can cost \$5.99 just to be able to watch a movie for 24 hours. Here are some ways to save money on renting movies:

Hit up Redbox & Join Their club

Renting through Redbox cost \$1.50 -\$2.00 per movie for 24 hours. While it does mean having to go and get the movie and go and return it, there are usually Redbox's located close by, you can find them at pharmacies, grocery stores, and stores like Walmart. Additionally, you can get free rentals by joining Redbox's club.

Check iTunes Movie of the Week

Every week, iTunes offers a movie of the week that you can rent for \$0.99. Some movies I've rented for just a buck from iTunes include Bridget Jones Baby, Hacksaw Ridge, and Lion. With iTunes once you rent the movie you have 30 days to watch it. After you start the movie (press play) you have 24 hours to finish watching before the rental period expires.

Look for Other Rental Specials

iTunes and other platforms also offer rental specials on occasion. For example, as of the time I'm writing this, iTunes has a \$0.99 rental for "Movies You Might have Missed"

Give Yourself the Theater Experience at Home

If you really can't afford to go to the movies, you can create a movie like experience at home for a fraction of the cost. Buy movie sized candy at Target for \$1. Turn off the lights AND your cell phone. Don't just silence your phone, turn it off, otherwise, since you're at home you'll end up goofing off with your phone. Then pop some popcorn, sit back and relax.

Save on TV

Maybe you're more of a TV lover than movie lover, but seriously I have to ask, if you still have cable, why? The cheapest cable plan I could find was \$30 a month if bundled with phone and internet, unbundled the lowest I found was like \$45. That is \$360 - \$540 a year. So step one to saving money on TV is to cut cable. I promise you can get what you need without it.

Cable Alternatives

There are tons of cable alternatives that can meet your tv loving needs, even for the sports fans. There is of course the very well known Hulu and Netflix, but there are lots of other options out there too.

Amazon Video

Cost: \$10.99 a month or \$99 a year via Amazon Prime

With Amazon prime you get access to tons of movies and tv shows as well as Amazon originals. As for sports? Amazon struck a deal with the NFL to stream 10 Thursday night games and they have some other sports offerings as well.

Related: Is Amazon Prime Worth the Cost?

Sling TV

Cost: Starts at \$20/month

Starting at \$20 a month you get access to 30 channels including ESPN and Comedy Central. It is a streaming service so that is something you'd have to consider if you don't have a smart TV and like watching shows on your actual TV.

Digital Antenna

Cost: \$15 one time cost

So long as your TV was made by 2009 or sooner, then when you connect a digital antenna you can get some basic cable channels for free. Admittedly my digital antenna doesn't get the greatest signal but I still get ABC, NBC, FOX, and CBS for free. Where I used to live I also got Ion TV and a few other channels too.

CBS All Access

Cost: \$5.99 per month

Admittedly it only gives you access to one channel but you can watch multiple seasons of their shows. Also, in case the antenna doesn't work you can stream CBS live. You also get access to exclusive originals like, The Good Fight (it's sooooo good).

HBO Now

Cost: \$14.99 per month

You don't need cable in order to get access to HBO. With HBO Now you can stream all of the HBO content through your phone, tablet, or TV. So don't worry even if you get rid of your cable plan, you can hold onto that Game of Thrones habit. #winteriscoming

Netflix

Cost: \$7.99 - \$11.99 per month

<u>Netflix</u> has been around a while so you've probably heard about it. It's known for movies, tv shows, original shows, revivals, and no commercials.

Hulu

Cost: \$7.99

Hulu is known for showing current TV Seasons, though you are stuck with commercials unless you want to pay a little extra. Though <u>Hulu</u> is also getting into the live streaming TV game with a \$39.99 per month plan (basically the same cost as cable but without the installation fees).

Season Passes

Cost: Varies

If you only have a few shows that you like to keep up with then you can get a season pass on iTunes or Amazon or whatever streaming service you use. That way you only pay for the shows you watch and you get new episodes usually the day after and without commercials.

Save on Music

Unfortunately, you can just watch TV or Movies all day, but you can listen to music most of the time. Of course there is always free radio but if you are going to be streaming inside anyway you might as well stream something without commercials.

Music Subscriptions

There are lots of different music subscriptions options today and many come with free trials. So before you start spending money, I suggest you try them all. You'll end up with several free months of music and at the end you'll know which you like best.

Apple Music

Cost: \$9.99 per month

You can try Apple music free for 3 months. Apple Music is ad free no matter what membership you have and is ad free during the free trial as well.

Pandora

Cost: Free with Ads, \$4.99 per month for an ad free experience

Don't worry before you start spending money you can do a 30 free trial. Pandora Plus (the lower tiered paid plan) allows you to create personalized stations, skip as many songs as you want, and put your favorite songs on replay.

Spotify

Cost: Free with Ads, \$9.99 per month for an ad free experience

Spotify does offer a 30 day free trial of the premium plan, though their free trials can change. Earlier this year I was offered a 3 month trial of Spotify premium for \$0.99. However, as a Capital One customer they offered me this three month Spotify Premium trial for free. So far I'm really enjoying Spotify and I'm thinking I'll stick with it at the end of my free trial.

Buying Music

The only thing that makes me hesitant to subscribe to a service like Spotify is the fact that I have sooo much music. I don't spend money on music often. But having built up a collection of music for over a decade, has lead to a lot of music.

I can listen commercial free, create my own playlists, and listen pretty much anywhere with one of my many devices - tablet, phone, iPod shuffle, laptop, etc.

If you're tight on money remember to take a look at what you already have. You can save a lot of money by taking advantage of the music you already own.

Save on Concert Tickets, Plays, or Sporting Events

Concerts, plays and other live events can be a blast. There is just something about that experience that doesn't compare to going to the movies or staying home.

Groupon and LivingSocial

Both Groupon and LivingSocial are always offering discounted tickets to concerts, plays, and sporting events. But before you spend the money, make sure it is actually a good discount. You can also shop around for tickets being resold, lots of times people who can no longer make the event will try to sell their tickets at cost if not at a discount as well.

Season Tickets

If it is something you really love, season tickets can sometimes come at a discount. For example, DPAC the local performing arts center offers season tickets for broadway (traveling) shows for just \$18.75 a month. Some of the shows coming to town include Les Mis, Waitress, and The Little Mermaid.

Sports teams usually offer a variety of season ticket options, you can do the entire season or just a set number of games. For example, glancing at the Carolina Hurricanes season ticket packages, for an 11 game package tickets start at just \$28 per game. That comes out to about \$25 a month is not too shabby.

Volunteer or Get a Job There

If you want to really save money on live events, there is a way you can be there for free or even get paid to attend. Many theaters look for volunteers to take tickets, hand out programs, and direct people to their seats. You then get to stay and see the show for free.

Alternatively you could get a job at the venue. I used to work at Gillette Stadium which meant I got to go to every Patriots home game with a free parking pass. Just to be completely honest, when you are paid to work, you don't necessarily get to watch much of the game. Though it can depend on your job at the stadium. Working on a roam team I was constantly on the move during the game. But ushers got to watch more of the game.

Enter Radio Contests

I know you are probably thinking that your chances of winning free tickets through the radio are slim. I promise you that if you are entering LOCAL radio contests, they are not slim. Those nationwide win \$1,000 contest, yes probably pretty slim chance of winning.

However, I have personally won contests through radio stations on more than one occasion. I've seen <u>The Script</u> (more than once), <u>Neon Trees</u>, <u>Andy</u> <u>Grammer</u> (more than once), <u>Passenger</u>, <u>Phillip Phillips</u>, and some others I can't remember right now, all for free through radio contests. I've also once won free tickets to a Celtics game.

I'm not special. I won all these free tickets because I made an effort to do so. I put the radio on when I was at work and when they said to call, I did. Sometimes I got through sometimes I didn't. If you get a busy signal, hang up, and try again. To save time, I had the radio station number pre-programed in my phone, but that is all I did. I actually tried calling, that is all you have to do.

Sometimes the contests will be online and you just have to take a survey to enter and each day you do the survey you get more entries. I won the Celtic tickets from the local radio station by entering their contest online. It's not hard, you just need to make yourself aware of the contest/promotion and then give yourself the chance to win.

Save on Museums

Museums aren't everyone's cup of tea. I can relate, I don't love all museums but art museums are my happy place. History museums, I don't love as much, but kids museums, and Hall of Fame museums can definitely be a good time in my opinion.

Museums can also usually be an inexpensive way to go out and have some fun. However, not all museums are inexpensive. The MFA in Boston charges \$25 per adult and that doesn't include parking if you choose to drive.

However, there are ways you can save on visiting museums:

Go to Free Museums or on Free Days

While the MFA isn't free it does offer free days where they ask for a donation. There are also lots of museums that are free. The art museum where I live now, is free except for special exhibits. If there is a museum you've been dying to go to but don't have the money, check to see if they offer a free day during the week or for a special occasion or holiday.

See if Your Credit Card or Bank Offers Free Access

Many credit cards and banks offer rewards beyond points and cash back. For example, Bank of America has a <u>Museums on Us</u> program. Where you can get free admission using your Bank of America card on the first full weekend of every month.

Curious is your bank or credit card offers such a benefit? This is why google exists. Enter the name of your bank or card and "free museum tickets" and if there is such a program it should show up in the results.

See if Any Other Memberships You Are Part of Offer Museum Tickets

When I was in college and law school my student ID would get me free entrance to museums. But the law library also offered museum passes to students, faculty, or alumni. Doing a little research and it turns out school libraries are not the only ones offering museum passes for free. Check to see if your local library might offer passes for free or a discounted rate. Alternatively check to see if it might be a benefit available to you through your alumni access.

Get a Discount with AAA

I'll be honest I'm terrible about actually taking advantage of my AAA membership to get discounts. However, <u>AAA provides discounts</u> on soooo many things museums included. A discount isn't as good as free but saving money is always better than paying full price.

Save on Books

Any reader knows that while ebooks are awesome, every once in a while a real book is nice to hold. Plus it makes your shelves look pretty. But keeping up a reading habit can easily get expensive, especially if like me your closest source for books is a Barnes and Noble. However, with very little effort you can read for free or at least at a very low cost.

Kindle Lending Library

Cost: \$99 per year or \$10.99 per month

I've already mentioned Amazon in this post but it's applicable when it comes to saving on reading too. Because Amazon Prime comes with the Kindle Owner's Lending Library. It allows you to borrow one book for free each month. Unlike most libraries, there is no due date. The only downside is that you have to have a Kindle device, a Kindle reading app won't cut it.

Audible

Cost: \$14.95/month

Audible on the other hand will work on other devices, though it is not included in the Amazon Prime membership. However, you can do a free trial where you get at least one audiobook, sometimes two depending on what Audible is offering at the time. After that you get one book credit each month to use on any book. There are also lots of channels and other content you get access to with an Audible Membership

Related: Audible Review 2 months & 3 books later

Your Local Library Network

Cost: Free

Just because you are getting books from the library doesn't mean you have to go to the library to get them. Once you have your library card, most library's have ebooks you can borrow through <u>Overdrive</u> or some other platform.

Additionally, libraries offer tons of other services allowing you to borrow CDs and Movies for a small cost if not for free.

Scribd

Cost: Starting at \$4.99/month

Scribd is a reading subscription giving you access to books, audio books, magazines, and news. For \$8.99 a month you get 3 books and 1 audio book a month. You also get unlimited access to magazines. However, if that is a little too much to read a month, you can get their lite plan for \$4.99 a month giving you access to one book a month.

Easy Ways to Earn Your Entertainment Money

Even when you don't spend like crazy on entertainment, when money is tight, it can be hard to find room in the budget for entertainment. Here are some easy ways to earn some money for your entertainment budget.

Driving for Lyft or Uber

In my first couple of months driving for Lyft I averaged \$17 per hour. It's pretty easy money overall, you just turn on the app and drive, very little thought required.

Related: Becoming a Lyft Driver

Use Credit Card Rewards

I've already touched on using Credit Cards or Banks for free access to museums but you could also use the cash back or gift cards or points you receive to cover the cost of entertainment experiences.

Walk Dogs via Rover

It takes about 15 minutes to get set up on Rover. You get to set your own rates with Rover and take home a percentage. If you set your dog walking rate to \$12 per walk, you'd only need to book a few walks a month to generate money for your entertainment budget.

Related: Side Hustle Series: Make Money with Rover

Have Qapital Save Your Entertainment Money for You

I've been using <u>Qapital</u> for a couple of months now and to say I love it would be an understatement. It not only saves for you but it makes it fun. See you get to set savings goals and then set rules for how you want to save. I've got a round up rule, that rounds up my purchases to the nearest dollar and saves it towards my goal. I also have some guilty pleasure rules, meaning when I spend there (iTunes and Dominos), Qapital sets aside \$5 for my savings goal. <u>Qapital makes</u> saving money not only easy but really fun too.

Wrapping it Up with a Bow on Top

No matter what kind of entertainment you enjoy, there is a way to keep the financial impact low. Just because money is tight doesn't mean you can't find a way to enjoy life and participate in some consumer entertainment. Whether you like to go to the movies, listen to music, read, hit up concerts, or check out museums, you can always find a way to pay less than full price.