

Q. I lost my job a year ago, and I work several part-time jobs, but not enough to cover my expenses. I've been dipping into my emergency fund and that's running low. Any advice on cutting expenses if I can't get a better job?

— Trying

A. We're sorry to hear money is tight.

You've probably cut back in all kinds of places, but we have some ideas you may not have considered.

Part of the cutback strategy is to reassess which of your expenses are for needs and which are [really discretionary](#).

Discretionary expenses are for items you can live without, even if you don't want to live without them. This means you may have some [tough choices](#) ahead.

Start by looking at subscriptions or memberships that you pay for and do not use, or ones you can live without, said Marnie Aznar, a certified financial planner with Aznar Financial Advisors in Morris Plains.

"For example, a magazine or newspaper subscription that you don't read or a gym membership that you don't use," she said. "If so, that's a [quick and easy start](#)."

She says you may also want to contact your television and internet provider to discuss your current package and see what changes can be made to reduce your monthly bill.

Remember — you might want the big movie package or the sports channels, but you don't "need" them.

Aznar said you should also contact your cell phone provider and discuss your current service to see what adjustments can be made to reduce the monthly bill.

If you still have a landline, consider whether you need that and the cell phone.

Aznar said making minor adjustments to your grocery shopping, such as shopping in bulk to the extent possible, can have a big impact over time.

"If you buy coffee outside of your house, consider making it at home instead," she said. "Coffee purchases can become very expensive over time, especially if you are a Starbucks fan."

Take a look at your use of gas and electric, she recommends.

"If you don't have a timer on your thermostat, consider purchasing a thermostat that will allow you to drop the heat significantly when you are out of your home or sleeping," she said.

Now take a look at your entertainment expenses.

Aznar said if you like movies, stick to Netflix or Redbox for now. A trip to the movies, as we all know, can become an extremely expensive night out, she said.

Dining out can very easily add to your budget.

"Ideally, while things are tight, you avoid dining out to the extent possible," she said. "If you do dine out, try to avoid ordering drinks, appetizers and desserts and just stick to a main course."

Depending on the severity of the cash flow situation, you may need to think bigger picture, Aznar said.

Do you have any flexibility with where you live? If you have a large mortgage or real estate taxes, for example, perhaps it is worth considering [downsizing](#)? If your rent is higher than you can afford, are there alternatives you could consider?

If you have a car payment, consider making adjustments, she said.

Can you sell your car and consider a low monthly lease arrangement for the time being?

While you have [control over your expenses](#), you do also have [control over your income](#).

Consider widening your job search to include full-time work that may not be directly in your field — if it will increase your income or further cut your expenses, such as commuting to several part-time jobs.

Email your questions to Ask@NJMoneyHelp.com.