

25 Ways to Save Money

Think that “cut back on lattes” and “bring your lunch to work” are the only ways to save money? Here are 25 tips that can help you find more money for that coffee and meal you crave.

Food

1. Create a win-win-win situation at the grocery store by trying their store brands. Win 1 - most stores will refund your money if you try the store brand but don't like it. Why not try something that has a satisfaction guarantee? Win 2 – if you do like the store brand, you can save money each time you shop. Win 3 – most store brands are so inexpensive that they are cheaper than name brands purchased with coupons. Save time and money by not clipping coupons.
2. Buy meat when it is on sale, then prep it before storing in the freezer. I cut chicken into bite-size pieces before freezing - this makes it easier to defrost on those nights when you need a quick meal. Brown hamburger meat so you always have frozen crumbles ready for use in tacos, spaghetti sauce, and chili.
3. Check out the dollar menu at fast food restaurants. With “value” meals costing \$6 and up, try the \$1 sandwich, fries, and drink – a complete meal for \$3!
4. “Shop” your pantry. Go to allrecipes.com and click on “ingredients” at the top of the home page. Enter the food you have on hand to create a list of recipes that use those items.

Beauty and Fashion

5. Check out user reviews at viewpoints.com/beauty before you try a new product. See what other people have to say before you buy.
6. Ask your local consignment shop if their computer program can track merchandise requests. If so, create a list of “wants” for the store to enter into their system. The computer will flag your name and phone number if the item is received. Personal shopping at its best – what you want at a price you will love!
7. After you go clothes shopping, keep the tags on and tuck the clothes away. One week later, try the clothes on again to see if you still like them. Because the tags are still on, you can easily return anything that you decide not to keep.

Home Maintenance

8. Run, don't walk, to your nearest home improvement store and buy a programmable thermostat (I like the ones that allow you to program for different days of the week). The \$40 you spend on the thermostat can save you hundreds in heating and cooling bills.

9. What are the odds that you and a neighbor will be doing the same home repair or maintenance at the same time? Timeshare your lawnmower, leaf blower, power washer, ladder, etc. with friends and neighbors. Decide on some ground rules regarding usage, storage, maintenance, and ending the timeshare. Doing this can save you money on the purchase price and ongoing maintenance – another win/win opportunity.
10. Paint is one of the least expensive ways to update your décor. Ask a friend to help paint a room in your house, then return the favor. One person can do the large spaces with a roller while the other does trim work with a brush. Enjoy the time together while you create a new look for the room.
11. Find two or three friends who can commit one day a month to home improvements. Create a calendar that specifies where and when you will work during the year, rotating among the houses. For example, with a group of three people, four days per year would be dedicated to a project at each house. The “host” for the day (i.e. the owner of the house) chooses the project, does any necessary preparation, and provides the supplies. The “helpers” arrive at 8 am ready for a day of work and leave at 5 pm. Some home improvements done by a group I know include insulating the attic, painting the kitchen cabinets, and landscaping the yard.

Travel

12. Use the “name your own price” feature on priceline.com to book your next rental car. Begin bidding 2 – 3 weeks before your trip. This is when car rental companies are more willing to discount their price and it gives you time to place multiple bids if necessary (you can only bid once every 48 hours). I usually begin bidding at \$13 per day for an economy car and increase my price by \$1 each time I bid. This usually saves me about 50% on car rental fees.
13. Before you book your hotel, check to see if they offer a complimentary continental breakfast. All things being equal, choosing a place that has a free on-site breakfast can save you time and money.
14. If you’re traveling by car, pack some breakfast foods that don’t need refrigeration. Peanut butter on a bagel, along with a juice box or fruit, can be a good start to the day. Buy an electric teakettle for less than \$20 and you can enjoy oatmeal, hot chocolate, or hot tea.
15. Don’t want to spend a lot for lunch? Stop by your local breakfast place before you leave home and ask to buy some jelly packets (usually 5 or 10 cents each). Use these to make PB&J sandwiches for lunch. Bring along some drinks, granola bars and fruit to round out the meal.
16. Stop by the area visitor center for a travel planner, which usually contains coupons and special deals. Ask the attendants to recommend places where the locals go for inexpensive fun.

Automobiles

17. An oil change can be your vehicles best friend. Change your oil every 3 months or 3,000 miles to keep your engine humming smoothly. A small investment in oil changes can prolong the life of your car and reduce future maintenance costs.
18. Have the urge for a new car even if yours is running fine? Overcome this desire by giving your car a good cleaning inside and out. Climb into the drivers seat, enjoy the feeling of a nice clean car, and let the new car craving subside.
19. Take a friend with you when you go car shopping. Let them know the total amount you can spend on a car – use the total cost (including taxes) instead of the monthly loan amount, which can vary based on interest rates and length of loan. Have them reel you in when you start looking at more car than you planned on buying.
20. Keep your car for one year longer than your car loan. If you have a 5-year loan, plan on keeping your car for 6 years. Bank the last year of payments to use as the down payment on your next car.

Avoiding Fees and other charges

21. Have kids in high school? Check to see if they can take classes at the local community college for free. Another win-win-win...your kids get an idea of what college is like college, the credits they earn could be transferred to a four-year college, and you don't have to pay for it!
22. Avoid late fees on your credit card by making an online payment each time you get paid. Not only does this help avoid fees, it also breaks your payment into smaller amounts. Sometimes two small payments are easier to make than one large one.
23. Shop your insurance. We recently reviewed our insurance needs with a few agents and ended up staying with the same company. However, we adjusted our plans to get better coverage at a lower price. Yes, it is a pain to do this, but the \$50 we save each month was well worth the time spent on phone calls and agent visits.
24. Decide if you really watch the premium channels on your television enough to warrant the cost. Find out which channels you are paying extra for and track the number of times you watch these in a month (a simple check mark on a notepad will do the trick). This will give you an indication of whether the premium channels are really worth the extra expense each month. If they are, enjoy them! If not, lower your subscription and enjoy the extra money!
25. Appliances use electricity even when they are not turned on. Invest in a power strip for your entertainment and computer areas. Plug the electronics into the power strip and place it where you can easily reach the on/off switch. This is easier than unplugging everything when it is not in use, but you still get the benefit of reduced electric costs.