

## MONEY SAVING TIPS

- buy used (major appliances)
- shop garage sales
- host your own garage sale
- pay cash instead of plastic
- use generic brands at the grocery store
- use coupons
- use medicine/generic drugs
- libraries (books, movies and the internet)
- shop off season (buy winter clothes before spring- end of February, buy gifts for birthdays and holidays at cheap prices).
- envelope system
- preplan meals
- make a grocery list before you shop
- take an inventory of what you have in your cabinets, freezer and refrigerator (organize it so you will always be able to locate your items)
- pack your lunch daily
- make your own coffee
- old-fashioned family fun (Red box movie night, going to the park, board game night)
- cut cable bill/phone service

- cook at home instead of going out for fancy dinners
- work out at home
- buy in bulk
- grow a garden
- car pool
- co-op babysitting
- give up smoking (an expensive habit)
- place spare change in a jar (try it for a year and use it for special occasions like Christmas or vacations etc)
- use cloths instead of disposable wipes
- go tap water instead of buying bottled water (carry a sports bottle)
- energize your home (proper insulation, changing filters, unplug appliances, turn off lights, CFL lighting)
- shop at a farmers market for in-season produce (cheaper than the grocery store)
- shop car insurance coverage at [esurance.com](http://esurance.com)
- check out free checking if your bank charges (shop around)
- subscribe to Netflix
- transfer existing debt using balance transfers to others (especially ones with 0 interest) **CUT UP OTHER CARDS!!**

- raise insurance deductibles (make sure proper emergency fund in place)
- change your driving habits-these all save on gas mileage thus saving you money (check tire pressure, keep under 60 mph, make smooth starts and stops, drop some weight/clean the trunk out, change oil, keep car tuned up, coast whenever possible).
- buy used cars instead of new (ex: Sam Walton (owner of Walmart) drove 2 vehicles in 34 years and he was filthy rich)
- consolidate errands into 1 stop
- look into 3 month supply of prescriptions via mail order (it's cheaper)
- wash your own car
- wash dishes (stop buying paper products)
- look for manager meat specials
- hair cuts/trims and beauty shop experience at home (especially if you know how to do it)-easy way to make money on the side
- hang clothes up to dry
- make your own gifts (Christmas can be a craft)
- service coupons (IOUs and homemade coupons rather than expensive gifts)
- adjust your W-4 at work (if receive a huge refund, increase # of exemptions on you W-4 to reduce withholdings (check IRS website to calculate the # of exemptions required to break even)