

Saving Money **Power Tips**

**Quick & Easy Ways
To Fatten Your Piggy Bank**



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Introduction

In today's economy, more and more people are seeking out ways to save money. Whether it is your car, your home, or just your every-day living and spending habits, there are real ways to conserve on cash. The average adult in the United States has several thousands of dollars worth of credit card debt. Combined with monthly car payments, rent or mortgage payments, and other obligations, it can make day-to-day living tough.

Fortunately, there are ways you can save money that may seem small but can really add up over time. Being vigilant about spending money can do wonders for your wallet. Following a few tips contained within this guide can mean more money in your wallet at the end of each month.

Daily Spending

People are amazed to see how much they spend per week when they add up their day to day spending. If you're like most people, you enjoy that trip to the coffee shop every morning or lunch out with friends. Instead of that \$4 latte at Starbucks, try brewing coffee at home and bringing it to work in a travel mug. You'll save tons of money this way and have an entire pot of coffee for about one third of the cost of one cup, maybe even less! Skip the fast food lunches and bring in a sandwich, some chips, and a cup of yogurt to work for lunch. Not only will you eat healthier, you will find that you're saving about fifty dollars per week in lunches!

For many people, it's the splurges in life that can break the bank. Going out to the bar with friends or having a steak dinner can be fun, but it can also be quite expensive. Instead, invite friends over and have some food on the grill. Get everyone to bring in their own beer and other beverages. You will have just as much fun with close friends without spending a pretty penny on a dinner check, bar, tab, and tips.

The movies can be a good time, too, but they can also be a bit expensive, especially when you add in drinks and popcorn. Today's technology allows you to watch new releases on demand or over the Internet for much less than a theater ticket. An added bonus: you can pause and use the restroom without missing a thing!

Groceries can add up fast, especially for people with children. There are lots of ways you can cut spending in this aspect of daily life. Clip coupons and look for buy one get one free or half off sales at your local grocery store or mass merchandiser. Coupons are literally like having cash in hand, so it makes sense to use them as often as possible. Make grocery lists and only buy the things you need for that particular week. Wholesale clubs can be a real money saver for

families who need to buy large quantities of items in bulk. Things like paper towels, shampoo, and peanut butter can all be bought in larger quantities at a discounted price. Dollar stores are also a great place to buy things like cleaning supplies, toothbrushes, and other small household items without paying full price.

Your Car

Even with mass transportation such as subways and the city bus, most people still opt to commute to work using their cars. While this is convenient, it can also be costly. In addition, owning a car is an expensive venture. If you live near some coworkers, consider doing a carpool.

Carpools are a good way to save on gas and on wear and tear to your car. Plus, it's an excellent way to get to know your fellow coworkers. If you drive to and from work, make sure your tires are properly inflated at the factory recommended PSI. Studies have shown that underinflated tires can waste gas, and causes extra wear on your tires. By ensuring that your tires are inflated properly, you can save on gas usage and on the tires themselves.

While getting an oil change can sometimes be time consuming, it is absolutely imperative to the longevity of your car. Make sure you get your oil changed every few thousand miles. Most local garages offer oil change specials and have coupons in the local newspaper. National chains also usually offer oil change discounts through printable coupons online.

Properly maintaining your car can save you thousands of dollars in repairs and extend the overall life of your car. Another secret many people might not be aware of is that some national auto parts stores will change your car battery for no charge if you buy the battery at their store.

Premium gas costs more, but really offers little benefits to your car. If you use regular unleaded, you're probably paying several cents less per gallon, and getting the same results. Another important rule of thumb for car owners is to avoid taking your vehicle back to the dealer for repairs. Dealerships have been known to charge much more for the same work, and often tend to "find" more wrong with your car. Instead, take your car to a small, independent shop with a good reputation. Ask friends for some advice or recommendations on a good mechanic. You can replace simple things like headlights, wiper blades, and air filters yourself for a fraction of the cost. Also, be sure to change out your antifreeze each winter.

Saving Money at Home

Your home can be a real money waster without you even knowing about it. Doing a few simple things can minimize energy costs. Make sure your home is properly insulated, and you could save hundreds of dollars per year on your electric bill. Make sure all windows and doors are properly sealed. The attic and basement or crawl spaces are also all very important areas to monitor.

If your home is not properly insulated, cold air can get in and you will raise the temperature on the thermostat. This can cause heating bills to skyrocket. The same goes for the warmer months. Hot air comes in and cold air conditioned air escapes, making the temperature inside uncomfortable. This prompts you to crank the AC down, resulting in your unit having to work harder, which in turn costs more to operate.

If you decide to invest in new home appliances, be sure they are ENERGY STAR compliant. These new devices are made to ensure you get the most usage while still using the least amount of energy. Change out the air filter in your home monthly. Air filters can be purchased for around \$4-\$6 each. This easy and simple thing can prevent wear and tear on your home's air conditioner and home heater, and could possibly save you thousands of dollars in potential damage and repair.

A digital, programmable thermostat is another great way to save on energy. Using one of these can help you keep the central cooling and heating unit from operating until it reaches a certain desired temperature. You can also program it to turn on a few minutes before you get home each day and off again when you leave. This way, it is only operating when you are home. Turn off the lights whenever you are not in a room, and unplug the TV and computer when they are not in use.

Water usage is another thing you can save money on. Take showers instead of baths and you can save hundreds of gallons per month. Do not run the water in the sink while you are brushing your teeth. Only run the dishwasher and laundry when you have a full load. Water the lawn or plants at dusk, so less water evaporates. This will also help you water less frequently. Check your home for leaks under the sink and at every faucet. You can also create your own compost pile out back for plants if you are into gardening. Using scraps from the kitchen as well as pet waste, you can create your own fertilizer for your garden. Growing your own vegetables at home is also an excellent way to save money and it can be a lot of fun.

There also some great ways you can make extra money to help with expenses. Go through your home and find items you no longer want or use, and schedule a garage sale for a nice Saturday morning. Not only does having a garage sale make a great way to earn extra money, but shopping at them yourself can also save you a ton. You can also sell gently used clothing, books, and video games on online auction websites like eBay. These sites are a great way to make some extra cash. If you just want to remove clutter, you can donate items you no longer need to local women's shelters or other organizations. The money related plus? You can claim these donations on your annual tax return as a deduction.

Miscellaneous Ways to Save

You can save money in plenty of different ways, in almost every aspect of your life. For example, at Christmas instead of spending a ton of money on lots of expensive gifts for friends and family, make homemade cookies and put them in pretty tins. Handmade crafts or a nice picture frame with a sentimental photo are both inexpensive and thoughtful. A personal handwritten card or note is also a lovely added touch.

If you find yourself buying a lot of things you just don't need like that new handbag or that flat screen television, use the thirty day rule. Come back thirty days after you look at something you're interested in and ask yourself if you really need that expensive pair of earrings. Most likely you will find that your desires aren't as strong after thirty days, and you may change your mind about making the purchase. Basically, every time you buy something that is considered a "fringe" purchase, think about it before you actually take the plunge. You just might surprise yourself and find that you're buying a lot of items that you normally do not really need.

You might be surprised to know that many creditors will reduce your current interest rate simply if you ask them to. By making a few phone calls, your credit card company may be able to lower the APR of your card. If your credit is good, the odds are in your favor for a lower rate. If the first person you speak to does not oblige, ask to be transferred over to a supervisor. With a little bit of time and bargaining skills, you can probably get the rate lowered on at least a card or two. Another option for saving cash is to use balance transfers. Most major credit cards have offers to give you lower rates if you move your balance over. Just a few interest points can save you hundreds of dollars per year. Look for offers that have no balance transfer fee, and save even more.

If you have children, there are plenty of things you can do for free that don't have to cost an arm and a leg. Local parks are a great way for kids to get out and explore and get fresh air and exercise. Some zoos have free days or offer reduced rates for younger children. Local botanical gardens are another fun place to explore. Buying toys or putting your child in front of the television is not always the solution. Kids want to spend time with their parents, so remember that and come up with some creative ways you can all bond and have fun together. Quit unhealthy habits such as smoking and drinking.

Not only does smoking cause you to smell bad and have bad breath, it is the leading cause of cancer. Quitting smoking can save you anywhere from \$50-\$100 per month. Cut back on drinking as well, and you will be surprised at not only how much better you will feel, but at how much money you have been able to save. Eliminating these bad habits will also help save on health related costs later on down the line.

Cancel any memberships you do not use any longer. The gym, the local country club, whatever you are a member of that you no longer use – cancel them! You're probably paying monthly or annual dues that you're not using. If you decide later that you want to re-join, you can. On the flip side, become a member of every single discount program you can think of. Whether it's the local grocery or drug store, or a movie rental store, most places now offer rewards cards and other perks for members where you can save loads of cash.

Create a budget. This is perhaps the single most important thing you can do to help you save money and get a better view of where your hard earned dough is going each month. Write down how much money you make every week, and then calculate what you're spending on bills and every day expenses. Be sure to include everything from the power bill to your grocery expenses. Look at how those expenses are broken down, and then try to come up with some things to cut. For example, you probably don't watch or need every single movie channel

you subscribe to. Call your cable company and cancel a few packages or see if they will give you reduced rates.

Share your talents with others, and perhaps they can share theirs with you. Swap babysitting nights between friends, and offer to do some landscaping for a neighbor in exchange for electrical work. Helping each other out not only builds relationships, but it can also be a real money saver. Try to repair your own clothing or other items yourself before just giving up and buying a new one. Learn to sew a button on that blouse. Try to figure out why your car is making that loud noise; it could be something very simple and easy to correct. Some people even learn how to cut their own hair to save money at the local barber shop or hair stylist!

Conclusion

Even the small things we often take for granted can add up quickly when it comes to spending money. By looking at what we spend our money on as well as HOW we spend it, we can better assess how to save cash. These thrifty spending habits are also good lessons to pass down to our children for the future. By setting a good example and paying attention to the money we spend, future generations will understand the value of hard work and of a dollar much better. If we learn how to save energy and water, we can also contribute to saving the earth and keeping her precious resources clean.

Just a few simple changes to your lifestyle can add up to hundreds, maybe even thousands of dollars saved each year. Take that money and put it into a scholarship fund, or use it to help downsize some of your personal debt. Or, perhaps you can now save up for that dream vacation you've been waiting for. No matter what you do with the extra money, it will no doubt feel great to know that you've been able to save cash for other expenses or for something more worthwhile.