

- A pack of Cigarettes cost \$7.20, put down the pack and save the daily cost for 365 days. WOW! \$2,628.00
- Always check for coupons when you shop online. Some sites offer free shipping or 15% off your entire order!
- Always pay with cash; put your change in a jar and save for a rainy day. It adds up FAST!!
- Always record your checking account transactions to the nearest dollar. Groceries \$164.42 - record \$165.00. It adds up quick.
- Any paper money I find that has gone through the wash, I put in an envelope and save it for Christmas shopping.
- Before you rent a car, check with your own insurance company. You may be covered on a rental.
- Borrow a personal loan from a credit union at 11% and pay off a credit card balance with a high interest rate.
- Budget for monthly coffee card. Write the month on the card with Sharpie. Use ONLY that card. When it runs out, make your own coffee until next month
- Buy one airline ticket at a time online. I saved over \$100 per ticket and sat together. A family of 4 would save close to \$500.
- Buy bulk snacks and make your own single servings instead of the pricy prepackaged single serving snack packs!
- Buy vacation property with a trusted friend, it saves 50% on taxes, upkeep, etc... so you can afford to travel more.
- Cable TV, who needs it? Why pay for cable when there are videos and TV shows to watch on the internet for free.
- Divide your monthly payments by 4 and pay that amount weekly. You save money on interest and payoff quicker.
- Do direct deposit and put 20 dollars a week into saving, you won't miss it, and it will add up after awhile.
- Don't buy school clothes until they go on sale. The kids can wear their summer stuff in September when it is still hot.
- Don't pay for long distance on your phone bill. Use free services like Skype or Google Voice to call your relatives for free!
- Each month we put an extra \$10 to \$20 down on our mortgage. We have cut our mortgage down by 7 years.
- Each week I prepare a weekly menu. I base my grocery list on this menu and save on grocery expenses.
- Enter credit card transactions in your checkbook register so you've set aside money to pay your card charges each month.
- Find dual duties for items. Used dryer sheets can be used to dust with or orange peels can be used as air fresheners.
- Fix all drafty doors and windows in your home before winter to prevent any heat loss; it may also save you money at tax time.
- Go to your local library for movies, books and community events. Saves a lot and its fun!
- Grow a garden. If you can and freeze, then you'll have them all winter. Pickle beets, relish, salsa, pickles, etc. It's easy, saves money, and delicious.
- I bought a new shower head that uses less water but still has great pressure.
- I bought a voltage reader and the electronics that use the most energy remain unplugged until ready for use.
- I collect the change that my two teenage daughters leave laying around the house and when they need money I give it to them.
- I cut up old sweatshirts for dishcloths and use my money saved for groceries or put it in my savings account.
- I have Microsoft outlook and I set a reminder so I don't forget to pay my bills.
- I organize a list of people who I buy gifts for throughout the year. I then shop yard sales to find unique presents.
- I placed my water bed over the hot air vent in my bedroom and turned off the bed heater, thereby saving tons on my CMP bill.

- I put a jar in our kitchen for change and called it my college fund, and between my family and myself I paid for college books.
- I save \$5 bills for something big. This adds up fast and you really do not miss them when you get change from a larger bill.
- If you're going away on vacation for a few days or long weekend, shut off the breaker to hot water heater to save Kilowatts. It saves on the electric bill!
- I'm a single mom with two teen daughters! I collect spare change and when they ask for money I give them back the money I collected.
- Instead of buying wrapping paper for birthdays or holidays, hide the gifts and give the receiver clues to find.
- Money saving tip: Buy white vinegar, baking soda, and borax to replace all household cleaners and much more. It saves a lot of money.
- My daughter loves to dress up her dolls, so we use outgrown clothes, baby clothes and yard sale finds!
- My husband and I are saving for a trip to Italy....we put AT LEAST \$1.00 a day into our "Italy Jar".....we are half way there!
- Pick a neutral, separate color for each kid's socks; then it's easier to identify and no lost singletons.
- Plug EVERYTHING into a power strip which can be turned off. When you aren't using the electricity, turn off the strip.
- Put unexpected cash into an envelope instead of into your wallet, and use for something special, like a trip.
- Save on hot water by turning the emergency switch off after shower and turn back on before shower next day. Save \$175-\$250 over a summer.
- Save your money in your kids piggy bank and you'll never dig into it because it will be like stealing from them.
- Select a number of days per month where you do not spend any money. Make it a challenge to not use that debit card!
- Turn your meals into two separate, spare ribs turn into enchiladas the next day. Never throw out leftovers again. Be creative!
- Use your crock pot to make soups, chili's and stews; freeze in individual containers and heat in the microwave at work for lunch.
- We are teaching our 5 year old son to put 1/3 of money in savings, 1/3 for donation, and 1/3 he can spend.
- When my car was payed off I made the payment to myself every month. 5 years later I had \$9000 for a down payment on a new car!
- When you think it is empty, cut open the end of a tube of anything and you will find that there is more left.
- When your employer gives you a pay raise, roll the extra increase in pay towards a retirement plan. Save for the future!