

99 Ways to Help Save Money

1. **Bottle your own water.**
2. **Keep your car as long as possible.**
3. **Perform regular scheduled maintenance on your vehicles.**
4. **Ride your bike or carpool whenever possible.**
5. **Regulate your electric use.** When not in use, unplug electrical appliances.
6. **Keep your distance** from lavish, high-roller friends.
7. **Keep your tires inflated** and get rid of unnecessary weight in your car to save on gas.
8. **Shop around for gas.**
9. **Draw up your current budget.**
10. **Adjust your thermostat.** Turn your thermostat up a couple of degrees in the summer and down a few in the winter. Every degree saves approximately three percent in energy costs.
11. **Turn off the lights when not in use.**
12. **Use low energy light bulbs.**
13. **Change your air filters.**
14. **Avoid buying a new car** – get a used one instead.
15. **Turn off your computer** and consider unplugging laptops - they pull power even when not on.
16. **Keep charity receipts.** Any kind of donations that you make throughout the year can be used as a tax write off.
17. **Leave your credit cards at home** and take only the cash you'll need. If you run short, put something back.
18. **Sign up for tax-advantaged plans** such as retirement or flex plans.
19. **Reduce energy use.**
20. **Cut phone expenses**
21. **Reduce grocery bills**
22. **Do it yourself** — gardening, repairs, etc.
23. **Save your tax refund** instead of spending it.
24. **Wash your vehicles at home** rather than paying to have it done.
25. **www.slickdeals.net**
26. **Buy gently used furniture.**
27. **When you pay off a regular bill,** put what you had been paying to a savings account.
28. **Keep a small notebook of all expenses** for 30 days to see where your money goes and where you can change.
29. **Create a savings account** only for annual or bi-annual expenses so it's there when you need it.
30. **Have a garage sale** once or twice a year.
31. **Do not buy extended warranties** - 80% are never used.
32. **Go to a beauty school** to get your hair cut or nails done.
33. **Consolidate** and pay off debt as soon as possible.
34. **Pay your bills on time** and avoid late fees.
35. **Be aware of your bank balance** and avoid over draft fees.
36. **Avoid ATM fees.**
37. **Avoid credit cards with annual fees.**

38. **Pay off credit card balances every month** — save on finance charges.
39. **Pay cash for items** instead of financing.
40. **Live on 80% of your income** so that your 10% tithe and 10% savings are already taken care of.
41. **Pay off bills** that have high interest rates first.
42. **Make a list** before going shopping and stick to it.
43. **Go grocery shopping while you are in a hurry.**
44. **Watch out for expiration dates on perishable goods.**
45. **Buy in bulk whenever possible.**
46. **Buy generic products whenever possible.**
47. **Cut coupons.**
48. **Look for sales.**
49. **Shop around.** Don't limit yourself to one grocery store. One store may have great dairy prices but overpriced produce. Another could have good meat sales, but your favorite cereal is too expensive. Pick and choose what you'll buy from each store. However, if you bring sales flyers from the competition, many stores will match the price.
50. **Bring your calculator to the store** to figure out the best deal.
51. **Don't shop on an empty stomach.**
52. **Grow your own food.** Plant some herbs and vegetables in a small garden out back. You may not be able to replicate the produce aisle, but it can help cut your grocery bill.
53. **Shop at closeout stores.**
54. **Head to the second-hand store.**
55. **Find a garage sale.**
56. **Avoid fashion trends.** Don't spend a ton of money on an item that you won't want to wear next month. Stick with classic styles that you'll wear often.
57. **If you watch a lot of DVDs,** get an online DVD store membership.
58. **If you like watching movies** at the theater, go before 6:00 pm.
59. **Limit yourself on eating out.**
60. **Look for new restaurants.** Lots of new restaurants offer discounts and specials to attract customers.
61. **Have a game night instead of going out.**
62. **Host a potluck.**
63. **Go to a discount theater.**
64. **Don't buy popcorn at the movie theater.**
65. **Support your Alma mater and go to their sporting events.**
66. **Check out the local art scene.** Poetry readings, art openings, high school plays, and community theater programs can be fun and inexpensive.
67. **Check the newspaper for a listing of free events.**
68. **Explore the great outdoors.**
69. **Listen for free tickets.**
70. **Try to avoid traffic.** Idling in traffic can burn up lots of gas. Try to avoid rush hour traffic as much as possible.
71. **Use cruise control.**
72. **Slow down and drive the speed limit.**
73. **Find the shortest route.**
74. **Combine errands.**
75. **Use public transportation.**

76. **Cook at home often.**
77. **Make your own coffee.**
78. **Brown bag lunch** at least a few days a week.
79. **Use grocery store bags** to line trash cans.
80. **Disconnect your land line** if possible or downgrade your phone services.
81. **Instead of buying books**, borrow books from the library.
82. **If you have to buy books**, check if you can buy it used.
83. **Compare prices** before buying anything expensive.
84. **Avoid impulse buying.**
85. **Avoid the vending machines.**
86. **Simplify your cable TV package.**
87. **Consolidate services.**
88. **Use cloth napkins, towels and diapers.**
89. **Do the dishes.** Use reusable dishes for your meals instead of paper plates and cups.
90. **Hang your clothes out to dry.**
91. **Buy energy efficient appliances.**
92. **Get an energy audit.**
93. **Enroll in cost saving programs.** Ask your energy company if they offer any load management, off-hour rate or other cost saving programs that you can take advantage of.
94. **Install low-flow showerheads.**
95. **Change washing machine settings.** Heating water uses energy and costs money. Wash your clothes in warm or cold water instead of hot.
96. **Open a window.** Take advantage of Mother Nature. If the weather's nice, turn off the air or heat and open the windows.
97. **Shade your windows.**
98. **Distinguish between needs and wants.** Before you start buying toys and specialty items, decide what you need more: the product or the money.
99. **Shop online.** The Internet offers many items used or at a discount. Try to find sites that offer free shipping.