

Special Report

# 75 Painless Ways to Save Money at Home!

*How to cut costs in everyday living without cutting your lifestyle.*

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## Notes

### 75 Painless Ways to Save Money at Home

In the current economic climate, more and more people are looking for ways to save money without having to necessarily make huge sacrifices, or drastically change their lifestyles. People that have gotten themselves into debt a little bit at a time can testify to the fact that small amounts quickly add up.

Just as this is true for getting *into* debt, the same principle also works in reverse. Finding small ways to save money at home can quickly add up to big savings for your family. Those savings can be used to pay off debt or to help build the increasingly important nest egg.

For some, having savings is going to mean the difference between losing their home and being able to stay in it should one of the household breadwinners lose their job.

You don't have to take drastic measures in order to cut your spending in and around the home. Here are 75 tips to help you get started on the road to spending less and saving more.

These tips were designed to make saving as painless as possible. In fact, you can probably implement the majority of these without family even noticing! While some of these tips might sound obvious, the fact is that many people are NOT taking advantage of these quick money savers.

As you read feel free to use this book like you would a workbook – print it out, highlight, make notes. (See that large margin to the left? Use it!) Discuss what you learn here with your family or friends.

#### **Groceries**

##### *1. Circulars*

Grocery stores are going to advertise the best of the best deals that they have for the week in the circulars that can be found in the Sunday paper or picked up at the store. Stick to items that you buy regularly and resist the temptation to buy something just because it is on sale. When the items that you use are on sale, it is time to stock up. Because stores often have limited quantities of the items with the deepest discounts, it is a good idea to try and shop on the first day that the advertised sale begins.

##### *2. Coupons*

Yes, clipping coupons can be kind of a hassle, but the payoff can be huge. Everyone has heard the stories about the shoppers who bring home \$400 of groceries each week, but pay only \$50. While that is

possible, that isn't going to be the case for everyone. Still, if you can manage to save even \$50 a month, those dollars are going to add up. Keep the rule mentioned above in mind: don't buy items just because they are on sale or because you have a coupon for them. Stick to the items you buy anyway. If there is a coupon for an item you use a lot, visit [www.Ebay.com](http://www.Ebay.com) where you'll be able to pick up a dozen or more copies of your Sunday coupon flyers for just \$1-\$2. If you do decide to buy some coupons, be sure the expiration date is far enough out that you'll have plenty of time to use the coupons.

One woman bought 50 coupon flyers containing \$1.00 off the cat food she normally purchased. She paid \$1.50 for the all 50 coupons and the expiration was well over a year away. She was able to save \$1.00 every time she bought cat food for the next year.

There are also many coupons available on various websites such as [www.coolsavings.com](http://www.coolsavings.com) and [www.valpak.com](http://www.valpak.com). Some of the sites allow you search by zip code, so you can find the best deals near you.

### *3. Leftovers*

Some families are leftover snobs. They could be starving, but still be unwilling to touch the perfectly good leftovers parked on the top shelf. You can fix this problem by using the leftovers to create a new meal.

For example, use the leftover chicken in a casserole or to make chicken enchiladas. Find a great recipe for potato pancakes and you'll never throw out leftover mashed potatoes again. Most of the recipe sites such as [www.allrecipes.com](http://www.allrecipes.com) or [www.cooks.com](http://www.cooks.com) offer tips on how to use leftovers to create fabulous new meals.

Throwing out food is the same as throwing money out the window. Make the most of your leftovers, and keep some extra money in your pocket.

### *4. Plan Meals*

An hour before mealtime is not the time to start trying to figure out what to make for dinner. Such last minute meals often result in having to make quick trips to the grocery store. The more quick trips to the grocery store that you make, the more likely you are to keep purchasing items that you don't really need.

The anecdote to the problem is to plan your meals at least a week in advance. Write down what you will prepare each night and then make your shopping list based on those ingredients. Planning your meals ahead will also help you stay on the straight and narrow when it comes to serving healthy meals.

### *5. Try Store Brands*

While it is true that some of the store brand products will not measure up to your favorite brands, others are completely indistinguishable. You owe it to your wallet to at least TRY some of the store brands.

Items such as paper products and cleaning items are a good place to start. Some basic food items, such as pasta and rice, are also safe choices. Of course, not all store brands are created equal. If you did not like, for example, one store's canned veggies, don't be afraid to try the brand sold by a different store.

The more store brand products you can use, the greater savings you will achieve.

### *6. Buy In Bulk, But Be Smart About It!*

Yes, buying in bulk can save you money. But buying in bulk and then having to throw food away because you couldn't use it all before it expired is a huge waste of money. The solution is to be smart about what you buy in bulk.

Items with no expiration date such as paper and personal grooming products are safe. Some food items such as those that can be frozen are also good choices. Just be sure that you will be able to use what you buy.

Consider going in with a neighbor to buy items in bulk that you both use. You can purchase large quantities and then split the items and the cost.

Another point to keep in mind when buying in bulk is that bulk items are not ALWAYS the better bargain. Before you buy, be sure you've checked prices to be sure that it is worth it to buy in larger quantities.

### *7. Grow Your Own*

Small gardens with basics such as tomatoes, cucumbers and spices are becoming more and more popular. Don't think that you need to have a huge yard to get started. Some items can easily be grown in containers on the porch or even an apartment balcony.

If you've never gardened before, start small and then build your garden as you become more comfortable with it.

The savings can be significant. Consider the cost of just one item: tomatoes. If you grow your own tomatoes, a family of four can easily save a couple of hundred dollars a year. The other benefit is that your tomatoes will be far tastier than any you can buy at the grocery store.

### *8. Out With Processed Foods*

It's well-known that processed foods are not good for you. It is also true that these foods are not good for your wallet. The general rule of thumb is that the more processed a food is, the more expensive it will be.

Instead of buying prepackaged hash browns and mashed potatoes in the refrigerated section of the store, just buy potatoes and make them from scratch. Is peeling and boiling potatoes really so difficult that it is worth subjecting your family to all the added ingredients found in the processed type? Of course not, and it's not worth the extra money either.

Avoid processed foods and be healthier and wealthier.

### *9. Don't Shop Hungry*

This is one of those tips that everyone has heard a thousand times, yet many people still do not follow. Studies have shown that shopping while hungry leads to impulse buys than can turn a quick trip to the store for bread and milk into a \$75 impulse buy.

Just avoid the grocery store when you're hungry so you can stick to your budget.

### *10. Don't Bring the Kids!*

Who wouldn't love to have a dime for every mother that has given in to the begging of their children as they pushed their cart down the cereal or cookie aisles at the grocery store? The reason that the parent gives in is not the issue, avoiding the situation altogether is the point of this tip.

If at all humanly possible, just leave the kids at home. Perhaps you could take turns with a neighbor. You could watch each other's children while the other has a peaceful – and begging free – trip to the grocery store.

Avoiding the begging of your favorite little people can save you from having to make a decision about whether or not to give in. And THAT will save you money on your grocery bill.

### *11. Make a List and Stick to It*

This is not rocket science folks. If you are going to the store it is because you need something. Make a list of what you need and then buy only those items. This tip goes hand in hand with tip #4 about planning your meals.

Go through your cabinets before heading to the store, so you'll know exactly which items you are short on. Do not give in to the temptation to deviate from that list. You know what you need, and the store marketing people know how to make you THINK you need more.

Who are you going to believe? Yourself or the store's marketing department?

#### *12. Close Your Eyes While Waiting in Line*

It's no secret that the magazines and candy bars are placed at the checkout register for a reason. The powers that be know that you'll be standing there with nothing to do except check out all of these strategically placed items. Be determined not to fall for this clever marketing ploy. You don't need the magazines or the candy.

Ignore these last ditch distractions and save the money instead.

#### *13. Bigger is Better? Not Always...*

Buying in bulk was discussed in tip #6. Some people think that the bigger packages are always a better bargain. This is not true, and many times the larger items on the grocery store shelves actually cost MORE per unit than the smaller packages.

Some grocery stores have labels on the shelves that clearly state the price per unit. If not, you'll need to do a little quick math to be sure that you're getting the best deal.

#### *14. Skip the Bottled Water*

Some families only drink bottled water. Not only is this bad for the environment, but it's bad for the family budget as well. In most places, there is nothing wrong with the tap water. A simple, inexpensive filter can help if there is a mild bad taste. If you consider your tap water to be truly undrinkable, then consider having a water cooler placed in your kitchen. The large 5-gallon bottles of water that are used with water coolers cost a fraction of what one would pay for the bottled water sold in grocery stores.

#### *15. Lose the Paper Napkins*

How much could you save if you never had to purchase paper napkins again? Purchase a few sets of cloth napkins, and don't save them for special occasions. Cloth napkins have gained popularity over the last several years as more and more people are trying to find ways to be kind to the environment. The added benefit is that you will save money by being able to forgo the purchase of paper napkins.

## **Utilities**

### *16. Turn it Off*

This is a very simple way to save money that some families have not yet mastered. When an item that requires electricity is no longer in use, turn it off. The amount of electricity that is wasted each year is astounding. This is not only bad for your personal bottom line, but it's also not so great for the environment.

When you leave the bedroom, turn off the light. When you're done watching television, turn it off rather than leaving it on for background noise. If the whole family is diligent to follow this tip, the savings will add up over the course of a year. As a bonus, you'll be taking another step to reduce your carbon footprint.

### *17. Unplug It*

Take the above step a little further and unplug items when not in use. Obviously, you are not going to want to unplug the lamp every time you leave the room, but at the end of the day, and certainly if you are going out of town, unplug all electronics.

Many people don't realize that even when these items are off that they are still drawing electricity. Unplug them and you can shave a bit off your yearly electric expenses.

### *18. Mandatory Blackouts*

Many people have fond memories of the times the lights would go out when they were children. The family would usually gather in one room, the harsh light of flashlights and dim flicker of candles illuminating the board games and the books used to occupy time until the moment the electricity would come back on.

Why not hold regular "mandatory blackouts" where the electricity is turned off for a few hours and the family finds ways to spend time together without any of the modern distractions. You can do it as part of your emergency preparedness training, or just for fun.

Play board games, tell stories, look at old photographs...the possibilities are endless. Do this once a month. It will not only help to reduce your electric bill, but will it provide some family interaction without the distractions of television, radio and the internet.

### *19. Check for Leaks*

Leaks in the toilets in your home can cost you hundreds of dollars a year on your water bill. You can be sure your toilet has no such leaks by dropping a special tablet in the tank. If the color from the tablet shows

up in your toilet, you've got a leak and should have it repaired as soon as possible.

Another culprit is drippy faucets. It doesn't take much money or effort to have these fixed (or you can learn to do it yourself and save even more), and the savings can be substantial.

Do not ignore any leaks from appliances, sinks or anywhere else in your home. These leaks are going to cost you money. Locate the source and repair them right away.

#### *20. Rainwater Collection System*

Installing a rainwater collection system can save you thousands of dollars over several years. This is especially true if you garden or regularly water your lawn. There is an initial cost involved, but the system, which collects rain water and makes it available for use in gardens and for other outdoor uses, will pay for itself over time.

More advanced (and expensive) systems allow for the water to be filtered and/or treated, making the rainwater suitable for indoor uses as well.

#### *21. Change Light Bulbs to CFLs*

Most people know that CFL light bulbs are great for the environment. Switching to these bulbs can also save you money as they use less energy than traditional bulbs. As an extra savings bonus they do not need to be replaced nearly as often as other bulbs.

#### *22. Check the Air Filters*

Allowing the furnace or air conditioner to run with dirty filters causes it to function less efficiently. This, of course, leads to higher electricity bills. Be sure that you clean or change the filter regularly. Since the filters are out of sight, they are often out of mind as well. Develop a system that will help you remember to check your filters such as doing it on the first of every month or doing it at the same time that you apply the dog's monthly flea prevention.

Not only will keeping the filters clean save money on the utility bills, it will also allow the unit to heat or cool better.

#### *23. Only Wash Full Loads*

Running the dishwasher or washing machine with less than a full load is a colossal waste of water, electricity and money. Wait until you have a full load to run either of these appliances. If you just have a few dishes, wash them by hand. If you normally separate the family laundry (kids clothes separate from parents clothes) and thus typically run less than full loads, begin to combine it all so that you can only run the washing machine when it is full.

#### *24. Change the Showerhead*

There are inexpensive showerheads available that homeowners can use in place of their existing unit. These low flow showerheads cause less water to be used during showers, without affecting the water pressure in any noticeable way.

The more showers your family takes in a week, the more this device can save you on your water bill. They are easy to install and it only takes a few minutes, so install one this weekend and start saving right away.

#### *25. Hang 'em High*

Hanging some of your clothes out to dry rather than using your dryer can save you big money on your gas or electric bill. Of course, you won't be able to do this every time you do laundry, but the more you choose to hang the clothes rather than dry them, the more you'll save.

If you normally use fabric softener sheets, switch to a fabric softener that works in the wash so that your line dried clothes will be soft and smell great.

#### *26. Compare Phone Service*

If you haven't checked rates on competitor's phone service in a while, do that as soon as possible. Rates and plans are always changing, and if you've had the same service for a while, there is a good chance that you're not getting the best possible deal.

You may be able to get a better rate with your current provider, or you might have to switch in order to save the most.

#### *27. Review Cable Service*

Do you really need all of those movie channels and sports packages? Whittling your plan down to basic cable can save hundreds of dollars. Movie channels are generally not a good financial deal, because you're paying for the service to be on all the time whether or not you ever watch a movie in a given month.

Instead, just order or rent a movie when you feel like watching one. There is no point in paying for something that you do not use.

#### *28. Install Ceiling Fans*

Installing ceiling fans make it possible for you to use the air conditioner less while still maintaining a comfortable temperature in your home. The ceiling fans circulate the air, and by keeping the air moving it helps the room feel cooler.

## **Clothing**

### *29. Swaps*

There are many groups of people who would benefit from a clothing swap. The two most obvious are families with children and adults who are losing weight.

Every parent knows that there are some times when the kids grow so fast that certain items of clothing may be worn only one time before they no longer fit. While donating the clothes to a charity is a good option, consider organizing a clothing swap with other parents in your area. This will work best if you can include parents with children of all different ages. Doing so will make it more likely that there will be great items at your swap that can help everyone there.

If you have a good group, consider holding the swap on a regular basis.

If you are in the process of losing weight, find others that are doing the same and you'll have another good opportunity for a clothing swap group. Try to find people with staggering weights to include in the group so there will be something for everyone.

Consider joining a group, such as Weight Watchers. This will help put you in contact with people who are also losing weight and may be interested in being part of the clothing swap.

Of course, it's not likely that you will find every piece of clothing you need for your family at a clothing swap, but remember that these tips are about shaving off a few dollars here and there. Participating in a clothing swap would certainly do that.

### *30. Thrift Stores*

Some people will not even consider shopping for clothes in a thrift store. Do they not know that many of the clothes found in many thrift stores are brand new, have never been worn and have tags still attached? Even many of the clothes that HAVE been worn have been worn gently, and are as good as new.

When you consider that you can easily purchase a wardrobe for an entire season for less than \$100, it seems a little foolish to not even TRY finding a few things at your local thrift stores.

Visit a few and find the ones that you feel have the best selection and then stick to those. Shopping at a thrift store can be time consuming as you will need to go through rack after rack of clothes that typically are not separated by size.

While the thrift store is a perfect place to buy clothes for children who, as mentioned above, grow out of them very quickly, there are also clothes there for every member of the family.

Sure, there may be times that your time in the thrift store will yield no results, but when you need clothes for the children or adults in your home, it makes good financial sense to at least look at the thrift store before paying full price at retail clothing stores.

### *31. Don't Follow the Latest Trends*

If you are the type of person that has to follow the latest fashion trends, there is something you must understand: Following trends and saving money do NOT go well together. The styles change as often as most people change their socks, and trying to keep up and stay within your budget is, for many, a losing battle.

Instead, stick to classic pieces that you'll be able to wear for years to come instead of items that will be "so last year" in just a matter of weeks.

### *32. Sales*

This tip is not referring to the normal 10% off type of sale. Instead, scout out the serious sales where prices have been slashed by up to 90%. If you have a growing child, use these sales to buy one or two sizes up from what he is wearing now.

Of course, buying on sale is only a bargain if the clothes actually get used. Be sure to only buy what you know you will need and you are pretty sure that he or she will wear.

### *33. Avoid Dry Clean Only Items*

Dry cleaning is expensive. When you're shopping for clothes, why set yourself up for future expenses by choosing items that are dry clean only? Sure, with some items, such as men's suits, there is usually not a choice, but for most clothing items there are wash and wear alternatives available.

Choose mostly items that can be cared for at home, and you'll save thousands of dollars over time.

## **Decorating**

### *34. Cheap Paint*

Paint can be very expensive, but there is a way around that. If you know that you will need to do some painting, start checking out the "Oops" paint sections of your local home improvement stores. These are paints that had been selected by other customers who then, for whatever

reason, no longer wanted the paint. Sure, some of the paint will be wildly colored, but many are neutrals that will work for most any room.

While a gallon of paint may normally cost \$25 or more, the “Oops” paint often sells for just \$5 a gallon.

### *35. Used Furniture*

Need a new sofa, bedroom set or dining room table? Check [www.craigslist.com](http://www.craigslist.com) first. This site features thousands of ads from people who are selling just about everything, and furniture is a very popular category.

Most of the ads have photos, so you can see the item before making a trip to check it out in person. While some of the stuff may be junk, there is also a lot of beautiful furniture for sale for a tiny fraction of what you’d pay in a retail store.

### *36. Shuffle It Around*

If you’ve spent any time at all watching those home improvement cable channels, then you probably already know about this tip. When your room needs a fresh look, you may be able to update it without spending a dime.

Often, by just rearranging some of the furniture, and perhaps swapping a few things from another room in your home, you can create a fresh look.

Add a fresh coat of paint (with your “Oops” paint, of course) and you can have a brand new room for under \$20!

## **Holidays**

### *37. Pot Luck Family Dinner*

Preparing holiday dinner for a crowd can be stressful AND expensive. Why not spread the responsibility around to more than one person in the family? If you are hosting, create a menu and then ask each person who is coming to bring one of the items.

The host can prepare the main dish, say the turkey or ham, and the guests can bring sides and desserts.

This will give each member of the family a chance to share in the appreciative praise about how wonderful the dinner was and it will save the host hundreds of dollars and hours of time.

### *38. The Day After Sales*

If you love to decorate for the holidays then you should take advantage of the sales that take place the day after the holiday. It is at these sales

that Christmas, Thanksgiving, Easter, Halloween and other holiday items are placed on sale.

The discounts are hefty, and can be up to 90%. Buy them now for next year and save BIG.

#### *39. Name Exchange*

If you still belong to one of those families in which everyone buys gifts for everyone else, be the hero and be the one who puts the brakes on this practice.

Yes, exchanging gifts is fun, but instead of buying for everyone, have a name exchange within the family. Then everyone only has to purchase only one gift. Don't be embarrassed about saying that you can't afford to buy 20 gifts this year. It's likely that the other family members will be relieved to not have to fork out hundreds – or thousands – of dollars.

Set a dollar limit and put a lot of heart and thought into finding something that one person whose name you drew will really treasure.

#### *40. Thrift Store Decorations*

Holiday decorations are expensive, but you can pick up the same decorations for less than half the price by shopping at your local thrift store.

Most thrift stores set out all of their holiday décor items at just the right time when people are beginning to do their holiday shopping.

Many of the items will be brand new or gently used, and can be had for a fraction of what you'd pay at a department or discount store.

#### *41. Homemade Gifts*

Another great way to save money on holiday shopping is to create homemade gifts. Scrapbooks, photo frames or a video montage of a relative's childhood are just a few of the possibilities. You don't have to spend a lot of money in order to give a gift that has meaning or that will be treasured by the recipient for years to come.

Many times, the thoughtful homemade gifts are the ones that will be treasured long after the expensive sweaters and electronics have been forgotten.

### **Major Purchases**

#### *42. Anticipate Needs*

One way that people end up spending too much for major purchases is that they need to buy on credit. If the refrigerator goes out, you have no choice but to replace it. But if you anticipate that need, you'll be able to

set money aside so that when the time comes, you won't need to buy on credit and you'll have already done some research as to what brand offers the best quality and value.

Of course, you won't always be able to know that an appliance is going to give out, but if you have some that are 10 years old or older, then you should start looking at what model you are going to replace it with should something happen.

#### *43. Shop Around – A Lot*

There are people who walk into a department store, find an appliance they like and plop down thousands of dollars without every shopping around. Do not be one of those people. Major purchases require major research. Shop around. Check the prices at as many stores as possible. Check online as well, but be sure to figure the shipping costs into the total.

Even with the extra expense of shipping charges, better deals can often be found online. But you'll never know unless you shop around.

#### *44. Check Consumer Reports*

Saving a few dollars on a big ticket item is not a good deal if the items needs to repaired or replaced in a year or two. You should check Consumer Reports for any major purchases. They not only discuss price, but also reliability over a period of time, key features and other factors.

While their print material is certainly helpful, their website allows users to search for items quickly and easily. There is a small fee to use the website, [www.consumerreports.com](http://www.consumerreports.com), but it is well worth it to be able to buy with confidence.

#### *45. Care for What You've Got*

Many people wind up having to replace major items much too soon, because they did not properly maintain the item. Be sure to read the owner's manual of your appliances and do keep up with all suggested preventive maintenance.

Extending the life of the items you already own is one the best ways to save big money.

### **Entertainment**

#### *46. STOP Buying Magazines*

You don't have to stop buying them altogether, but do stop buying them at the store. Buying a magazine off of the rack can cost up to 75% more than it would if you had a magazine subscription.

If you just want to check out a magazine to see if you like it, then visit the library or flip through an issue at Barnes and Noble. If you do like it so much that you know you'll want every issue, subscribe.

#### *47. Movies for Less*

A night out at the movies for a family of four can easily cost \$75 or more by the time you buy tickets, snacks and drinks. If you are really trying to save money, then it doesn't make sense to spend that much money for two hours of entertainment.

Instead, find a theater near you that offers a discount for movies before a certain time. Many theaters cut their prices by half for shows that start before 6. Those savings can really add up. What is more difficult is getting around the ridiculously high prices of movie theater snacks.

While it would not be right to encourage you to smuggle in illegal goodies, most theaters do usually offer a value pack including a small popcorn, drink and small candy. This is often much less expensive than buying the items individually. Still, it's not cheap.

The best option is to tell the kids that going to the movies is about the seeing the movie, not the snacks. Then promise them you'll stop at an ice cream place for a small cone after the movie. That special treat will cost a LOT less than movie theater treats.

#### *48. Dining Out Smartly*

Many families have completely stopped dining out in an effort to save money. That is fabulous as eating at home is much less expensive AND the food is usually better for you. Still, some families enjoy dining out too much to give it up totally. For those families, there are a few ways to save.

First, consider purchasing one of those entertainment books that are available in many cities. For an investment of \$20-\$25, you'll have a large number of coupons for seriously discounted dining. Many are buy one get one free entrees while others will feature a percentage off the total bill.

Another idea is to eat out while the lunch menu pricing is in effect. The prices on the lunch menu are typically 25% less than on the dinner menu.

Even by simply skipping the appetizers, desserts and soda (drink water instead), you can shave a good chunk off of your total dining out bill.

If you dine out smartly, you can continue to enjoy the occasional restaurant meal and still save money.

#### *49. Go to the Library*

The library is a wonderful source of free entertainment options for every member of the family. Of course, there are the books, and encouraging a child to read rather than spend all of their time playing video games is going to help be a better student.

Many libraries also offer a nice collection of videos and DVDs which patrons can borrow at no cost. Most libraries do not have a collection that will rival the local Blockbuster, but there are normally plenty to choose from and, best of all, there is no rental fee.

### **Gas**

#### *50. Plan Your Errands*

Instead of driving to the grocery store one day, the pet supply store another and then to the drug store on yet another day, plan your errands to take place in one trip. Plan out where you need to go, and figure out where these places are in relation to each other.

Then, plan the best route to take to get all of your errands done with as little driving as possible.

#### *51. Shop Around*

You shop around for the best prices on everything else, so why not on gas? Of course, driving from gas station to gas station checking prices would be counterproductive, but there are websites, such as [www.gasbuddy.com](http://www.gasbuddy.com), that can help you find the lowest prices in your area with just a few clicks of the mouse.

Just be sure to keep your search area fairly narrow. You don't want to drive an extra 20 miles to save one cent per gallon!

#### *52. Watch the Tires*

Of all of the factors that affect gas mileage, this is one of the simplest to maintain. Keeping your tires inflated to the proper level will help you obtain the highest possible mileage per gallon. Learn what proper tire pressure is for your vehicle and then check the pressure at least once a month.

#### *53. Clean Your Car*

If you are carrying around a trunk full of junk, then your car is using up more gas than it would if you cleaned it out. Don't use your car as an extra storage unit. Doing so causes you to use more gas, and therefore more money, than necessary.

#### *54. Make Use of Public Transportation*

If you are lucky enough to live in a spot with great public transportation, use it! You can save your car only for longer trips and use public transportation to get around the city. You'll be able to save thousands of dollars on gas and maintenance expenses.

Some people don't even own a car if they live near great public transportation. While that choice isn't for everyone, it would certainly add up to huge savings.

#### *55. Car Pool*

This is one of the most effective ways to slash the amount you need to spend for gas. Imagine if your car didn't need to leave the driveway for two weeks out of every month! How much could you save? Find someone at work who lives fairly close to you, and share the driving. If you can find two or three people, you'll save even more.

But don't think of carpooling as only for work. Find a neighbor who would like to share the driving to the market or for other errands. You drive one time, she drives the next. Creatively using carpooling can cut in half – or even more – the amount of time you'll need to spend driving your car and, more importantly, the amount you'll need to spend on gas!

### **Outside**

#### *56. Do It Yourself*

Don't hire someone to do your lawn. Do it yourself, and save a good chunk of change. Sure, there are some people who are not physically able to maintain their lawns, but if you can, you should. Not only will it save you money, it will get you outside and moving. Both of which are important for an overall healthy lifestyle.

#### *57. Keep it Simple*

Your landscaping does not need to fancy in order to look great. Keep it simple and you'll be able to save money. Also, it will take less time to maintain.

#### *58. Regular Inspections*

Walk around your home on a regular basis and look for small problems, such as a loose roof shingle, that can be easily repaired. Such small problems are inexpensive to correct if caught early, but if it is allowed to go, it can turn into a very expensive repair.

Make it a habit to perform these routine inspections and you'll be able to catch many problems before they grow into budget busters.

## **Insurance**

### *59. Annual Review of Policy*

Reviewing your insurance policies each year makes good financial sense. It's not just about saving money on your premiums, although that could happen. It is more to make sure that you have proper life and property coverage. Finding out too late that you do not have the coverage you need can have disastrous financial consequences.

Talk to a good financial advisor in order to find out how much life insurance is appropriate. Be sure that your homeowner's policy covers enough to rebuild your home in the current market.

### *60. Raise the Deductible*

There are people who have had a \$250 dollar deductible on their auto and homeowner's policy for years. Changing this to \$500 or higher can lower the amount of your premium. Just be sure that whatever deductible you choose, that you'll be able to handle it should disaster strike.

### *61. Combine All Policies with One Company*

Most insurance companies offer a sizable discount to customers who maintain all of their insurance policies with them. If you have different insurance companies for each type of coverage, have them all give you a quote for if you would move all of your policies to their company.

### *62. Drive the Speed Limit*

One of the biggest wastes of money is what some people have to pay in extra insurance premiums because they have been convicted of speeding or other driving offenses. Most people have an occasional ticket, and often just one won't hurt too much. But some people have several tickets a year and end up paying hundreds, or even thousands, more on their auto insurance.

Of course, that is in addition to the cost of the ticket! Just drive the speed limit. It's not worth the expense to get to your destination 10 minutes faster.

### *63. Quit Smoking*

Many health and life insurance companies offer discounts to people who make healthy lifestyle choices. One of the biggest discounts is offered to non-smokers. If you're a smoker, talk to your health and life insurance policies about whether they offer a stop smoking program or counseling service. Many do, and once you've quit, your premiums will likely go down.

#### *64. Add a Home Security System*

Most homeowner's policies offer a discount to people who have a home security system. The discount is typically between 15%-20%. You'll also have the added peace of mind of knowing that your home is being monitored, even while you are away.

### **Pets**

#### *65. Discount Vaccinations*

It costs an average of \$120 per year to vaccinate each pet. This amount can be cut in half if you find a discount vaccination clinic at which to have your pets vaccinated. These clinics are often run by the local SPCA or humane society. Also, some pet supply stores offer a discount clinic one day a week.

These clinics do not take the place of having a good vet, as they are only for routine care. Be sure to keep excellent records of your pet's shots as you'll need to show them to the regular vet should you need any other type of care.

#### *66. Save a Life*

If you are considering adding a pet to the family, don't buy from a breeder. Depending on the breed, you will spend \$500 or much, much more to bring home a new dog or cat. Instead, adopt from one of the many rescue organizations around the country. Even if you have your heart set on a specific breed there is a good chance that breed has their own rescue organization from which you could adopt.

Adoption fees typically range from \$50-\$200. That is a fraction of what you'd pay to buy from a breeder or a pet store. Plus, you have the added benefit of knowing that you have likely saved the life of an unwanted animal.

#### *67. Try Grooming Pets at Home*

Pet grooming is big business, and if you have a pet you take to the groomers then you know it's not cheap. Consider investing in some good clippers and learning to handle the grooming yourself. If you have a breed that is tough to groom, or you show your dog, you may consider taking a course to learn the tricks of the trade.

#### *68. Cheap Toys*

Why spend top dollar on toys that your dog is either going to bury, shred or otherwise destroy? Dollar stores often have a pet section that includes toys. Also, check out thrift and other second hand stores. If you're worried about germs (but remember the one who will be playing with the

toys eats poop), then you can wash the items before letting your four-legged friend play with them.

#### *69. While You're Away*

Boarding dogs and cats is very expensive. When you go on vacation, consider having someone housesit instead. There are many benefits to this arrangement including less stress for your pets, not having to leave your home unattended and, of course, saving money.

#### *70. Pet Insurance*

Pet insurance is a tricky topic when it comes to saving money. Should you spend money for the policy or try and save up money in case something happens? There is not one answer that is right for everyone. The bottom line is you have to decide how much you are willing to spend to save your pet's life should he be sick or injured. Then ask yourself if you would be able to come up with that much money. If not, insurance might be a good choice for you.

You should research each pet insurance company carefully as most pet insurance companies have strict rules and exclusions.

While pet insurance is often a good idea to cover unexpected illnesses and accidents, it is less cost effective when it comes to routine care such as vaccines and heartworm tests. Leave those off of the policy, and your premium will be much lower.

### **Other**

#### *71. Save the Change*

Get your whole family involved in saving by setting up a bottle in which everyone deposits their change. Set a goal for the money such as using to buy a new television or some other item that the whole family can enjoy.

#### *72. Don't Become a Collector*

Do not collect credit cards. You do not need more than one or, at the most, two cards. Having multiple cards encourages you to spend and many have annual fees attached. Just keep it simple, and keep your one card for emergency use only.

#### *73. Pay Your Bills On Time*

Another sad waste of money is late fees. There are many people who pay hundreds of dollars a year in fees because they do not pay their bills on time. Watch the due dates, and pay those bills on time. You'll save big on late fees and can put that money toward paying down your debt.

*74. Watch the Bank Fees*

Examine your bank statement carefully each month. Look for fees of which you may not even have been aware you were paying. If there are excessive fees such as maintenance fees and transfer fees, talk to your bank to see if there any way to have these fees lowered. If not, you may want to shop around for a better banking deal.

Of course, overdraft fees rake in millions each year for the banking industry. Manage your checkbook carefully and avoid these fees altogether.

*75. Don't Try to Keep up with the Joneses*

What you need and what you think you can afford should have nothing to do with what anyone else has or is doing. If you are one of those people who feels the need to keep up with the neighbors, get over it. Your own financial security is at risk when you spend money that you do not have or fail to save in order to do what others are doing.

Remember, there is a good chance that they are going into debt to keep up that lifestyle. Instead of following them to the poor house, be an example to them of what it means to live within your means and be financially responsible.

Hopefully, you found some of these tips to be helpful. You can start saving money right now by applying some of these tips to your life. You probably won't be able to use them all, but the more you try, the more you'll save.

Happy frugal living!

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