50 WAYS TO SAVE



By: Jesse Brown

Saving money doesn't have to be difficult. In fact, if you take a close look at how you're spending your monthly income, you'll be surprised at just how easy it is to cut expenses. After all, the best way to save money is to spend less of what you make. Here's a list of 50 money-saving tips to help you get started.

 Shop with a list – and stick to it.

Just say NO to ATMs with fees. Plan ahead for your cash needs.

3. Does your bank charge high fees? MOVE YOUR ACCOUNT.

4. Pay off that credit card balance!

- 5. If you must carry a credit card balance, shop around for a card with lower premiums on your insurance policies.
- 6. Look for lower premiums on your insurance policies.
- 7. Consider higher deductibles for your home and auto insurance.
- 8. Do you have private mortgage insurance? If you've build up \$2,000 equity in your home, you can cancel it.
- 9. Use a mail-order pharmacy for long-term prescriptions.
- 10. "Doc, can I get that as a generic drug?"
- 11. Check all medical and hospital bills for errors. Many insurance companies offer rewards.
- 12. Rent never buy something you'll only use a few times.
- 13. Turn your yard into a department store have a rummage sale.
- 14. Switch long-distance carriers then switch again.
- 15. Call waiting? Not usually? Cancel those add-on phone services you don't need.
- 16. E-mail your friends instead of calling.
- 17. Skip the movies. Rent a video instead.
- 18. Dine out? Eat in.
- 19. Lunch is "in the bag" or it should be!
- 20. Don't buy that book! Exercise your library card (you need to buy my book, though!)
- 21. Free up space in your mailbox. Cancel that magazine subscription you never read.
- 22. Watch a parade or have a picnic. Free entertainment is often the best.
- 23. Turn your car into a "chat-room." Carpool to work.
- 24. Join the "bus crowd" and avoid cab fare.
- 25. Buy airline tickets in advance and always stay through Saturday. You'll have more fun and it's a lot cheaper, too!
- 26. Quit that health club join the local gym instead.
- 27. "COUPONS" & "DOUBLE COUPON DAYS." Enough said.
- 28. What's in a name? Buy generic instead.
- 29. Skip the paper towels. Wash you cloth ones instead.
- 30. Watch out for "convenience" foods. They're expensive and not as healthy for you anyway.
- 31. Join a warehouse club.
- 32. "Scan" those scanners and receipts. Mistakes do happen.
- 33. Avoid "pricey" specialty stores.
- 34. Comparison shop online.
- 35. Gotta trunk? Buy in bulk.
- 36. Premium gas for your car? Most run fine without it. Check your manual to be sure.
- 37. Forget the words "automatic car wash." Do it yourself and get some fresh air.
- 38. Use that quick-change oil and lube service on the corner instead of a full-service garage.

- 39. Never pay extra for service contracts or extended warranties. The manufacturer's warranty is usually sufficient.
- 40. Cancel that premium channel you never watch or cancel cable TV altogether.
- 41. Don't touch that thermostat. Put on a sweater instead.
- 42. Take a shower instead of a bath.
- 43. Only run a "full" dishwasher.
- 44. Have an energy audit done on your home. Some companies offer them for FREE.
- 45. Never pay extra for car rental insurance. You're probably already covered by your credit card or regular car insurance.
- 46. DON'T PLAY THE LOTTERY. The odds of getting hit by lightning are better than your chances of winning.
- 47. Time to refinance your home? Keep an eye on interest rates.
- 48. Pay yourself first. Set aside a dollar a day.
- 49. Buy a "piggy bank" for all the spare change you keep finding in your couch.
- 50. Don't spend your next pay raise. INVEST THAT MONEY INSTEAD.

No matter what your situation is, money makes it a whole lot better. Even if you have a small amount of money through saving and investing, you can be better off, too.

Jesse Brown is a featured public speaker and author of "Pay Yourself First" and "Investing in the Dream – Wealth Building Strategies for American Seeking Financial Freedom." He writes a monthly electronic newsletter

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