

50 Ways to Save Money



BY TODD ADAMS

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INTRODUCTION

With full economic recovery still a very distant glimmer on the horizon, everyone from corporate boardroom inhabitants to double-wide trailer denizens is looking for ways to trim costs and keep more money in their pockets.

It seems that no one has been exempt from the belt-tightening. The latest talk in locker rooms and on golf courses (for those who can still afford to golf!) is less about stock tips and more about cash-conserving strategies. If nothing else, budgeting is working as a way for people from all walks of life to come together and bond!

After studying personal finance and budgeting strategies, I noticed that a lot of the advice out there relied on people being able to make long-term adjustments to their lifestyles, like downgrading to a smaller house, or selling their car. While these are great ideas, they aren't very helpful for people who need ways to change their financial footprint immediately.

So, I decided to pull together a report that will give you some concrete ways to start cutting costs TODAY. In this short report, you will find 50 ways to save money in a variety of ways – things you can do starting today.

While not every section will necessarily apply to you or your situation, there will be plenty of suggestions that will make sense in your life.

Won't you spend some time with me and take a look at this report. See what strikes you as something that is do-able for your lifestyle, and get started trimming your budget NOW.

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SAVING MONEY ON HEALTH AND FITNESS

Saving money in this category provides a pleasant bonus. As you get healthier using these money saving fitness options, you may just save money on health care, as well! Here are five ways to save money on health and fitness for you and your family:

1. Forget the Fancy Gym. Many people sign up for an upscale gym, thinking that the more they pay, the more they're likely to actually use the facilities. Unfortunately, that's not true. According to the International Health Club Association, 90% of those who join health and fitness clubs will stop going regularly within the first 90 days – but the payments still keep coming in! Good for the gym; bad for your health and your budget.

The way to avoid paying through the nose for services you're not using is to start by avoiding the upscale gyms with on-call masseuses and on-site spa. Go bare-bones and get your pampering elsewhere! Also, knowing that the odds are against you, choose the monthly payment versus the one-pay, no-cancel alternative, even if it looks more expensive. There's a 90 percent chance that you're going to want to cancel, so keep that option open.

2. Pay in Cash. Health care providers are facing non-payment for services already rendered, just like almost every business owner. This puts the cash payer in a good position. You may be able to negotiate a lower upfront cost by paying in cash, immediately, rather than waiting to be billed, or asking the office to submit through your insurance. If you don't have insurance, ask for a discount. The answer may be pleasantly surprising!

Be sure to call ahead and ask to speak to the billing specialist. If you wait until you're at the office and you've already been treated, it's easier for the office person to say no. Also, the person with the power to say "yes" may not be available.

3. Shop Around. Even if you've seen Doctor Z forever and feel a tad uneasy thinking about changing, the cost savings you may realize by changing health care providers may override your emotions. Newly minted doctors, chiropractors, and dentists looking to build their practices may provide routine services for significantly lower prices. Many dentists offer "new patient" specials for cleanings and X-rays, and chiropractors often provide similar discounts with new patient screenings.

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4. Go to the Amateurs. While you wouldn't necessarily want to have brain surgery from a first-year med student, getting your teeth cleaned by an experienced dental student or hygienist who's overseen by a licensed professional is virtually risk-free – and a lot less expensive! The same goes for choosing a personal trainer working towards certification.

Before you go to the high-paid professionals, check out local colleges and vocational schools in the area to see what kinds of possibilities are available for you to volunteer as a "guinea pig."

5. Find a Friend. I recently received a postcard from my dermatologist, saying that if I brought a friend to an upcoming "beauty" night, we both could receive discounts on a variety of products and services, from skin care to Botox! Gyms often run "friend" discounts. And if you work out with a personal trainer, share the expense with a pal or two and get all the results at half the cost.

Now you're burning calories without burning up the money in your wallet! That should make you feel great for a lot of reasons. You're also being proactive about the cost of health care. Don't be shy about looking around for the best price as well as the best care. It's your money as well as your health – take care of them both!

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SAVING MONEY ON FOOD

When you can save money on something you buy once a month, that's great. But when you can save money on something you consume every day, that's fantastic! Let's talk about five ways to save money on food, whether you're eating at home or dining out – and no coupons are involved.

1. Meatless Monday. In general, meat is the most expensive component of a homemade meal. Cut the budgeting corners without cutting taste by declaring the first night of the week as "Meatless Monday." You may find you like going meat-free so much that you extend the practice into the rest of the week – which can save you even more, and, according to MSN.com, extend your life!

How much can you save? Well, when I shopped this morning, ground beef was over \$5 a pound and organic chicken was \$6 a pound. Compare that to beans at \$0.89 a can and rice at \$4 a bag. Even tofu was less than \$2 a pound. The savings are clear!

2. Potluck Night. A favorite tradition for families, friends, and neighbors is potluck night. Gather together for a summer barbecue, a "hot dish" banquet, or a soup and sandwiches night. Take advantage of this get-together to build your community of friends as well as for the cost-savings. You can invite just a few families, or a whole block – it's up to you. To keep costs down, have each family bring their own utensils, plates, and drinks, as well as the dish they will share.

3. Eat Out, Off-Peak. Eating at restaurants not just before the traditional dinner hour (known as "early bird" dining), but on off-days can mean more money in your pocket. Happy hours at bars, Sunday evening specials, and brunch menus are also attempts for restaurants and bars to even out the flow of traffic. Hit your favorite watering spot for the all-you-can-eat appetizer buffet rather than the overpriced cocktails.

Many restaurants offer Kids' Night where kids eat free. They want Mom and Dad in the restaurant spending money, so they feed the kids for free. But be smart. Keep your own meals limited (drink water, order one salad, one sandwich, and share) and you'll come out ahead every time.

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4. Freezer Cooking. "Cook once, eat for a month" is the rallying cry of many a happy homemaker. These savvy chefs spend one day a month, whipping up dozens of freezable meals for their families. Not only does it save on time during the week, it saves cash by putting bulk purchases to good use. You also save money because on busy nights, you've got dinner waiting for you so you skip the expensive (and unhealthy) take-out. Check out any of the numerous resources online. Visit the Hillbilly housewife for help at this link.

<http://www.HillbillyHousewife.com>

5. BYOB. A restaurant's biggest mark-up is on drinks, both the hard and soft variety. Do not let the restaurant get your hard earned money at a 50% markup. Drink water! Don't stop there. Do the same at home. Instead of purchasing expensive soft drinks or premixed juices, stick with water, milk, or tea. Whip up your own juice from frozen concentrate rather than buying the bottles or cartons of pre-made juices. If you MUST buy pre-made juices, water them down by half to increase your mileage. No one will really notice the difference and you'll save a bundle, not to mention the calories and sugar, too!

Food is one of the first places we can immediately save money. From your first nibble or sip in the morning until your final snack before bed, every bite you put in your mouth costs money. How much money depends on you and you alone. Now that we've trimmed our food budget, let's see what we can do next to save money.

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SAVING MONEY ON YOUR BUSINESS

You may think your business is already streamlined and lean and mean, but I'm willing to bet there are a few places you can trim some fat or put some cash back in your bottom line. Here are five suggestions to jump-start your cost-cutting:

1. **Hire Your Kids.** If you own your own business, you can hire your family members – including young children – at a "normal" wage. And not only is their pay tax-deductible for you, you can also count their wages against many costs associated with their care and upbringing. Sound too good to be true? Make sure to check it out first – tax laws change frequently, but it's worth looking into.
2. **Get Your Full Tax Write-Offs.** Speaking of taxes, are you writing off everything that's associated with your home-based business? Are you remembering to include office space, cleaning, utilities, phone lines, computers, office supplies, training, and education, just to name a few? Depending on your industry, your write-offs can even include things like your car, dining out, travel, books, and more. Check with your accountant or tax preparer for more information.
3. **Be Conservative on Technology Investments.** With new techno-gadgets coming out daily, we can feel like we need the latest iPhone, iPad, computer, laptop, speakers, microphone, and carrying bag to drag all of it around in. But do you really? In most cases, we give up on our technology before IT gives up on us. Before investing in the latest whiz-bang computer or gizmo, take a look at your current set-up. Do you need a cell phone that records HD video? I didn't think so. Sure, it's tax-deductible, but not at 100 percent; there's still an out-of-pocket investment, and that's what we want to limit.

Before going shopping for a new piece of technical equipment, make a list of what you **MUST** have. Then find the price point where you can get what you need but not overbuy.

Lastly, while an extended warranty on your gadgets may sound like a good idea, remember; they wouldn't be pushing it so hard if it weren't making them money. And how does it make them money? Because no one ever collects. The truth is, if a manufacturer doesn't stand behind their product, believe in their product, without charging you for a warranty, you may want to look into buying a different product. Plus, don't underestimate your abilities. If something goes wrong, do the research and you'll be amazed what you can fix yourself.

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4. Go for Non-Print Advertising. When was the last time you picked up the phone book and let your fingers do the walking through the Yellow Pages to look for a business or phone number? Wait, do you even have a phone book right now? It's much more likely that you turn to your computer for information

For most businesses, print advertising is a thing of the past. The hundreds you spend on Yellow Pages and print ads in the newspaper can be pocketed instead of thrown away. Instead, turn your dollars – and your efforts – towards online and offline networking. For the price of one print ad, you can sponsor a local Little League team, host a Chamber of Commerce mixer, or give away some awesome prizes to an online contest in your niche. Now THAT'S advertising!

5. Barter for Business. Swapping isn't just for flea markets! Trade your internet marketing know-how for your CPA's tax-prep services, or offer your top-notch editing services in exchange for printing at the local copy shop.

Trimming cash purchases is the reason so many business people are swapping their services. Also, swapping products and services is a great way to network, create business relationships, and save money, too. Many local business organizations and Chambers of Commerce have directories of members open to swapping. Check your own community's business organizations and I bet you will find a swapping network to join.

The great thing about saving money for your business is that it all goes right to your bottom line – and that means higher profits for your company, and hopefully more money back to you.

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SAVING MONEY WITH THE KIDS

According to BabyCenter.com, the average parent will pay over \$250,000 to raise a child born this year. Why not keep as much of that quarter-million in your pocket as you possibly can? Here are five ways to keep more of your hard earned money while raising your kids:

1. Beg, Borrow, and Beg Some More. Any parent knows that kids – particularly babies – need a lot of equipment. But the amount of time they stay at any one particular stage is almost laughable! Kids seem to move on to the next stroller, crib, highchair, and set of clothes with the blink of an eye. That's why before you invest hundreds of dollars in carriages and high chairs, you should check in with your friends and relatives first. Send the word out that you're looking for a highchair, stroller, or even a snow suit in size 2T, and you'll likely soon be deluged with offers.

Moms really do hate tossing their baby's good used clothes and equipment, so they typically round up the stuff and donate it. However, it doesn't sit well donating these precious items to huge, impersonal thrift shops either. Moms want to know where their much-loved items have gone. Keeping the items closer to home, school, church, or workplace just feels better. If any of these places has an email list, send out a request for what you're looking for so the Moms you know can help you find the items you need. Some of these lists may include items for a price and not a freebie, but they'll likely be far below the price you'd pay retail.

2. Under-buy Clothing and Toys. Rare is the parent who hasn't packed away unused clothing, toys, and equipment that they thought their child just "had" to have. Instead of contributing to excessive consumption, try to curb yourself a bit. If you think your son needs five pair of jeans for school, try buying four instead. Buy one pair of sneakers instead of two and two sweatshirts instead of four. You can always go back if you need more!

When we're talking about babies, don't waste even a penny on little "outfits!" You'll be amazed to find out just how many people want to give you cute little dresses and bib overalls as gifts for your baby. Let Grandma or Auntie spend her money on that sweet little hand-smocked pinafore that your little one will wear once for pictures. After all, it's a one-time purchase for them, whereas you have to consider the cost of clothing your child for many years to come.

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3. Shop Ahead. Every summer, the same thing happens – we get the list of equipment and supplies for the coming school year right around the second or third week in August – right when the stores are running out of all the school supplies they've had on sale for the past two weeks! We end up paying full price for a lunch box or binder that is the last one on the shelf, and we all come home cranky, with our wallets a little lighter.

By planning ahead – not just for back-to-school, but for all your needs – you'll be able to space out your purchasing and hunt for bargains. When you see a pair of rain boots on sale in a size that your son will fit into NEXT spring, you'll snap them up because you know that he'll need them. Keep an eye on your kids' closets, and a running list in your day planner of what you're going to need. Then grab it when you see it at a good price.

4. Barter for Extras. Raising kids is expensive enough without counting the gymnastic lessons, tutoring, horseback riding classes, and the like. Cut down on your out-of-pocket expenses by bartering. I've swapped newsletter writing for tae kwon do lessons for years! And I just discovered a neighbor wants to learn to knit, which I'll gladly teach her in exchange for math tutoring for my daughter.

If you don't think you have a talent that someone else wants, think again. Better yet, ask a friend or family member you trust this question; "What do I do that has value?" You'll be surprised the things other people can see that you can't! Something as simple as making chili or sewing on buttons can be valuable when you can't do them and need them done. I witnessed one of my friends saying she didn't have anything worth bartering while she was kneading the dough for her wonderful homemade yeast bread! So, yes, ask someone else what talent you have that could be bartered.

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5. Split Costs. Another solution for expensive lessons and equipment is to split costs with another family. Instead of signing up for an hour-long private swim lesson or tennis lesson, do a semi-private at half the cost. And, yes, instructors are perfectly fine with this arrangement because they want to fill their time, shared or not, it doesn't matter to them. They're not going to force you into a private lesson one-on-one if you can't afford it. They'd rather share the lesson than lose you entirely.

Share sporting gear with another child who's the same size as your player. Especially at the younger years when kids are just figuring out what they like to do, it's not worth paying full-price when the interest might be short-lived.

It's true, kids are expensive. And we all know they're a joy rather than an investment – well, maybe a “joyful investment.” But you can find ways to tame the costs of raising kids while still providing most of the things you want them to have in life.

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SAVING MONEY AT THE HOLIDAYS

Remember the scene in "Christmas with the Kranks" when Tim Allen's character furiously totals how much he and his wife spent on Christmas the previous year? His final amount was over \$6000, including gifts, their annual open house, donations, and more. While the American Research Group estimates Americans spend about \$500 each, that's for gifts alone. So obviously, there's some room for savings. Here are five ways to have holiday fun with all the trimmings, while still trimming costs:

1. Donate. Instead of buying Uncle Bob another tie and Aunt Gertrude another salad spinner, why not give them gifts that help others, and that are tax-deductible for you? Donating to a non-profit in a loved one's name keeps junk from the landfill, aids the less fortunate, and gives you a tax write-off. Many non-profits will even provide an email or card for your recipient, letting them know a donation was made in their name.
2. Do a Good Deed. Don't know what to buy for the relative or friend who has everything? DO something for them instead! Provide services – car washes, home-baked goods, babysitting, editing, home organizing – instead of investing your hard-earned cash in a hit-or-miss gift. They'll love the personal touch, and you'll love the zero impact on your wallet. Plus, you have the added connection with someone. This sort of gift works especially well with elderly folks who may need something done around the house, or maybe a trip to the market. Not only does the chore get done, but perhaps you've given someone a bit of your company, too.
3. Holiday Events. Instead of hosting the annual 30-person family brunch at the country club or restaurant, have it at your house and make it a potluck. Or host a movie night where you all get together, eat pizza and popcorn, and watch "Miracle on 34th Street." Instead of a girls' night out at a fancy restaurant for the Holidays, turn it into a cookie swap at someone's house. You can enjoy each other's company without spending a fortune.

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4. Send Postcards instead of Christmas Cards. According to Wikipedia, almost 2 billion cards were sent in 2005. At an estimated \$1 per card and a \$0.44 stamp, that's some serious cash! While I don't recommend entering the virtual arena and sending only e-cards or holiday email, you can cut back. Send photo postcards instead of cards with photos enclosed; not only will you save on photo printing, the postcards are only \$0.28 to mail, almost half the cost of a card.

5. Gift Card Deals. Everyone from the Footlocker to the Cheesecake Factory to the corner gas station is getting into the act offering gift cards with bonuses. Giving gift cards can be cost-effective for a couple reasons; you don't waste money on unwanted purchases, and many retail outlets offer bonuses at holiday time when you purchase gift cards. For instance, a local restaurant ran a promotion where you got a free \$10 gift card when you bought cards totaling \$100 or more. You can give the extra card as a gift, or keep it for yourself for a much-needed post-holiday pick-me-up. Either way, you're saving money off the face value of the card

Holidays don't have to make you see red at the end of the year. Use these tips to keep on budget so you can start the new year right – in the black!

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SAVING MONEY ON ENTERTAINMENT

Entertaining a family doesn't mean you have to be like Judy Garland and Mickey Rooney in an old movie where the whole town gets together to "put on a show." Even if you're not that talented, you can still create first-rate family fun on a budget. Here's how:

1. Buy Discount Movie Passes. Do you love the thrill of seeing first-run movies in front of the big screen? Then buy a pass to your local movie theatre! Many theatres, both chains and independents, offer passes for their frequent customers at discounts of 15-20%. If that's not an option and you belong to a wholesale warehouse club like Sam's Club or Costco, you can buy movie passes for chains like AMC at a discount. Some restrictions may apply on both these types of passes, so read the fine print before you show up at the theatre and discover your pass isn't good there.
2. Become a Season Pass Holder. If you absolutely love the local minor-league baseball team, or the nearest beach, national park, water park or amusement park, get a season pass. It can be well worth your while to shell out a few more bucks up front so you can come back whenever you desire. And you may find you use it a lot more when you can drop in for a few hours now and then and it's already paid for. Passes are often available at different membership levels, allowing you to bring a friend, offering special parking, discounting purchases at the gift shop, and more.
3. Movie Night at Home. These days, movies make it to On Demand and DVD faster than you can see them all. Skip the expensive theatre and hold a movie marathon instead. Don't forget you can borrow some great movies from the public library instead of renting them. This event makes a great family night, especially when you pair it with sleeping bags on the floor and homemade popcorn.
4. Rent or Swap Video Games. Kids lose interest in video games as soon as they "master" them. And with the proliferation of online sites devoted to tips, tricks, and "cheats," that game you thought would challenge your kids for weeks is suddenly boring after just a few days. Fight back by swapping video games with friends, or renting them from the movie rental store. Your kids won't have time to be bored! Don't forget your local library may be a source of gently-used games to borrow, as well.

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5. Check Out an Adventure. Libraries are a wealth of knowledge – and entertainment! Many libraries invest in museum and activity passes that members can borrow for free. Our local library offers passes to the local minor league baseball team, the Children's Museum, the contemporary art museum, and almost a dozen other attractions. Book in advance so you can be sure to get the pass on the day you desire.

Entertaining your family on a tight budget doesn't have to mean sending the kids out to the backyard to have potato sack races or to play kick the can. If you plan ahead, you can provide some top notch entertainment and adventures for a lot less money than you might think.

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SAVING MONEY ON CLOTHING

According to the Consumer Expenditure Survey, Americans spent over \$1600 per household on clothing in 2007. That doesn't include cleaning, mending, or any other upkeep. Even if you cut those expenditures by a measly 10 percent, that's enough to fund a nice day trip for you and your family! Here are some suggestions to make those cuts:

1. Buy at a discount. Whether you're a designer diva or Wal-Mart royalty, these days, there's no reason to buy full-price. You can search online spots like eBay and Craigslist for bargain-basement prices on used designer goods, buy through consignment shops, or just scope the clearance racks at the local discount store. The key is to shop ahead, and avoid rushing out to buy something at the last minute, like a bathing suit or shoes for a wedding. When you're in a hurry, things always cost more.
2. Remake your own. Turn yesterday's cast-offs into today's fashion statement by learning a few basic sewing and embellishing tricks. Add embroidery to faded denim, trim worn-out jeans into cut-offs, and add rosettes and beading to t-shirts for the latest looks. There are lots of online sites dedicated to teaching you all you need to know for creating fashionable looks from what's already in your closet.
3. Hold a clothing swap. Gained or, preferably, lost a few pounds? Headed back to the office for a new job? Moving to a different climate? Or just changing styles? Then invite friends over for a clothing swap. These events work best when you have friends around the same size as you are, but don't get too picky – you never know what's lurking in the back of someone else's closet! Display all your unwanted wearables and take turns picking and modeling. Donate all the unclaimed goods at the end of the evening to a women's shelter or a group that provides clothing to women returning to the workforce. Don't forget to get a receipt for a tax write-off.

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4. Sell on eBay. One of the best money-making ideas I ever had was selling all my old maternity clothes on eBay. Pregnant women are in need of clothing and are willing to pay for it, but don't always have access to a fashionable maternity store. So instead of packing up all your pregnancy wear, sell it on eBay.

Maternity clothing is usually gently worn, so women are willing to take a risk on these items, and pay a decent price to look good while sporting a basketball for a tummy! Take great photos, price it to sell, and get the goods out of your house and the cash into your pocket.

If you're hesitant to sell your maternity clothes because you are going to have another baby, think twice. Unless you're planning to get pregnant within a year or so, go ahead and sell. Even if the styles don't change significantly, most women do not want to see themselves twice in all the same maternity clothes. You want something new, or at least different, when the second time comes. Sell your stuff and when your second time comes, go ahead and look online for another new mother's gently used maternity clothes. They'll be new to you.

5. Invest Where It Counts. One of the biggest money-saving mistakes people make is trying to save and ending up with cheap goods. While a \$6 t-shirt may be a great bargain, if it falls apart in the wash or the color comes off on your skin, it's not much of a steal. Deals are only deals if you can wear the item long enough to make the cost worthwhile. Even a \$6 t-shirt isn't worth the expense if you can only wear it once. Would you throw \$6 in the garbage?

One of the places I encourage people to invest is in shoes, particularly if you are on your feet all day. You're much better off buying one great pair of shoes that works with all your outfits, instead of scooping up four or five pairs of cheap shoes that hurt your feet or fall apart. Comfort is paramount when it comes to your feet – take care of them and they'll take care of you.

Another place people tend to skimp is on cold-weather wear and other outerwear. Invest in a good, three-season jacket if you live in warmer climates, and get a great parka if you're in the Snowbelt. These quality outer garments should keep you warm and dry for several years – and that's worth the cost!

You can see that it is possible to dress well, and even fashionably, on a budget. The key is to plan ahead, know what you need, and stick to a plan.

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SAVING MONEY ON HIGHER EDUCATION

Higher education can lead to higher bills and debt. As precious as education is, you shouldn't have to send yourself to the poor house to educate yourself or your kids. Read on for five tips on saving money at school for the whole family:

1. Buy Textbooks Online. Each semester, most students shell out hundreds of dollars for required textbooks that they'll use for only the next few months. While some of these books become valued reference materials, typically they're more of sentimental than practical value. After all, pretty much everything you need to remember – from how to calculate the GNP to how many bones are in the human body – is available online for free.

And speaking of online availability, buying your textbooks online (and selling them back at the end of the semester) can provide a significant cost savings over buying them from the campus bookstore. Textbooks totaled over \$400 new may be available online for less than \$150. Check out big online textbook shopping centers like Amazon.com, Textbooks.com, Half.com and eCampus.com.

2. Get Your Boss to Pay for It. Thinking about going back to school to get an accounting degree, or simply want to brush up on your French conversational skills? Many businesses offer full or partial reimbursement for classes you take. Better still, some companies offer bonuses for skills that enhance your ability to do your job, such as foreign languages, bookkeeping, and the like. Check to see if you're eligible – that course you want to take on Italian renaissance painting may be reimbursable!

3. Take the Tax Deduction. If your classes aren't covered by your employer's continuing education plan, make sure to deduct eligible expenses from your taxes. Check with your tax preparer or accountant for all the details, but everything from your tuition and books to your campus parking pass may be deductible.

4. Audit classes. If you want the skills but don't need the college credit, think about auditing classes. Many schools and instructors allow non-students to sit in on the class for no credit. You may not be able to take part in classroom discussions or labs, but if all you want is to absorb the instructor's brilliance and take advantage of all that knowledge, this might be a good option.

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5. Take classes online. Many schools, from Harvard and Stanford to the community college up the road, offer online classes to alums and the general public. Sometimes these classes are for credit, but often they're just for enrichment. Checking out a few classes online can be a great way to test a new field, check out the offerings at different schools, and get a better sense for the course material before you (or your offspring) commit to a four-year plan.

Now that we've saved you a backpack full of money, you may be able to continue your education beyond what you had thought. Or, maybe your children will be able to put a little more effort into their schooling and a little less effort trying to make that extra buck to pay for their schooling. Save money on the things that you can so your education, or your child's education, doesn't have to be cut short.

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SAVING MONEY ON VACATION

It's hard to relax on vacation when all you can think about is the bills mounting. Watching the money tick away like a taxi meter isn't very calming. Instead of stressing out, use these tips to curb costs on your next get-away:

1. Put Your Money Where It Counts. When planning a two-day getaway for my family, my research showed that we could pay \$250 per night for deluxe accommodations, or go the budget route at \$79 a night. Traveling with kids, I knew we'd be spending the majority of our time out and about, not staying in the hotel room, enjoying the in-room Jacuzzi and 1000-movie DVD library. We opted for the cheaper room and put the savings towards day excursions to local attractions.

Your dream vacation might be the exact opposite: you prefer to lounge in the room, dining on Champagne and strawberries and waiting for your in-room massage. If that's the case, terrific! Choose accordingly. But don't get hooked into believing there's only one "right" way to vacation. Know what your priorities are. Are you there for the sightseeing? What about some fine dining? How's the shopping? Maybe you're all about just relaxing. Perhaps golfing or the spa is your style. Make your choices based on YOUR preferences. Now that's money well-spent.

2. Forgo the Travel Agent. It used to be that you had to go through a travel agent to get the best deals and packages. Not so anymore! At the click of a mouse, anyone can be their own travel agent, searching out little-known bargains and booking their own rock-bottom fares and rooms. In fact, most travel agents get paid a commission, and guess who ends up footing that bill? You do, in the form of higher rates. Do your own legwork and save yourself some cash.

3. Register for Last-Minute Deals. Most airlines and vacation brokers offer services where you can sign up for last-minute fare and package deals for your favorite locales. If your travel plans are flexible, get on as many of these email lists as possible. You never know when a three-day getaway to Mexico can be yours at unthinkable rates, if you can book today and leave tomorrow!

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4. Rethink Alternate Means of Transportation. Let's face it, the old Greyhound bus has gotten a bad rap. From smelly on-board restrooms to nasty traveling companions, it's become synonymous with the cheapest, least attractive way to travel. But it's time to blow that old stereotype out of the water. Today's Greyhound offers reserved seating, on-board Wi-Fi, more leg room, and electrical outlets – and low-price tickets. A recent search showed a one-way ticket from Boston to NYC clocking in at 5.5 hours and \$37; the same route by train was 3.5 hours and \$95. By plane? Just over an hour and \$133. A family of four could save \$400 by taking the bus.

5. Never Take the First Rate Offered. Back in "the day," when I worked in a major hotel at the front desk, we were told when answering requests for room reservations to cite the highest "rack room" rate first, and slowly lower the rate until we found one that the caller would accept. However, if the caller asked for the "lowest available rate," we were required to quote the lowest rate we had.

The lesson I learned from this personal experience is NEVER take the first quote, whether it's for a rental car, a plane fare, or a hotel room. Always ask for the lowest rate and always ask for a discount. Many hotels have a substantial "corporate discount" that is available to anyone, regardless of what company they are with or whether they are traveling for business or pleasure. It never hurts to ask. Don't forget to ask about AAA, AARP, military and other association discounts, as well.

Take the time to investigate options for your vacation travels. It may take some sleuthing, but the savings may amount to a substantial bit of money. Maybe even enough to take another vacation!

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SAVING MONEY ON YOUR MONTHLY BILLS

I know I told you I'd help you with ways to save money NOW, but I'd be remiss if I didn't give you some quick and easy suggestions for longer-term savings. While these tips may require a phone call or two, they may still result in substantial savings within a few weeks.

1. Raise the Deductible. Call your insurance agent (car, house, and health) and raise your deductibles. Just raising your car deductible from \$250 to \$500 can save you hundreds of dollars per year on your insurance. And while you have them on the phone, ask about safe drivers' discounts, good health discounts, and gym discounts. Yes, some insurance plans offer discounts at workout facilities, and some may even give you a reduction in the cost of premiums for those who work out regularly.

2. Ask for a Better Deal. If you've got great credit, call your credit card company and ask them to waive your yearly fee, and/or lower your interest rate. Many companies have recently raised interest rates and annual fees to exorbitant amounts to cover defaults by lousy credit risks. Why should you have to pay for someone else's non-payment? If they won't lower your rate, take a look at one of those hundreds of credit card pre-approval forms you get in the mail each week. One of those companies would be glad to have your business – usually at a bargain rate and no annual fee, at least for the first year.

3. Check Your Statements. You may be inclined to trust your bank or credit card company. After all, they're the professionals, right? Wrong! They're concerned about THEIR bottom line, not yours. So take it upon yourself to check your statements every month. In one year, my own credit card errors totaled over \$500! In another episode, I was charged twice for a large item, one sale was voided at the register (I had the "void" slip to prove it), yet the void didn't show on my statement online. I had to call the company to have the sale reversed.

If you believe there's an error, contact the company immediately, even if the error is in your favor. If the problem is with a merchant, your credit card company will put a hold on the charge and work to resolve the problem with the merchant. This is also a great way to check for identity theft or anyone making charges on your accounts without your permission.

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4. Pay Total Bill Each Month and Charge Everything. If you are the type who will pay off your bill every month and not allow the charges to carry over to the next billing period, charge everything! Not only will you have a paper trail of your purchases, many credit card companies offer buyer protection for items you've purchased with your card. In addition, you'll also rack up those travel miles or points for purchases made, which you can cash in at holiday time to save on your gift-giving.

5. Question Every Expense. We often think we just can't live without that unlimited Netflix account, or the gym membership, or the kids' babysitting or daycare. But instead of taking everything as a given, go through your bills one by one and see what you could do if you HAD to cut your spending in half. Most people won't be faced with that kind of drastic reduction in income, but many Americans are dealing with that very scenario right now.

Although you may never have to cut your spending using any extreme measures, reducing your monthly expenses eases the pocketbook so that if something does happen, you can be better prepared. Going through cost-cutting exercises will help you see that what you thought was essential really wasn't, just in case you ever should need to cut back. Make even a few of these modest cuts and start saving money, and your budget, now.

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CONCLUSION

Saving money is as much a mindset as it is a set of specific actions. Once you start "thinking lean," you'll see many opportunities to get creative and cut your expenditures.

As you go forward, remind yourself to question everything and think creatively. Break the habits that include the words "but we ALWAYS do that." If you always eat at a specific restaurant or order the largest soda and popcorn at the movies, are those choices as cost effective as they should be?

Nothing is written in stone. Well, actually, some things are written in stone, but even those things can be chiseled out and changed. You'll find there are many ways that you can change even the most ingrained habits to have a positive impact on your budget.

While this report is far from exhaustive, I hope it's given you a starting place where you can begin making changes right now.

Best of luck to you on your money-saving journey.

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