

55 Ways to Save Money Now

- *Cancel your landline phone and use cell service only.*
- *Take your lunch to work instead of eating out.*
- *Use a large reusable water bottle, fill it at home and take with you when you go somewhere. This will stop you from buying water or soda while doing errands or other activities.*
- *When you need to buy light bulbs, get CFL bulbs.*
- *Quit smoking. This is a hard one, but the habit is expensive.*
- *Use plastic shopping bags for small garbage cans.*
- *Pay your bills online when possible to avoid late fees and postage.*
- *When you need to replace your car, consider a hybrid.*
- *If you shop at Wal-Mart, use their Savings Catcher program. It's easy – just scan your receipt and if a competitor has a better price on the same item, Wal-Mart will refund the difference.*
- *Join Honey.com and save money. Honey is a browser extension that automatically finds coupons and cash back offers.*
- *Consolidate debts if it is a benefit to do so.*
- *When going on errands or sports events, take snacks and drinks with you if they are allowed. This will help you avoid the convenience store or fast food restaurants.*
- *Cheaper is not always the best deal. Consider quality and reliability when making purchases.*
- *Use your library for books and magazines. Not only saves money but prevents clutter in your house.*
- *Comparison shop when you need to make purchases. Often you can get a better deal online that may also include free shipping.*
- *If you often purchase from Amazon, consider Amazon Prime.*

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- *Buy a water filter pitcher and stop buying bottled water.*
- *If you have one around you, use a discount grocery store such as Aldi.*
- *Switch to generic brands at the grocery store.*
- *Check thrift stores for clothing.*
- *Take coffee with you from home. Specialty coffee stops really add up.*
- *Drink water when dining out. Restaurants make a killing from their drink offerings.*
- *If you use office supplies, the best time to get them is during back to school specials. Also, a lot of states have a tax-free back to school weekend for certain items. In my state that saves almost 10%!*
- *Grocery shop with a list. Try the order-online pickup service if you have one available. Wal-Mart offers this free service and you know exactly how much you will be spending. Plus, it saves your time and sanity.*
- *If you eat out or have a trip planned, check Groupon.com for deals.*
- *Insulate your water heater and adjust the temperature to 120 degrees. The default is 140 from most manufacturers.*
- *Install a programmable thermostat. Have the temperature adjusted for nighttime and when no one is home.*
- *Keep an eye on your tire pressure. Underinflated tires and have a negative effect on your gas mileage performance.*
- *Buy cheaper cuts of meat and cook in a crock-pot to make them tender.*
- *Declutter your house and have a yard sale or sell on eBay.*
- *Keep a list of things you need, but can wait for. Then keep an eye out for sales.*
- *Buy Christmas and birthday gifts all year, taking advantage of sales.*

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- *If you eat out often, join the restaurant's free rewards programs. Just don't eat out more often just to get a reward later on!*
- *Use coupons when you can. Nothing extreme, just for items you will purchase anyway.*
- *Create photo books in Shutterfly.com. They have great sales – usually up to 50% off. Order your photo book during these sales.*
- *Shutterfly.com also has some great gift ideas; calendars, cups, cards, etc. with your family photos. Again, order during their sales.*
- *Comparison shop auto and home insurance policies.*
- *Join Ebates and get cash back on purchases.*
- *Learn to do your own oil changes and light car maintenance.*
- *Buy in bulk for things that you use regularly such as paper towels and bath tissue. Sam's Club and Cosco are a couple shopping options.*
- *Do simple home repairs yourself. Youtube.com has a lot of instructional videos.*
- *Go to movies during matinee times. Avoid the concession which often costs more than admission.*
- *Sign up for a Health Care Spending account and 401-K if you have the option through your work.*
- *Use RetailMeNot.com for discounts. We always have one when we eat at Ruby Tuesday's.*
- *Cut out fast food. Keep simple meal plans and ingredients available to stop the urge to get fast food for dinner.*
- *Make cookies and snacks instead of buying them. Make it a fun task and include the family.*

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- *When making a casserole that uses meat, cut the amount of meat by 1/2. You will save money and not notice the difference.*
- *Wash clothes in cold water as much as possible.*
- *Change to low flow shower heads.*
- *Change heat and air filters as recommended by the manufacturer and the filter brand.*
- *Always check online for a coupon before buying something, especially online.*
- *Stop drinking soda and expensive specialty drinks.*
- *Refinance your mortgage if you can get a lower rate.*
- *Create a budget and use it.*

