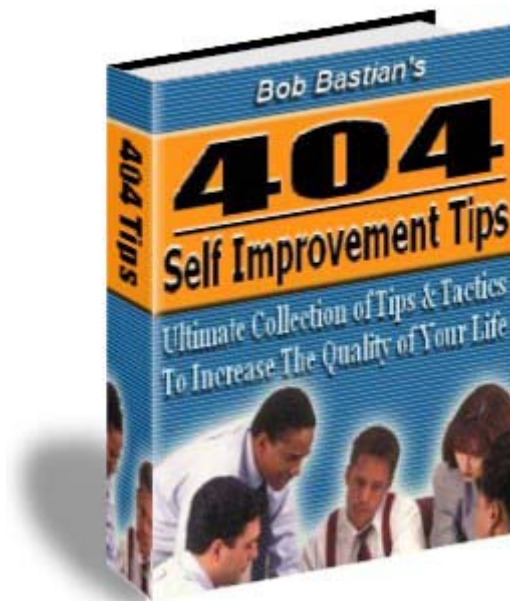


404 Self Improvement Tips



Published by

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The Premium Internet Marketing Club

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Recommended Resources #1

Time Management: How To Accomplish More Tasks In Less Time!



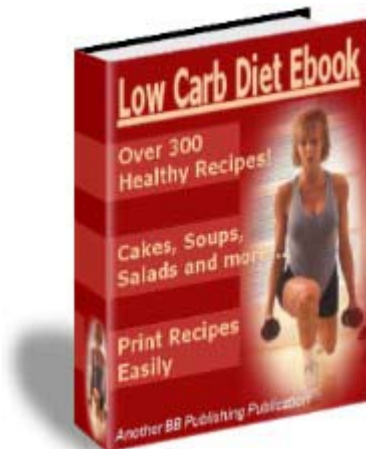
Introducing... the complete guide to time management! Here's what you'll learn from this manual:

- How to identify and handle 'time killers'...
- How to organize your time...
- How to design your 'to do' lists...
- Accomplishing more in less time...
- How to do two things at a time...
- Do you know the biggest enemy in time management?
- How to stay motivated...
- Plan for success...
- Workaholics beware! Find out why...
- ...and much, much MORE!

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Recommended Resources #2

Low Carb Diet Ebook: 300+ Healthy Recipes



Let us make you an EXPERT in the kitchen with our easy to make **low carb recipes**. You don't have to be a trained chef to create gourmet dishes. Our easy to follow directions will make you an expert culinary aficionado. Our ingredients are carefully researched both for taste and for their health effects. We have worked around the clock to find ingredients and develop recipes that taste great and are good for you!

GUARANTEED: All of the recipes inside this ebook have a carb count of no more than 50 carbs per serving.

[Click here for more information](#)

Table of Contents

This eBook is divided into four sections - each part consist of 101 tips:

Part 1 - 101 Money Saving Tips

Part 2 - 101 Success Tips

Part 3 - 101 Health & Fitness Tips

Part 4 - 101 Romance Tips

PART 1 - 101 MONEY SAVING TIPS

People are always trying to save money, especially with today's economy. No matter what your reason for saving, through this e-book, you will discover ways never considered.

The price of everything has gone up, requiring people to be more conscientious about money. The problem is that by the time the mortgage, car, utilities, and credit cards are paid, there is little money to put aside. Saving money is not that hard, just a matter of learning all the different options and being creative.

In addition to the obvious of putting money into a retirement fund or savings account, there are hundreds of ways to save money. Although some ways of saving may not seem like much, once you add them up at the end of the year, you will see how substantial the savings really are. Keep in mind that saving is more than a single lump sum of money put aside. Saving is something found in your everyday life by the way you live and the choices you make.

Rome was not built in a day and neither will your bank account be. Each penny saved is one more penny than before. If you have the ability to save big, that is great. However, most people are not in that position, which is why this e-book will show you how little savings can add up quickly.

Be encouraged that it is never too late to start saving, regardless of your age. Set your mind that now is the time to start building your future.

1. Holiday Gift Giving

This tip is especially helpful for large families. Although it is fun buying for and receiving from everyone, it can be very expensive. Make an agreement with your family that you will continue to buy for the children but that the adults will go with a name exchange. This way the children are not disappointed and you can spend a little more on one or two people rather than spreading your money

thin. For the members that you did not pick to exchange with, bake a loaf of their favorite homemade bread or cookies.

2. Clearance

Always head straight for the clearance rack where you can find amazing bargains. Sometimes you may have to dig a little to find the right item but the savings will be well-worth your time. Most clearance racks offer variety, current trends, and great value. For example, Bed, Bath & Beyond has a clearance section where you can find all kinds of wonderful household items for a fraction of the original cost.

3. Thrift / Surplus Stores

Unfortunately, thrift and surplus stores have been given a bad rap. Many of these stores are filled with hundreds of top quality items. Name brand merchandise is easy to find but just like clearance racks, it takes some time to find. Find a thrift or surplus store close to where you live and then plan spending some time to find those outstanding bargains. One woman in Kansas City, Missouri located such a store about 20 minutes from her home. After shopping through every isle over the period of two hours, she walked out of the store with eight huge garbage bags filled to the brim with designer clothes for her and her children, many with the original tags still attached. She even found a couple of Liz Claiborne suits for herself at \$5.99 each and a Dooney & Burke purse normally valued at \$225 for \$19.95. Her children had an entire season of school clothes and best of all, she paid less than \$200.

4. Wrapping Paper and Bows

Create your own wrapping paper, which is not only unique, but also fun. Use plain brown grocery bags and craft-like paints to make your design. After wrapping the gift, let your creative juices flow. For example, using black and yellow craft paint, create a miniature road. Then dipping toy truck tires into red paint roll them along the paper making tire tracks. You can then draw free hand a stop sign, yield sign, or stop light. Next, using a hot glue gun, glue a

couple of the miniature trucks to the paper. This is perfect for a young boy. He will be just as thrilled with the wrapping as the actual gift. For a girl, you can simply create miniature bows from existing fabric or lace and glue them on brown paper then free hand draw colorful flowers. Just use your creativity and look around for items you already have on hand to use.

5. Reuse

When you shop, look for items that can be reused. Rechargeable batteries are a perfect example. Even though the initial purchase may be more than non-rechargeable batteries, there is a definite savings over a long period. Another option would be to purchase a nice artificial Christmas tree. Many of the current artificial trees look amazingly real and with the right lights and ornaments, you can change the look from year to year.

6. Landscaping

If you are considering creating a nice flower garden area, shopping for plants even on sale, can be expensive. Before you go out and start spending, look around to see if you have other plants that can be split from your existing flowers. Additionally, if you have a good relationship with any of your neighbors, you might ask them if they have any plants you could use as a starter. Another great idea is the next time you are in the market to buy a lawnmower, purchase one that mulches leaves. This way, rather than buy mulch for your flowerbeds every year, you can simply use the mulch you make.

7. Budget

Everyone should create a budget. If you are not sure how or just not good with money, many businesses such as H&R Block, offer free financial consulting to help you put a budget together. Knowing where you are spending your money is by far the best way to save. In most cases, people have no idea where their money is really going and once they see it on paper, not only are they surprised but eager to change their spending habits.

8. Plan

Planning is a great way to save. Before you go to the grocery store, make a list and stick with it. If considering a vacation, plan everything. Heading out with no set direction will certainly lead you to impulsive spending.

9. Buy in Bulk

It is true that warehouse shopping can save a lot of money. Even if you have a small family, you can always split large quantities. The price of items in bulk is generally a great bargain. If you are single, you might go in with friends or family on bulk items.

10. Allowance

Do not forget to give yourself an allowance for things you enjoy. Even if on a tight budget, buy something that you enjoy, which could be as simple as buying a new shirt or grabbing lunch at your favorite café. If you do not allow yourself this small "splurge", you could find yourself in the same position as if dieting. Total deprivation leads to overindulgence.

11. What Matters to You

Make a list of the 10 most important things in your life. Next to each item, rank them in order of importance using numbers 1 through 10. The purpose of this exercise is to help you see the things you consider the most and least important and to provide you with a visual of why you need to save. Some examples of things that a person might put on their list include new home, car, special trip, artwork, starting a business, or pay off debts.

12. Setting Goals

Break your goals into short-term, intermediate-term, and long-term. Being able to see your accomplishments is a great motivator for you to work hard at saving. If you set a short-term goal of saving for tickets to the symphony and

reach that goal, you will be encouraged to keep saving for the intermediate and long-term goals.

13. Be Realistic

When it comes to saving money, make sure the goals you set for yourself are realistic. If you earn \$50,000 a year, saving \$20,000 would be nice but it is very unrealistic. Make your goals attainable or you will never save.

14. Flexibility

Once you have set your goal for saving, realize that things can and will change. The secret is learning ways to be flexible. If you normally save \$150 a month, when something unexpected happens, you may only be able to save \$50 that month. This is fine as long as you focus on getting back on track.

15. Insurance

Shop around for insurance and work with a good agent that can provide information on discounts such as good student, multi-car discount, etc. Some people think the price of insurance is the same from one company to the next. However, prices can vary dramatically and to ensure you get the best deal, you need to consider all your options.

16. Coupons

Okay, maybe you used to laugh as you watched people pull out their coupons at stores but the truth is that using coupons can save you hundreds of dollars every year. Coupons can be used at grocery stores, retail chains, any store where the item is sold. Some stores offer double coupon days, which is an extra bonus. On average, you could easily save from 5% to 15% on a bill for \$100 simply by presenting a coupon. Coupons are not just for food items and by scouring your local newspaper you can find coupons for all sorts of merchandise.

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