

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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