



Emergency Quick Cash

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How to Cope with a Cash Crisis

If you are hit with a serious money crisis and you find yourself scrambling around for emergency money, here's how to assess your situation and get back on your feet.

All of a sudden and without warning, your roof begins to leak! Your hot water heater shuts down and your computer goes up in smoke, the clutch needs to be replaced in your car and your son decides to have his wedding on the Isle of Oahu – all of this within the same week!

As you sit, stunned and you ponder an exit strategy you receive a friendly letter from the IRS explaining that you miscalculated your taxes in 1996, and they now own your house.

*This Kind of Money Emergency Requires your Immediate Attention
What do you do?*

The above scenario looks like a money emergency of biblical proportions. You are afraid to open your front door for fear of finding a swarm of locusts!

Thank goodness, there are things you can still do to restore your financial life and equilibrium—and perhaps even fend off future misfortune—without having to sell your very soul.

Learning to Cope with a Money Emergency

Wherever there are money woes, you can be sure to find crippling emotional setback. Avoid it all you try, you might just as well begin to prepare for the devastating fiscal and the emotional fallout that is sure to come. You will need to cope very well with both if you hope to make a solid financial comeback.

Whenever a money emergency hits, it will be your ability to deal with the individual pitfalls that will hold you in good stead. It is when a series of financial hits come your way that the stress will tend to accumulate and make your life much more difficult to cope.

You will not be so overwhelmed when you can calmly and rationally look at each individual problem as it arises. If you sit back wringing your hands with worry and allow all of your emergencies to pile into one; you will find yourself down for the count.

Calm must take center stage. You must NEVER allow yourself the luxury of panic. There is no one there for you to just take over. You are all you have.

The more you panic, the less effective you will be. You need to keep a very clear head to be able to sit down and come up with an appropriate plan. Be aware of your own tendency to sabotage your plans further. It is only when you are at your most calm that you will be prepared to get to where you need to be and then overcome.

Being Calm is the First Key to Managing a Money Emergency

At even the first hint of a money emergency, it's important not to act right away. If you do you will inevitably make a mistake! First, before you can manage your finances again, you have to first manage your emotions. You absolutely must regain your balance before you can even begin to make a plan.

If your money emergency demands that you act quickly, think first about seeking the advice of a debt counselor, money coach or financial planner. Whenever possible think about seeking out the aid of a financially perceptive friend or family member who can help you to come to a clearer perspective.

Remember the old adage that "two heads are always better than just one!" You won't need to make a major cash investment if you're strapped. Look for a planner who will give you a one-hour consultation for \$150. Often times this will be all you will need to securely turn the corner.

Time to Crunch some Numbers

The first step toward establishing financial stability is to step back, take a deep breath and assess the damage. Possibly one of the bigger mistakes people make when they're in a financial crisis is not being prepared to make a clear assessment of where they're at.

You can easily become overwhelmed. However, totaling up the damage serves two important purposes. First, you need to know exactly how much you owe, how much money you have in hand and what it will take to cover the distance between the two. Second, you will want to avoid any other mishaps, such as penalties, further repairs, missed deadlines, etc.

If you are not properly prepared, you must become prepared on the spot. Any type of money crisis will catch you unaware and you will feel cornered. Wouldn't it be ideal to be ready and waiting for the crisis? How likely is this to happen to you, though?

Most people will be at least somewhat prepared. If the crisis is not too dire, they will be able to handle it ok. Some will be sunk from the get go. The idea is to not be overwhelmed and to have a good plan of action, no matter how little or how a lot. You need to be entirely

prepared to deal with any sized setback.

Ideally, those unexpected expenses could be covered by the funds in the Irregular Expenses account in any good budget. Unfortunately, though, there is always a common problem. You might well have an emergency stash—but it's most often depleted. This same problem affects the majority of us so take heart.

At about this time many people make the mistake of turning to plastic for relief. Resist this one. You will only be transferring your problems from one pocket to the other.

On the other hand, if you are sure you can handle using credit cards to deal with a cash emergency, you had better be sure you could pay them off when the time comes. Otherwise, why add yet another debt and another problem. Eventually, it will all catch up with you.

If you're truly running while on your last leg, consider taking out a home equity line of credit. This will work for some. The interest is tax deductible, but those aren't fixed rates. Be smart about this remedy, though. Unless you plan to pay back the amount you borrowed promptly, it can end up costing you more than you thought—especially if you've already depleted your own equity.

The Idea is to Make a Smart Decision and not a Rash one

Think well before borrowing from your 401(k) or IRA. There are loopholes that allow you to do so, but there are also hidden costs—never mind potential taxes, penalties and other consequences. Keep in mind that if you were to lose your job, you'd have to repay the loan immediately, or be taxed as though it was a withdrawal. This remedy could be very costly in the long run.

Increase your Cash Flow without Going Further into Debt

- Take on a hobby that you can translate into dollars. Can you walk a neighborhood dog? Teach basket weaving? Host a dining room? Baby-sit for your sister's kids? Do Computer graphics? Consider which of your talents might be worth a few extra bucks and then go out there and do it.
- TAKE ON A PART-TIME JOB. THE HOLIDAYS ARE SOON COMING UP, AND MANY PEOPLE SUPPLEMENT THEIR SALARIES WITH PART-TIME RETAIL JOBS. JUST DON'T SPEND IT ALL ON HOLIDAY GIFTS AND BE SURE TO BANK IT INTO YOUR SAVINGS.
- SPEND MORE WISELY. WE ALL HAVE OUR OWN WAYS OF WASTING MONEY. NOW SEE HOW YOU CAN ELIMINATE THE ONES THAT YOU WOULDN'T MISS. JUST SAVING THE DOLLAR YOU WOULD NORMALLY SPEND ON THAT CUP OF COFFEE EACH DAY ADDS UP.
- BORROW FROM A TRUSTED FRIEND OR RELATIVE. THE INTEREST RATE IS LOW TO NIL, THE CASH IS QUICK—BUT GUILT IS EVEN HIGHER. BE SURE YOU HAVE A PLAN FOR HOW YOU'RE GOING TO PAY BACK THE LOAN EVEN BEFORE YOU APPROACH THEM.

NOWHERE TO GO BUT UP

YOU CAN SPEND YOUR PRECIOUS TIME CRYING IN YOUR MILK WONDERING WHY YOU HAVE BEEN SINGLED OUT IN THIS WAY OR YOU CAN GET BUSY AND LOOK AT HOW THIS COULD HAVE HAPPENED TO YOU IN THE FIRST PLACE. YOU WILL NEED TO FACE SOME TOUCH ANSWERS IF YOU WANT TO AVOID FUTURE FINANCIAL CRISES.

SUFFERING A SERIOUS FINANCIAL CRISIS IS AN EXCELLENT TIME TO SELF-ASSESS. ASK YOURSELF WHERE YOU WENT WRONG, WHERE YOU'RE NOT PAYING ATTENTION—AND HOW YOU MIGHT BE SETTING YOURSELF UP FOR FUTURE FINANCIAL SETBACKS. UNDERSTANDING THE ANSWERS TO THESE IMPORTANT QUESTIONS WILL HELP YOU OUT NEXT TIME AROUND SHOULD THE SAME BEFALL YOU.

BE PREPARED BEFORE THE CRISIS STARTS. YOU WON'T BE ABLE TO ANTICIPATE EVERY TIME A FINANCIAL BURDEN LANDS IN YOUR LAP, BUT, IF YOU WANT TO BE CUSHIONED AGAINST IT, YOU HAVE TO ANTICIPATE THE UNANTICIPATED.

BE VERY CAREFUL. AN EMERGENCY FUND IS SET UP FOR . . . EMERGENCIES. IT'S NOT SUPPOSED TO BE DEPLETED ON A WHIM AND EVERY MONTH. TAKE A CLOSER LOOK AT YOUR EXPENSES THESE LAST FEW MONTHS, AND IF YOU HAVE HAD TO LEAN HEAVILY ON YOUR EMERGENCY ACCOUNT TO PAD YOUR BUDGET, IT'S TIME TO RETHINK YOUR MONEY MANAGEMENT ISSUES AND IN A HURRY.

PAY SPECIAL ATTENTION. TAKE A PAGE OUT OF THIS LADY'S BOOK...SHE NOTICED THAT HER TOWELS WERE SLIGHTLY SINGED WHEN SHE TOOK THEM OUT OF THE DRYER ONE DAY. INSTEAD OF CALLING THE REPAIR GUY, SHE SHRUGGED IT OFF—UNTIL THE NEXT LOAD CAUSED HER ENTIRE HOUSE TO GO UP IN FLAMES. WE ALL HAVE THESE SAME MOMENTS WHERE WE GLIMPSE A POTENTIAL CRISIS HOVERING ON THE HORIZON AND DO NOTHING UNTIL IT IS ALL TOO LATE. PAY ATTENTION TO THE SMALLER DETAILS AND AVOID THE LARGER CALAMITIES.

PLAN FURTHER AHEAD. YOUR CLUTCH IS LIKELY GOING TO GIVE OUT EVERY 80,000 MILES OR SO. THE ROOF

CAN GIVE OUT EVERY 15 TO 20 YEARS. A VACUUM CLEANER MIGHT GIVE UP THE DUST IN AS MUCH AS FIVE. AVOID THE OBVIOUS AND PAY EXCESSIVELY LATER. IT IS YOUR CALL.

YOUR FIVE-YEAR-OLD DESKTOP IS GETTING CREAKY. YOU COULD WAIT UNTIL IT DIES. HOWEVER, ACCORDING TO MURPHY'S LAW OF MONEY, IT WILL EXPIRE AT THE WORST POSSIBLE MOMENT. EITHER WAY, PAYING FOR A NEW COMPUTER MIGHT NOT BE PART OF THE BUDGET SO PLANNING AHEAD GIVES YOU SOME CONTROL OVER WHEN YOU TAKE THE HIT. START TO PLAN TODAY FOR WHAT YOU KNOW WILL BE COMING—COME HELL OR HIGH WATER. PLAN SMARTLY FOR THE INEVITABLE.

START TO BUILD YOUR EMERGENCY FUND

FINDING MONEY DURING AN EMERGENCY CAN BE VERY DIFFICULT IF YOU FAIL TO PLAN. ESTABLISH EMERGENCY SAVINGS IN BOTH GOOD TIMES AND IN BAD. THE CHANCE IS VERY GOOD THAT YOU WILL BE CALLED UPON TO PUT OUT A SUM OF MONEY ON THE SPOT AND WHEN YOU LEAST EXPECT IT.

IT IS A VERY GOOD RULE OF THUMB TO SOCK AWAY THREE TO SIX MONTHS' LIVING EXPENSES. YOU CAN ALSO USE THIS SAME MONEY WHEN YOU'RE FACED WITH MAJOR, UNPLANNED EXPENSES SUCH AS A CAR THAT BREAKS DOWN OR MUCH NEEDED COLLEGE FUNDS.

THE PURPOSE OF THIS TYPE OF SAVINGS PLAN IS TO PUT THE MONEY AWAY CONSISTENTLY, AND THEN TAP INTO IT FOR TRUE EMERGENCIES. THE SUCCESS OF THIS TYPE OF LONG-RANGE SAVINGS PLAN WILL DEPEND LESS ON THE RATE OF RETURN THAN ON, DAY-BY-DAY, PUTTING THE MONEY AWAY AND THEN LEAVING IT THERE FOR A TRUE EMERGENCY.

LOCK IT AWAY AND THEN HIDE THE KEY.

PEOPLE WHO ARE LIVING ON A FIXED-INCOME WILL HAVE THE TOUGHEST TIME SETTING ASIDE MONEY FOR EMERGENCIES. IF YOU CAN MANAGE TO JUST SQUEEZE OUT ANOTHER \$10 OR \$20 EACH MONTH AND SOCK IT AWAY INTO A MONEY MARKET ACCOUNT, IT'S WORTH DOING.

IF YOU DECIDE YOU NEED \$2,000 IN AN EMERGENCY FUND, LOOK AT WHAT YOU CAN AFFORD TO SACRIFICE EACH MONTH FROM YOUR CURRENT BUDGET AND THEN LOOK AT THAT SUM OF MONEY AS A BILL TO PAY YOURSELF. DECIDE ON A MONTHLY AMOUNT AND THEN PUT THAT SAME AMOUNT ASIDE EVERY MONTH AND THEN WATCH IT GROW.

ONCE YOU HAVE REACHED YOUR GOAL OF \$2,000 YOU'LL NOW BE IN THE HABIT OF PUTTING AWAY THAT EXTRA SET AMOUNT EACH MONTH. KEEP ON DOING IT.

FINANCIAL PLANNERS ECHO THE IDEA OF TREATING YOUR EMERGENCY FUND AS A BILL. PUT THE MONEY AWAY EACH MONTH, BUT DON'T BE TEMPTED BY THE LATEST SALE. YOU ARE NOT TO TOUCH THE AMOUNT, EXCEPT FOR IN AN EMERGENCY.

PUTTING MONEY ASIDE ON YOUR OWN IS HARD. RETIREMENT PLANS ARE SUCCESSFUL BECAUSE THE MONEY COMES OUT OF YOUR PAYCHECK BEFORE YOU CAN GET YOUR HANDS ON IT AND BECAUSE THERE ARE TAXES AND PENALTIES FOR EARLY WITHDRAWALS.

STASHING MONEY AWAY IN AN EASY ACCESS MONEY MARKET ACCOUNT TAKES DISCIPLINE. LIMIT YOUR ACCESS TO THE EMERGENCY FUND. YOU CAN HAVE IMMEDIATE ACCESS TO SOME OF THE MONEY, BUT NOT ALL OF IT. THE BULK OF THE FUND IS TO BE USED, STRICTLY, FOR EMERGENCIES AND NOTHING ELSE.

ONCE YOU HAVE SAVED UP ABOUT TWO MONTHS OF LIVING EXPENSES, MOVE ONE MONTH OF EXPENSES TO A ONE-MONTH CD. WHEN THE CD MATURES, ROLL THE PRINCIPAL AND INTEREST INTO ANOTHER ONE-MONTH CD. YOUR SAVINGS WILL GROW WELL THIS WAY.

AS YOU CONTINUE MAKING REGULAR PAYMENTS TO THE EMERGENCY FUND MONEY MARKET ACCOUNT, YOU WILL SOON HAVE ANOTHER MONTH OF LIVING EXPENSES THAT CAN BE USED TO INVEST IN A TWO-OR THREE-MONTH CD. IF YOU ARE WISHING TO SET ASIDE SIX MONTHS OF EXPENSES, CONTINUE THE PROCESS UNTIL YOU CAN COMFORTABLY PURCHASE A SIX-MONTH CD. YOUR SAVINGS WILL ACCUMULATE QUICKLY THIS WAY.

BUILDING YOUR EMERGENCY FUND

BEFORE YOU START STASHING AWAY YOUR MONEY FOR AN EMERGENCY, THE FIRST STEP IN BUILDING YOUR EMERGENCY FUND IS TO FIGURE OUT JUST HOW MUCH MONEY YOU HAVE TO PUT ASIDE IN THE FIRST PLACE.

PEOPLE OFTEN DON'T KNOW WHERE THEY'RE SPENDING THEIR MONEY. ONCE YOU CAN ACCOUNT FOR EVERY PENNY, IT'S A LOT EASIER TO DECIDE WHERE YOU CAN CUT BACK AND START TO SAVE.

YOU CAN'T ALWAYS ACCOUNT FOR EMERGENCIES SO IT IS MORE CRITICAL TO BUILD THE FUND AS FAST AS POSSIBLE.

SAY GOOD-BYE TO CREDIT CARDS

ONE OF THE BEST WAYS TO SAVE MONEY THE FASTEST IS TO CLIP UP ALL OF THOSE EXPENSIVE CREDIT CARDS.

CREDIT CARDS ARE PERHAPS ONE OF THE MOST EXPENSIVE FORMS OF MONEY. A VERY GOOD RULE OF THUMB IS, UNLESS YOU PAY OFF YOUR CREDIT CARD BILLS EACH MONTH, DON'T USE THE CARDS FOR ANYTHING YOU CAN EITHER EAT OR WEAR.

ANOTHER GOOD RULE OF THUMB IS TO CONSOLIDATE YOUR DEBT. IF YOU HAVE SEVERAL CREDIT CARDS, EACH AT DIFFERENT RATES OF INTEREST, WHY NOT FOLD THEM INTO A HOME EQUITY LOAN AND THEN WRITE OFF THE INTEREST PAYMENTS? THIS IS A GOOD WAY TO BEGIN AN EMERGENCY SAVINGS FUND.

HERE ARE SOME GOOD SUGGESTIONS FOR BUDGET TRIMMING THAT CAN WORK FOR JUST ABOUT EVERYONE:

WHEN MORTGAGE RATES ARE ESPECIALLY LOW—CONSIDER REFINANCING YOUR MORTGAGE AND, WHILE YOU'RE AT IT, YOUR CAR LOANS, TOO.

WHEN YOU LIVE IN AN AREA THAT HAS GOOD PUBLIC TRANSPORTATION, SEE IF YOU CAN GET BY ON ONE CAR INSTEAD OF TWO.

MAKE YOUR CURRENT CAR LAST. WITH GOOD MAINTENANCE, YOU WILL BE ABLE TO REPLACE IT EVERY SIX TO EIGHT YEARS INSTEAD OF EVERY THREE YEARS.

DO A PERIODICAL ENERGY CHECK ON THE HOUSE. REPLACE ALL ESSENTIALS SUCH AS CRACKED STORM WINDOWS AND RENEW THE WEATHER STRIPPING.

CANCEL SUBSCRIPTIONS TO MAGAZINES OR NEWSPAPERS THAT YOU'RE NOT READING.

EAT OUT LESS OFTEN AND LEARN TO BE CREATIVE USING LEFTOVERS. IF YOU STOP FOR A MORNING CUP OF COFFEE AT THE LOCAL DELI, MAKE COFFEE AT HOME.

FOR THE KIDS WEEKLY ALLOWANCE CUT IT BACK. EXPLAIN TO THEM THAT EVERY MEMBER OF THE FAMILY NEEDS TO CONTRIBUTE TO THE EMERGENCY FUND FOR IT TO WORK.

REMEMBER, TOO, THAT YOU WILL BE TEACHING YOUR KIDS TO BE FRUGAL AND TO DEVELOP GOOD SPENDING HABITS.

SAVING MONEY ON YOUR OWN BRINGS MANY REWARDS, AND LIKE MOST OTHER THINGS, IT BECOMES EASIER OVER TIME. IN THE END, YOUR ENTIRE FAMILY WILL HAVE PEACE OF MIND THAT COMES FROM KNOWING YOU HAVE FINANCIAL RESOURCES SET UP AND READY FOR WHEN TIMES ARE THE TOUGHEST. THE SACRIFICES YOU MAKE NOW WILL BE REALIZED WHEN YOU NEED THE MOST COMFORT AS A FAMILY.

PAINLESS WAYS TO FIND MONEY FOR AN EMERGENCY

IF YOUR PLAN FOR MONEY FOR YOUR NEXT EMERGENCY IS TO SCOOP UP THE CHANGE THAT FALLS BETWEEN THE CUSHIONS, YOU MIGHT WANT TO COME UP WITH A PLAN TO ADD TO THAT STASH. IT IS ALWAYS A GOOD IDEA TO HAVE A LITTLE EXTRA GREEN FOR THE LEAN TIMES. RAINY DAYS COULD BE JUST AROUND THE CORNER. RAINY DAY FUNDS BECOME NECESSARY! HERE ARE SOME VERY CLEVER AND VIRTUALLY PAINLESS WAYS TO PUT ASIDE SOME MONEY NOW!

PUT ASIDE A LARGE ENVELOPE, COOKIE TIN, COFFEE JAR OR SOMETHING SIMILAR. AT THE END OF EVERY WEEK, THROW A COUPLE OF DOLLARS ASIDE. BY THE END OF YOUR FIRST MONTH YOU SHOULD HAVE SOME EXTRA CASH PUT ASIDE TO HAVE A NICE START ON AN EMERGENCY FUND. THE IDEA TO DOING THIS IS DON'T COUNT IT OR SPEND IT. PLACE IT SOMEWHERE THAT IS HIDDEN AWAY. PUT IT SOMEWHERE THAT YOU WON'T BE TEMPTED TO DIP INTO IT. THIS KIND OF MONEY REALLY ADDS UP!

THE NEXT TIME YOU TREAT YOURSELF OR YOUR FAMILY TO A MEAL OUT, TIP YOURSELF! JUST AS YOU GO TO TIP THE WAITRESS 15 TO 20 PERCENT, PUT THE SAME AMOUNT ASIDE FOR YOURSELF. WHEN YOU GET HOME, STASH IT AWAY IN YOUR COOKIE JAR. EVERY TIME YOU GO THROUGH A FAST FOOD WINDOW, PUT A DOLLAR AWAY FOR THAT COOKIE JAR, TOO!

THE NEXT TIME YOU GET A GOOD RAISE, INSTEAD OF APPLYING IT TO YOUR COST OF LIVING, BANK IT! THIS WAY YOU WILL ALWAYS BE LIVING ONE RAISE BEHIND AND YOUR BANK ACCOUNT WILL BE GROWING BY SOME 3 PERCENT.

TAKE ADVANTAGE OF THAT CASH BACK OPTION! NEXT TIME YOU MAKE A PURCHASE USING YOUR DEBIT CARD, ASK FOR A SMALL AMOUNT OF CASH BACK. INSTEAD OF SPENDING IT, STASH IT AWAY IN YOUR COOKIE JAR! CHANCES ARE YOU WON'T EVEN MISS THAT EXTRA \$1, \$2 OR \$5 BILL AND COME EMERGENCY TIME, YOU WILL NOTICE HOW THE AMOUNT HAS PILED UP.

NEXT TIME YOU PAY OFF THAT BIG-TICKET ITEM LIKE A NEW CAR OR TUITION, CONTINUE TO MAKE THE PAYMENTS TO YOURSELF! SET UP A SAVINGS ACCOUNT AND EACH MONTH SLIP THE GHOST PAYMENT INTO IT. WATCH AS IT BUILDS NICELY.

IF YOU HAVE NOTICED THAT YOU CAN GET A BETTER LONG DISTANCE TELEPHONE PLAN AND YOU WANT TO SWITCH, ALLOCATE THE SAVINGS TO YOUR COOKIE JAR. YOU WON'T LIKELY MISS THAT LITTLE BIT OF EXTRA MONEY, AND YOU WILL HAVE A BETTER TELEPHONE PLAN, TOO.

CONSIDER JOINING A CHRISTMAS CLUB. YOU WILL SAVE A LOT OF MONEY. EACH YEAR YOU PUT ASIDE A BIT OF MONEY AND PLACE IT INTO A HAMPER PROGRAM. THEN, AS CHRISTMAS ROLLS AROUND YOU DON'T NEED TO SCRAMBLE LOOKING FOR CHRISTMAS CHEER TO SHARE WITH YOUR FAMILY. YOUR HAMPER ARRIVES FILLED TO THE BRIM WITH ALL KINDS OF SEASONAL GOODIES THAT YOU PAID FOR OVER THE PREVIOUS YEAR. YOU CAN EASILY PUT ASIDE \$50 EACH YEAR TOWARDS YOUR EMERGENCY FUND THIS WAY AND YOU AND YOUR FAMILY WILL ENJOY A HASSLE FREE CHRISTMAS.

SIGN UP FOR A GROCERY SHOPPING MEMBERSHIP CARD. AT THE BOTTOM OF YOUR STORE RECEIPT, YOU WILL SEE A PRINT OUT THAT STATES HOW MUCH YOU SAVE EACH WEEK. IT REALLY ADDS UP. YOU CAN EASILY SAVE AN AVERAGE OF \$15 ON EACH WEEKLY GROCERY TRIP. ADD THAT AMOUNT, EACH WEEK, TO YOUR SAVINGS COOKIE JAR.

DID YOU ENJOY YOUR TAX REFUND THIS YEAR? SURE YOU DID, WE ALL DID. THAT'S BECAUSE OF THE NEW

TAX LAWS. MANY PEOPLE WILL HAVE A LITTLE EXTRA MONEY COMING THEIR WAY AFTER APRIL 15. DECIDE TO DEPOSIT THAT EXTRA MONEY RIGHT AWAY INTO YOUR SAVINGS ACCOUNT OR CASH IT AND THEN STASH IT. SURE YOU CAN COME UP WITH PLENTY OF WAYS YOU CAN USE THAT MONEY NOW, BUT PUT IT AWAY FOR LATER. YOU MIGHT NEED IT EVEN MORE LATER.

IF YOU ARE A RESPONSIBLE SPENDER, TAKE OUT A CREDIT CARD THAT REWARDS YOUR LOYALTY. WHEN YOU PAY OFF THE BILL EVERY MONTH, USE A CARD THAT PROMISES A CASH REWARD AND BANK THE MONEY. USE YOUR REWARD CREDIT CARD SMARTLY AND YOU COULD END UP WITH A VERY NICE WINDFALL FOR YOUR RAINY DAY FUND.

PUT ASIDE A LARGE MOUTHED JAR IN THE KITCHEN. IT IS VERY LIKELY THAT YOUR PARENTS AND GRANDPARENTS HAD ONE. AT THE END OF EACH WORKDAY SIMPLY EMPTY YOUR POCKETS OR CLEAN OUT YOUR CHANGE PURSE. ALL THE CHANGE GOES INTO THE JAR. WHO WANTS TO CARRY AROUND ALL THAT DEAD WEIGHT, ANYWAY? YOUR SPARE CHANGE ADDS UP A LOT FASTER THAN YOU THINK. WHILE YOU ARE AT IT, ADD AT LEAST ONE BILL TO YOUR CHANGE JAR AT THE END OF EACH WEEK. AIM FOR A \$20!

IS IT TIME TO GIVE UP THAT NASTY SMOKING HABIT? IMAGINE THE MONEY YOU WILL SAVE! IF YOU ARE NOT QUITE READY TO QUIT AT LEAST CUT BACK BY HALF. PUT THE SAVINGS EACH DAY INTO YOUR CHANGE JAR AND WATCH IT OVERFLOW!

CONVERT TO A COIN-OPERATED LAUNDRY. KEEP A JAR ON YOUR WASHER AND DRYER AND EVERY TIME YOU GO TO DO A LOAD OF LAUNDRY, SLIP IN A COIN OR TWO. THIS ADDS UP MONTH BY MONTH.

THE NEXT TIME YOU GO TO RETURN A MOVIE RENTAL ON TIME, PAY YOURSELF THE LATE FEE. YOU WILL SEE HOW QUICKLY THAT \$1.50 TO \$4 CAN ADD UP.

IF YOU YEARN TO LOOSE SOME WEIGHT, TRY REWARDING YOURSELF THE COST OF THE ITEM THAT YOU DO WITHOUT EACH DAY. PUT THAT MONEY INTO YOUR CHANGE JAR. YOU WILL LOOK GREAT AND YOU WILL BE SAVING FOR A RAINY DAY!

PLACE A LARGE JAR BY THE TELEPHONE. EVERYONE MUST DROP IN A COIN TO MAKE A CALL. ALL PROCEEDS GO TO THE EMERGENCY FUND. THIS ONE WORKS!

EMERGENCIES ALWAYS CROP UP. THEY ARE ALWAYS GUARANTEED, UNLIKE THE MONEY TO DEAL WITH THEM. BE PREPARED AND PLAN!

EVERY DAY WAYS TO SAVE MONEY FOR AN EMERGENCY

WHEN YOU THINK ABOUT IT, THERE ARE A GOOD MANY WAYS TO SAVE THOSE PRECIOUS PENNIES. SOME WAYS WILL REQUIRE SOME SACRIFICE, WHILE OTHERS WILL REQUIRE LITTLE BEFORE THOUGHT.

THE POINT IS TO BE FOREVER MINDFUL OF SAVING THOSE EXTRA PENNIES AND BEFORE YOU KNOW IT, YOU WILL HAVE SAVED UP A TIDY SUM.

- SPEND LESS MONEY THAN YOU EARN EACH WEEK.
- SEEK OUT A HIGHER PAYING JOB.
- KEEP YOUR JOB SKILLS SHARP AND UP-TO-DATE SO THAT WHEN A NEW OPPORTUNITY COMES UP, YOU WILL BE ON YOUR TOES AND FIRST IN LINE.
- ADJUST YOUR LIFESTYLE TO ALWAYS SPEND A BIT LESS.
- CREATE A FIRM FINANCIAL BUDGET TO ENCOURAGE SAVING.
- IF YOU MUST USE CREDIT CARDS/CUT UP THOSE YOU CAN DO WITHOUT.
- IF YOU MUST USE CREDIT CARDS, PAY THEM ALL DOWN IN FULL EACH MONTH.
- IF YOU HAVE CREDIT CARD DEBT AT HIGH RATES, CONSOLIDATE AT ONCE.
- FIGURE OUT A WAY TO LOWER YOUR STUDENT LOAN PAYMENTS.
- JUST SAY NO TO SPENDING MONEY WHENEVER POSSIBLE.
- LOWER YOUR EXPENSES, ONE BY ONE.
- STOP PURCHASING ITEMS THAT YOU CAN DO WITHOUT.
- FOREGO PURCHASING NON-ESSENTIAL ITEMS.
- REFINANCE YOUR MORTGAGE OR DEBT AT A MUCH LOWER RATE.
- REFINANCE YOUR CAR LOAN AT A MUCH LOWER INTEREST RATE.
- FIND CHEAPER INSURANCE RATES/THE SWITCH OVER.
- USE COUPONS TO SHOP WITH. DON'T PURCHASE WITHOUT A DISCOUNT COUPON.
- WAIT FOR THINGS TO FIRST GO ON SALE BEFORE BUYING. TAKE ADVANTAGE OF CATALOG SAVING

CERTIFICATES.

- DON'T BUY AN ITEM JUST BECAUSE IT IS ON SALE.
- BUY GENERIC OR NON-NAME BRAND MERCHANDISE AS MUCH AS POSSIBLE.
- WAIT FOR PRICES TO FALL TO A DISCOUNTED RATE BEFORE BUYING (APPLIES ESPECIALLY TO ELECTRONICS ITEMS).
- REWARD YOURSELF FOR SAVING MONEY. ENJOY AS YOUR DEBT SHRINKS AND YOUR INVESTMENTS GROW.
- DRIVE USED CARS OR LEASES RATHER THAN BRAND NEW CARS.
- REDUCE YOUR AUTO INSURANCE.
- DON'T EAT OUT AS MUCH AS YOU'D LIKE TO.
- IF YOU DO EAT OUT, BUY GIFT CERTIFICATES FOR HALF PRICE MEALS.
- BUY ONLY DISCOUNT MAGAZINES.
- DO MORE STAY IN ACTIVITIES AT HOME.
- INVEST THE MONEY YOU SAVE TO EARN EVEN MORE.
- CREATE A PLAN TO SAVE \$200 EACH MONTH (AS MUCH AS YOU CAN MANAGE.) NEVER MISS THE MONTHLY SAVINGS PAYMENT TO YOURSELF AND TRY TO FIND WAYS TO INCREASE IT.
- DON'T SPEND MONEY JUST BECAUSE YOU HAVE IT.
- LOOK INTO GETTING A BETTER QUALITY EDUCATION.
- STAY VERY BUSY – YOU WILL HAVE LESS TIME TO SPEND MONEY.
- FIND AN INTERESTING HOBBY TO OCCUPY YOUR TIME AND STOP YOU FROM SPENDING MONEY.
- FIND A HOBBY THAT YOU CAN TURN INTO EARNINGS.
- STOP SMOKING AND BANK THE SAVINGS.
- GO ON A SENSIBLE DIET AND LOSE WEIGHT. YOU WILL SAVE MONEY ON FOOD, LOOK AND FEEL BETTER, AND YOUR LONG-TERM HEALTHCARE COSTS SHOULD FALL DRAMATICALLY.
- LOOK CAREFULLY AT HOW YOU SPEND AND SAVE YOUR MONEY.

- LEARN HOW TO MANAGE YOUR FINANCES BY READING FINANCIAL PUBLICATIONS.
- INCREASE THE AMOUNT OF MONEY YOU EARN THROUGH A SECOND JOB, PROMOTION, NEW JOB, INVESTMENTS, ETC.
- DON'T TRY TO COMPETE WITH YOUR FRIENDS AND NEIGHBORS. BE SATISFIED WITH WHAT YOU HAVE.
- DON'T COMPARE YOURSELF TO YOUR FRIENDS AND NEIGHBORS. BE HAPPY BEING YOU.
- SELL YOUR CAR AND TAKE THE BUS TO WORK IF YOU CAN.
- CONTRIBUTE THE MAXIMUM EACH YEAR TO YOUR 401K OR TO AN IRA.
- BUY DENTAL INSURANCE BEFORE YOU NEED IT.
- BUY HEALTH INSURANCE BEFORE YOU NEED IT.
- PAYING DOWN YOUR DEBT IS ALSO A WAY TO SAVE MONEY (IT SAVES YOU FROM A DEBT PAYMENT AND BRINGS YOU CLOSER TO HAVING MONEY TO INVEST).
- SWITCH TO LOWER YOUR TELEPHONE BILL.
- LOWER YOUR CABLE BILL BY DELETING PAY CHANNELS OR SWITCH TO SATELLITE.
- EARN EXTRA MONEY BY COMPLETING SHORT SURVEYS ONLINE.
- PRACTICE RESTRAINT AT ALL TIMES.
- BE PATIENT WHEN BARGAIN SHOPPING.
- START SAVING MONEY TODAY!
- DON'T GIVE UP -- PUT JUST \$10 ASIDE, TODAY!

MORE CREATIVE WAYS TO SAVE MONEY

- SHOP FOR CLOTHING AT THRIFT SHOPS (ESPECIALLY FOR YOUNG KIDS). LOOK FOR GENTLY WORN OR EVEN NEW CLOTHES FOR 1/10 THE PRICE OF NEW (OR LESS).
- PAY YOUR BILLS ONLINE. IT'S PROTECTED AND YOU CAN SAVE WITH STAMPS.
- PUT YOUR KIDS ON THE SCHOOL BUS RATHER THAN DRIVING THEM TO SCHOOL.
- SLIPCOVER OR REUPHOLSTER OLDER FURNITURE FOR A QUICK UPDATE RATHER THAN BUYING EXPENSIVE NEW FURNITURE.
- REFINISH FURNITURE AND/OR DECORATE WITH NEW PAINT. USE OLDER AND BROKEN FURNITURE TO MAKE A UNIQUE PIECE.
- TAKE YOUR LUNCH TO WORK EVERY DAY! MAKE YOUR MEALS IN BULK AND THEN FREEZE THEM IN SMALLER CONTAINERS TO SAVE EVEN MORE MONEY.
- BUY A BREAD MAKER TO MAKE YOUR OWN BREAD. THIS IS MUCH CHEAPER THAN \$2.00 A LOAF, AND TASTES TERRIFIC!
- SHOP FOR DENTED CANNED GOODS AND OUTDATED TOILETRIES AT SALVAGE GROCERY STORES.
- READ MAGAZINE SUBSCRIPTIONS AT THE LIBRARY OR BUY THEM AT THE THRIFT SHOP FOR .25 TO .50 AFTER SOMEONE ELSE HAS READ THEM.
- STOP DRINKING EXPENSIVE SODAS AND MAKE KOOL-AID OR DECAFFEINATED ICED TEA, INSTEAD.
- CANCEL EXPENSIVE TELEPHONE OPTIONS LIKE CALL WAITING.
- CHECK OUT LIBRARY BOOKS INSTEAD OF BUYING EXPENSIVE NEW TITLES.
- WHEN YOU WASH YOUR HAIR EVERY DAY DON'T LATHER TWICE. SAVES SHAMPOO!
- CHANGE YOUR EATING HABITS AND AVOID EXPENSIVE, PROCESSED FOODS.
- EXERCISE AND EAT RIGHT TO KEEP YOUR DOCTOR BILLS DOWN.
- BRUSH AND FLOSS YOUR TEETH TO KEEP THE DENTIST BILL DOWN.
- KEEP UP ON REGULAR AUTO MAINTENANCE AND AVOID COSTLY REPAIR.
- MEND YOUR CLOTHING INSTEAD OF BUYING NEW CLOTHES.

- BUY ONLY CLOTHING THAT DOES NOT REQUIRE DRY CLEANING.
- TAKE CARE OF YOUR OWN NAILS. AVOID MANICURES.
- SIMPLIFY YOUR HAIRSTYLE – WEAR A HAIRDO THAT DOESN'T REQUIRE MUCH MAINTENANCE.
- GET AT LEAST 3-6 QUOTES WHEN SHOPPING FOR ITEMS OVER \$100.
- DEVELOP SELF-CONTROL AND SIMPLIFY YOUR LIFE IF POSSIBLE.
- BUY ONLY INEXPENSIVE, NO-NAME DRUGSTORE COSMETICS.
- CUT YOUR DRYER SHEETS IN HALF.
- BUY GENERIC OVER THE COUNTER MEDICINE RATHER THAN NAME BRAND ITEMS WHEN POSSIBLE.
- BUY GENERIC BABY WIPES, DIAPERS, AND FORMULA, ANYTHING YOU CAN FOR THE BABY.
- LOOK FOR QUALITY, NAME BRAND CLOTHING AT GARAGE SALES IN MORE AFFLUENT NEIGHBORHOODS.
- FIND FASHIONABLE CLOTHING IN THE SALE DEPARTMENTS OF STORES LIKE THE GAP AND STITCHES.
- KEEP IN FASHION BY FINDING BASIC COLORED TEES AND SKIRTS AND THEN ADD CHEAPER, TRENDY ACCESSORIES.
- BUY BABY CLOTHES PRIVATELY FROM SOMEONE THAT HAS AN OLDER CHILD (ONE YEAR OLDER) THAN YOURS. YOU CAN FIND GOOD QUALITY CLOTHING CHEAPER THIS WAY.
- WHEN YOU GET CHANGE BACK FROM A PURCHASE PUT IT IN THE PIGGY BANK. ALWAYS GIVE THE CASHIER WHOLE DOLLARS, NOT THE EXACT AMOUNT. IN A FEW MONTHS, YOU WILL HAVE "FOUND" MONEY THAT CAN BE USED FOR AN EMERGENCY FUND.
- YOU CAN SAVE MONEY BY SHOPPING FOR GROCERIES IN THE "BULK FOODS" AISLES IN YOUR GROCERY STORE.
- BULK UP IN THE WINTERTIME. YOU DON'T NEED THE HEAT ABOVE 68 DEGREES IN THE WINTER INSIDE YOUR HOUSE. WEAR WARM CLOTHES AND SOCKS/SLIPPERS WHILE IN THE HOUSE.
- USE ALL PLASTIC BAGS YOU RECEIVE AT THE GROCERY STORE FOR TRASH BAGS.

- SOME GROCERY STORES GIVE YOU A 5-CENT CREDIT PER BAG IF YOU BRING YOUR OWN BAGS. PENNIES ADD UP OVER TIME.
- INSTEAD OF BUYING A NEW HOUSE, RENT TO OWN. THE PAYMENTS ARE CHEAPER.
- INSTALL A WATER SOFTENER. IT MIGHT BE EXPENSIVE TO START UP, BUT IN THE LONG RUN, YOU USE LESS SHAMPOO/CONDITIONER ON YOUR HAIR AND IT SAVES YOUR APPLIANCES (PIPES, IRON, WASHING MACHINE, DISH WASHER, KETTLE AND HOT WATER TANK) FROM CLOGGING UP WITH LIME SCALE.
- BREASTFEED YOUR CHILDREN!
- SAVE MONEY WHEN SHOPPING NEXT TIME AT THE SUPERMARKET BY REMEMBERING TO CHECK THE LOWER ITEMS NEARER TO FLOOR LEVEL AS THEY ARE OFTEN MUCH CHEAPER THAN THOSE AT EYE LEVEL. ALSO, RESIST THE TEMPTATION TO PURCHASE EXTRA ITEMS AT THE CHECKOUT SUCH AS MAGAZINES AND CANDY BARS.
- WHEN YOU RECEIVE A GIFT THAT YOU ARE SURE YOU WON'T USE, RE-GIFT! THE NEXT TIME YOU WILL NEED TO BUY A GIFT – GIVE AWAY ONE OF YOUR OWN.
- BUY, SLAUGHTER AND BUTCHER YOUR OWN COW. THE AVERAGE COST OF THE MEAT IS \$1.00 PER POUND.
- HAND-PICK YOUR OWN FRUITS AND VEGETABLES IN SEASON. THEY ARE LESS EXPENSIVE AND BETTER QUALITY FOODS.
- THE NEXT TIME YOU YEARN TO SEE A MOVIE WAIT TO SEE IT ON DVD AT THE VIDEO STORE.
- QUICK BRAKING, CORNERING, AND ACCELERATING (SPEEDING) WILL EAT YOUR GAS UP CONSIDERABLY. NEVER LET YOUR FUEL NEEDLE GO BELOW A ½ TANK, OR FILL IT UP WHEN YOU DRIVE IT TO "EMPTY". NICKEL AND DIMING YOUR GAS TANK GETS YOU NO WHERE FAST!

THRIFTY WAYS TO SAVE MONEY

SAVING FOR AN EMERGENCY NEED NOT BE A CHORE WHEN YOU ARE MAKING A GOOD EFFORT TO PUT MONEY ASIDE CONSTANTLY. BE IN A MOOD OF SAVING AND WATCH AS THAT BANK ACCOUNT ACCUMULATES.

- INSTEAD OF BUYING A NEW DVD, SAVE MONEY BY TRADING WITH FAMILY AND FRIENDS. ONCE A MONTH DO THE ROUNDS AND BEFORE YOU KNOW IT, YOU WILL HAVE A NEW LIBRARY OF GOOD MOVIES TO ENJOY.
- PLANT A SMALL GARDEN EACH SPRING, WITH JUST THE VEGETABLES THAT YOU REALLY LIKE. EVEN A SMALL EFFORT EVERY DAY CAN SAVE YOU DOLLARS USUALLY SPENT ON FRESH VEGETABLES AT THE PRODUCE MARKET.

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