

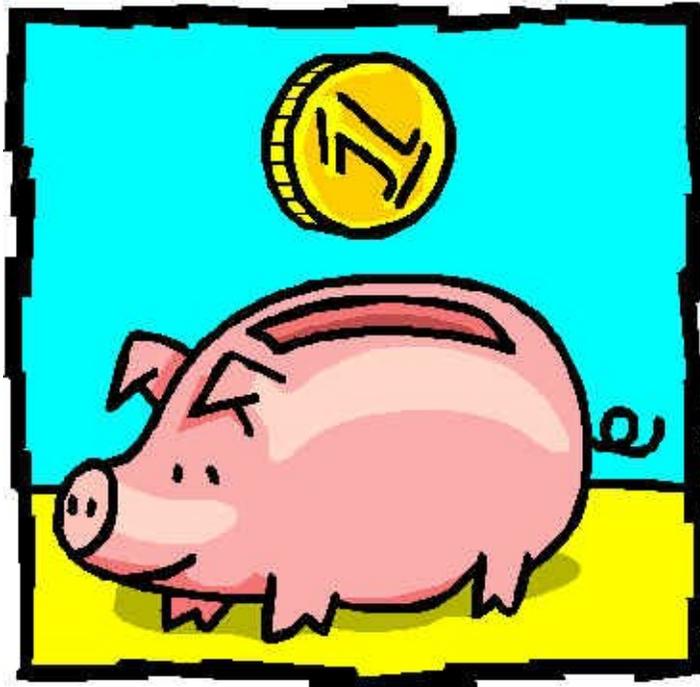
Save Money on Money

How to save money on your money affairs
and other affairs.

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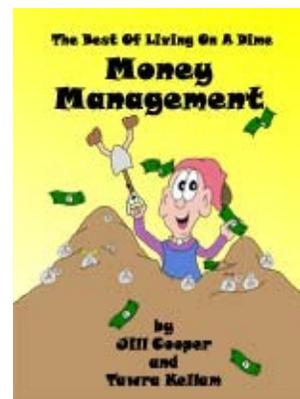
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Importance of saving: Saving the best for the last

The value of money cannot be underestimated. In a recent national survey, more than 96% Americans agreed that early monetary savings would help one achieve a fruitful and stable life.

Saving is a way of insulating oneself from the many symptoms of health and natural adversity. While an average youth of yesteryears thinks more about short-term financial goals such as purchasing a new pair of signature shoes, owning a new jet ski or a brand new car, statistics show that more and more are starting to realize the importance of keeping a personal savings.



Long terms goals are described as goals that have a lasting effect should a person's present actions be religiously maintained.

The following statements are outlined to provide information and tips on how you can start up your money-saving gimmicks and ensure a happy and financially stable future and list the reasons as to why saving money should occupy a greater place in our list of priorities in life.

Reasons for Saving:

Saving for your Future and Present Needs – Saving today will provide you with flexible financial resources in the future.

Keeping at least 20% of your monthly earnings while using the other for your household, personal and unexpected expenses will surely play a big part in your pursuit for a stable future.

Saving for an Investment Need – Savings can also be a source of your future capital for engaging in business enterprises.

It will provide you more opportunity for venturing on your unexplored talents and earn you a huge potential in increasing your money exponentially.

Saving for your Retirement – More than 23% of today's elderly were shown to have failed in one instance in their lives, to save and strategically used their money for preparing their way to retirement. As a result, these folks extend their entire retirement career

working on an equally satisfying job that pays them enough to cover their basic expenses.

Keys to Fulfilling your Saving Goals:

No matter how good our intentions and objectives for saving are, we should also take note that goals can fall and touched the following baselines or characteristics.

Attainability – Goals should be something attainable and one which can be achieved without you doing something extraordinary or illegal. A little amount of patience and hard work are key.

Consistency – Changing your goals from time to time due to incidents that may arise in the near future are sure ways to deterring your intention to save.

While we need to focus on the present incidents, we also need to take hold of our original intention and continue until you have gained enough leads to get it.

Modern ways of saving money: 4 tricks that can make you rich

Saving has always been a way of life for people who believed on its power. These people know that they have to save more money in order to create a more established future.

However, as time goes by, more and more people find it hard to save money. They contend that saving is no longer a way of life but a resolution that they have to strictly adhere to just to salt away some amount of money.

Some people even insist that it is no longer possible for a person to save more money because most of them are already living paycheck to paycheck. With all the high-prices of commodities these days, saving more money is no longer workable.



But the point is that people can indeed save more.

How? Here is a list of some modern ways that will let you save more money:

1. Save some percentage from your salary

Most money-savers automatically take at least 30% from their salary and save them into their savings account. The basic concept here is that most of us spend whatever amount we have on our paycheck, and maybe even more. If you are able to limit that amount, your expenses will unexplainably get smaller.

2. Pay everything in cash

Credit cards had always been a way of life for most consumers. The problem is that they become so comfortable with it that they tend to spend everything on credit. In fact, statistics show that the average family has an average outstanding balance on their credit cards amounting to \$7,000. And they even pay almost \$1,000 in each year just on the interest charges alone.

Hence, because of this comfortable shopping, they forget to keep track of their expenses and accumulate more payables than what they can afford to pay.

3. Set goals

Create goals that you really want and not be fickle-minded about it. If there's a certain amount involved, be specific with the amount, like saying "I will save \$5,000 in a year and not around \$5,000."

Try to set your goals based on your priorities. Have a period for every goal.

4. Check your company's retirement plan

With your employer plan such as the 401(k) or the 403(b), you can definitely save more money for the future. Here, your company will deduct a percentage of your salary from each paycheck and invest the amount in your choice of instruments—mainly mutual funds.

The bottom line is that saving is not just a way of life or a resolution. It's the ultimate gratification that you get as a fruit of your labor.

Credit Card Savings

Having a credit card is very convenient since carrying a lot of cash becomes unnecessary and you might even have a hard time leaving your credit card at home. But with its advantages comes also its disadvantages. Since you can always buy things without carrying cash around, you are always tempted to buy something that you come across. If you have excellent control on your finances then good for you. If you have a hard time managing your credit card, then these pointers can help you.



Get organized

First thing's first, obtain your credit card records to have a better idea of your spendings. Be sure to double check the records for errors and ensure its accuracy. A good example would be to find out if you have outstanding debts that should not be there as well as the accuracy of the listing of your former and present address.

Evaluate your credit card

Go over your recent credit card records and look at the interest rates. Some credit card companies have promos wherein they offer lower interest rates for a period of time and this promo may already be over yet you have no idea and are already paying at a higher interest rate. Also take note of the membership fee which they charge annually since some have very high membership fees. Consider cancelling this if you are not using it frequently.

Pay on time

It is important to pay your bills on time since it can have a negative effect on your credit record or rating. You will also be able to avoid getting charged because of not paying on

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