



+ BONUS
2 ARTICLES PRESENTING
NEW WAYS OF MAKING
MONEY FROM HOME!

13 POWER MONEY SAVING ARTICLES

THAT REALLY WORK

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Save Cash Living From Paycheck to Paycheck



Yes, saving money is difficult when you live from paycheck to paycheck. All of us have daily expenses and commitments like paying rent, utility bills and etc, so after paying for all that there's often nothing left to save. Moreover, sometimes a paycheck doesn't allow covering even the basic

needs so consumers choose **emergency money loans** to meet expenses.

However, everything depends on your wish to break "from paycheck to paycheck" cycle and a motivation for saving money. We know well that those who want look for an opportunity and those who doesn't want, look for an excuse. That's why, put all the excuses aside and use these tips to save money even if you live from paycheck to paycheck!

Step 1: Open an Online Savings Account

You can open a savings account even at your local bank but it's better to choose online one. That's because if you'll put the money in a local bank, then it will be too easy to withdraw it and your task is to save! After opening an account, make your first deposit. It's not necessarily should be a few hundred dollars, just put as much as you can. The most important in here is to begin, that's why even if you can put just a few dollars to your savings account – just do that.

Step 2: Save \$20 in Your New Savings Account

Make yourself a task: this month you should put \$20 to your new savings account. If you can put more money, it's great! But if you need help to complete this task and to earn \$20, it's also not a problem. Check out **10 unusual ways to make quick cash** and choose the most suitable option. Pay attention to survey sites, for example, Swagbucks and Springboard Panel. With a help of these sites you can easily make \$20-30 per month and moreover, you can make this money even while watching your favorite TV shows.

Step 3: Get Ready to Save \$100 a Month

Your next goal is to learn to save \$100 a month. If you think that this step is too massive, don't worry and remember that there are always some ways to make extra money. For the current month the task is to save \$30. Use such sites like InboxDollars or Bing Rewards to put extra dollars to your savings account. InboxDollars is one of the best websites which pays you for signing up for offers and taking surveys. You get first \$5 just for signing up but you need to make at least \$30 to be able to withdraw the money. Another idea is to use Bing on your phone and computer. There's nothing complicated and Bing Rewards will pay you for that!

Step 4: Save \$100

Finally, you're ready for this step. If no, use these ideas:

- Sell some of your old stuff. Fortunately, there are good online resources you can use for that. Thus, you'll get rid of unnecessary things and make some money!
- Open a bank account to get the bonus. For example, Nationwide will pay you \$200 cash for opening a free account.
- Many companies want you to try their services and ready to pay for it! [Check out the list of such firms](#) and make money!
- Try mystery shopping. First of all, it gives an opportunity to make good money and who knows, maybe it will even become your basic job. Secondly, you can have a good fun and spend time with your family at the same time!

Step 5: Continue Saving \$100 Each Month

After 4 previous steps you can see that there are many ways to make extra money. Use your paycheck for casual expenses and paying bills and make extra to put it to your savings account. Let your savings motivate you! Once you'll reach \$1000, consider opening an IRA. If you was motivated enough to save \$1000 for one year, think how much you can save within next 20 years! Isn't it great?

6 Ways You Can Save Money on Fast Food



We already know that there's almost nothing good in eating fast food. But still, when you have busy and exhausting day eating fast can save you both time and money. Sometimes you can be that tired so you can't even think about going to the grocery shop and cooking dinner yourself!

Eating at fast food restaurants may seem not the best idea, especially if you rely on small loans to make ends meet. However, there are great ways to save money on fast food. With these tips you'll never be hungry and your budget will be in order!

Benefit from Coupons

When reading a newspaper, pay attention if there are coupons you can use. You can use special sites where you can get coupons for different restaurants. Subscribe to your favorite restaurants and get notifications to your email, then you will know when they have special offers, happy hours and other discounts. Remember, that there's a huge competitions between fast food providers so they do their best to offer consumers more for less money!

Choose Water Instead of Soda

Maybe you're not a big fan of drinking water but, first of all, it's really good for your health. Eating fast food is unhealthy itself so while drinking soda you add hundreds of extra calories to your meal! Also, soda is more expensive than regular water so when you buy it, you pay for all these empty calories which will bring you nothing good. Remember about it also when you are in a grocery shop and use these [20 smart ways to save money on food](#).

Know Where to Pay Less for Kids

Many places offer special prices for kids. In some restaurants kids can even eat for free while in other places you may pay 50% less than for your "adult" order.

Check this list of [25 places that kids eat free](#). However, to benefit from this tip you should know the specificity of such discounts. Some places do special hours while others do special days when kids can eat free or with a good discount. You may check **Money Savings Mom's roundup** to see the list of the restaurants but don't forget to **call ahead to the one in your area because conditions may vary by states**.

Check Your Receipts

What you usually do with your receipts from restaurants? Most likely, you just throw them away. Don't do this mistake again and **check your receipts for special offers**. They can put a special offer notification in the end of the receipt so when you come next time, you may take an advantage of a free meal or some other good discount. Quite often you can be offered to buy one and get another one for free!

Split Your Food

When you're hungry, you may think that you can eat all the food in the world but don't hurry to make a huge order. Be realistic about how much you need to make your stomach full. For example, do you always finish your big box of fried potatoes? Most likely, you don't. There's food you can easily eat yourself but also there's something you can share with your kids/friends. Stay frugal and don't buy more than you actually can eat.

Save Ketchup/Sauce Packets

With your order you always get napkins, salt, pepper, ketchup and sauce packets. Instead of throwing them out, save them! You never know when you'll need one at home or at work while eating your lunch. Napkins are something that can always become in handy, so use which you have from the restaurant instead of buying a package of new ones.

20 Ways to Save Hundreds on Groceries



Groceries can take a big bite out of your budget. For many, the amount spent on groceries each month is one of their highest expenses. However, if you shop wisely, you could save hundreds of dollars a year on your grocery bill.

Don't let the grocery store bite off more than you can chew. These 20 shopping tips will help you hunt down the best deals, avoid tricks designed to get you to buy more, and prevent impulse buys. Do not be one of those **5 types of people who never have money**.

1. Keep a running inventory of what you have in stock. Knowing what you have in the freezer and pantry can help eliminate impulse buys that result from a last moment thought at the grocery store that you may not have that item.

2. Plan meals according to what's on sale. Before you make your grocery list, take a look at this week's advertisements and sales papers. Look through any coupons you have as well. Develop a meal plan for the week according to the ads and coupons.

3. Learn the layout of the store. Know where each item on your list is located and only visit those aisles. This eliminates the urge to add things not on your list while you browse the aisles.

4. Reduce shopping trips. Plan your shopping list so that you only have to do your grocery shopping once a week or less. This helps save on gas and reduce impulse buys.

5. Comparison shop. Make a list of the items you most commonly buy, such as bread, milk, and eggs. Compare prices at the stores in your area and discover which store has the lowest prices for your overall needs.

6. Stock up on items on sale. When items you use on a regular basis, such as toilet paper, laundry detergent, or groceries you will use before they expire go on sale, stock up on them and save hundreds a year. Possibly, it will be even reasonable to get a short term loan from [Personal Money Service](#) (and pay it off as soon as possible) just to stock up on sale items.

7. Size does matter. Don't just buy the cheapest selection of an item, look at the price per pound or ounce as well. Make sure you are getting the most for your money.

8. Use digital coupons. Many stores offer digital coupons that can either be printed out or added to a loyalty card.

9. Sign up for that loyalty card. Many grocery stores offer loyalty cards. These cards allow customers to get extra savings, add digital coupons, and enjoy extra perks like discounts after purchasing a certain amount.

10. Ask for rain checks. If a sale item has been sold out, ask the clerk for a rain check that allows you to get the item at the sale price when it is restocked.

11. Visit your grocery store's website. In addition to digital coupons that can be loaded onto your loyalty card, many stores offer other online deals that can only be accessed through their website, such as free items offered on specific days.

12. Rotate items in your refrigerator and freezer. Many of us end up throwing about a fourth of what is in our refrigerators and freezers away because it has gone bad or is freezer burnt. Look through your refrigerator and freezer every so often and make sure items that need to be used first are in front. On the other hand, you can also learn [how your freezer can help in this money saving process](#).

13. Be a loner. The more people in your shopping party, the more likely you cart is to fill up with items you don't need. This is especially true if the kids are along.

14. Eat before you shop. If you're hungry when you are grocery shopping, it stands to reason you will be tempted to buy more because everything sounds

good. The smells coming from the deli can also be a temptation when your belly is grumbling.

15. Shop to your own beat. Studies have indicated that stores play music with a slow beat to slow customers down so they will spend more time in each aisle. If you can't tune out the music, bring your own upbeat tunes!

16. Use a smaller cart. If your store has a variety of shopping cart sizes, opt for the smallest. A larger cart only tempts you to buy more because it gives you the false impression that you haven't put as much in the cart. Avoid the hand-held baskets, however. These small baskets make you more likely to buy a higher priced item or smaller impulse buys simply because they fit in the basket and are easier to carry.

17. Search the shelves. Many companies pay to have their products placed on the shelf at eye level. Search the shelves for the best deal.

18. Use the self check-out. If your store offers a self check-out aisle, use it. **You are less likely to make last minute impulse buys** if you are busy scanning your purchases instead of staring at the candy and other merchandise at the check-out aisle.

19. Slice and dice. Packaged or single-serving products are often priced higher than the whole item. Buy the block cheese, the whole chicken, or the entire watermelon and do your own slicing. Buy freezer bags and containers to store what you may not use right away.

20. If you use herbs, grow your own instead of buying the expensive bundles at the grocery store. Not only will they be fresher, you won't waste any, and you can end up saving hundreds of dollars a year if you frequently use herbs in your cooking. You don't need a garden to grow herbs.

Simply place them near your kitchen window and keep them handy all year long. They will also make your kitchen smell wonderful!



How to Save Money on Electricity



Electricity bills make a significant part of our household budget. Today saving energy is not only good for your budget but also it's a trend and a part of a style. Being green allows you saving money and to show that you take care of nature and environment. Isn't it great to be both

Eco-friendly and frugal? Some people use **personal installment loans** while others already follow the tendency and keep their electricity bills low. Check our tips to save energy and money!

Contact Your Electricity Providers

You may think that saving money is always boring because it's only numbers and calculation but indeed, there are **unusual money saving tips** you can use to start changing your lifestyle. Start from making a research and try to understand your spending. Take a look at your earlier bills to see if you have started paying more. Are you sure that your electricity provider offers you the best rates possible? **Make an online research and compare offers from other firms.** Also, keep in mind that there can be a special time of the day when rates are lower so you can save money! Try to make all the things which require the most energy during these hours.

Use Devices Which Save Energy

Fortunately, many brands already have paid attention to the popularity of being green. That's why they produce energy saving devices which help you use less energy and as a result, have lower bills. Don't buy anything on impulse – first check if a device you're going to buy is really Eco-friendly. Did you know that when a plug connector is in a charger but not actually connected to any device, it still takes energy? That's why disconnect all the devices when you don't need to charge it. Watch if something in your house works with no use and switch off what you don't need.

Pay Attention to Solar Panels

Solar panels can save you a lot of money. It's worth noticing that the price of solar systems has significantly reduced within recent years, there are free and cheap solar panels. It's hard to say for sure how much you will save because such factors like a size of the house and its location have a meaning. But if you call to one of solar panels companies you get a quote and understand how much solar panels installation will cost you and how much you will save each month. The greatest benefit of solar systems is that **they take the energy directly from the sun** (and the sunshine is free) and deliver it to your house. Like this, you take care of the environment and pay nothing to utility companies. For more information go to [Solar Panels Company](#). They will choose the best solar panel manufacturer based on your zip code.

Use Small Tricks to Save Big

It's important to understand that to start saving on electricity, you have to change your habits. For sure, to some of them you have never paid attention! That's what you can do to start saving already today:

- Keep cooling devices as far from heating ones as possible. When taking something out of the fridge, make sure you have closed the door.
- Use **Light Emitting Diodes** and fluorescent bulbs instead of regular ones. When you walk out of the room don't forget to turn off the light and every time you leave your home make sure that all the lights are switched off.
- Save water! While brushing your teeth or washing up, turn off the water when you don't need it. Buy a sensor water tape to make saving water easier!
- While using a washing machine, turn on a water or energy saving mode. Try to make a washing machine as full as possible and don't wash just a few things each time.
- Try to use a fan instead of air conditioner. Cooling a room takes much more energy than heating it!

8 Ways to Stay Frugal By Not Being Normal



Most of us believe in a power of a habit. If you do something again and again, you get used to it and after you think that it's the only way for doing something. That easily can happen in your financial life. You may think that what you do concerning your money is normal but indeed, it isn't.

People like comparing themselves to each other. "If my friends do that, then it must be okay" – this phrase you can hear quite often. But it's time to change your mind and review financial steps you make! Something you may be doing seems normal but indeed it can be much better! Check if you're thinking like this and what you can change in your financial routine.

You may think that it's normal when:

1. You Don't Get Rewards for Your Purchases

Indeed: Today there's a big competition on the market and retailers often return their customers 1-20% of the purchase. Thus, you can choose an online store you like which works with many retailers and **get to know about the reward program**. It's absolutely free and can save you good money! Who knows, maybe you will be able to **save 1 million for a retirement**.

2. You Don't Check Insurance Rates

Indeed: Whatever you buy, shopping around is always a good idea. Moreover, you buy insurance every year so before buying it's better to check the market for the better rates. Don't be sure that you get the best rates, check it and maybe you'll find better and cheaper option. Learn **how to choose health insurance plan**.

3. You Pay Bills Without Negotiating It

Indeed: What to do if you can't pay your bills? Some consumers get **online unsecured loans** to cover expenses and it works for them. But pay attention to the opportunity to negotiate your bills! For example, there is a company called

BillCutterz and they negotiate consumers' bills with the providers. As a revenue, they get half of the money they have saved for you.

4. You Like Brand Clothes and Pay Full Price

Indeed: Many people like brand and designer clothing. What to do if your income is not enough to cover your wants? Pay attention to special discount sites like **Bluefly, Rue La La, theOutnet** and outlets which specialize on selling designer clothing with discounts up to 70-80%.

5. You Throw Away Something You Don't Need

Indeed: But why can't you sell what you don't need? You never know what people are looking for on sites like Ebay. Something you don't need any more can be very helpful to others and can bring you **some extra money** so stop throwing things away!

6. You Waste Energy

Indeed: Today everybody likes talking about how cool being green is but not so many of them actually **save energy**. **Being green is cool** because shows you attitude to nature and its resources and at the same time, it allows you to save money! It's great doing both these things together, so start closing water while cleaning teeth already today!

7. You Spend Money for a Gym Membership

Indeed: It's really okay if you spend money to go to gym but do you really go there? Some people just throw the money away and miss visits to gym by different reasons. Check local colleges, at some you can get a really cheap access to the gym. Also, pay attention to free outdoor activities, for example, jogging and riding a bicycle which are absolutely free.

8. You Only Buy New Things

Indeed: There's nothing wrong in using used stuff. Moreover, not taking advantage of it is not right. Why should you spend more when you can easily save money on purchasing used? Ask your friends and relatives and you'll be surprised how many of them buy used things.

7 Funny Money Saving Tips



Saving money is just like a diet. Whether you save to make a big purchase or just want to get used to a frugal lifestyle, you have to be strong and learn to say “no” to yourself. But is it worth taking everything so seriously and make such a big deal out of it? Remember the good saying? If you can’t change the situation, change your attitude to it! If by any reason you can’t get a [short term loan online from Personal Money Service](#) and your current situation requires a change of your financial behavior, try these funny money saving tips and save up some cash and have some fun!

Tip#1: Freeze Your Credit Cards

No, not just call to the bank and tell them that you’re not going to use your credit card for a while. **Just put your credit cards in cold water and freeze!** Have you heard that some people obsessed with chocolate do the same, they freeze chocolate so then they have to wait to eat it? Very inconvenient, isn’t it? If your credit is far from perfect, learn [how to improve it fast](#).

Tip#2: Go Out Without a Wallet

Don’t do that too often!) Your friends will not like it, even if you’ll tell that you occasionally forgot your wallet at home so you’ll have to make many new friends. But you can try going out with no wallet to **see what you can do for free!** Make sure there are many things to do, especially in the center of your city. Most likely, there are some entertainments and fairs where you can try goods for free.

Tip#3: Go to the Grocery Store for Lunch

As one out of many ways to save money in a grocery store, you can take an advantage of food samples. If you don’t mind other people trying food around you, it can be a good way to save up some dollars. Together with the money saved,

you can try something new and to get new impressions and ideas for your home cooking.

Tip#4: Collect Extra Packets in Restaurants

Okay, maybe not really in restaurants, but when you're in a café, why not to take some packets of sugar, salt, pepper and ketchup with you? You never know when you may need something of it! Also, do not forget about napkins and plastic appurtenances! For example, if each time you buy get take away coffee you get extra packets of sugar with you, one day you can find out you have enough and skip buying it in a store!

Tip#5: Make Pictures of Your Fridge After Shopping

After the grocery shopping, put everything to the fridge and make a picture. Next time you go shopping you take a **look at the picture and you already know what you need to buy!** That saves your time and your money because if you'll do some self-control, you will buy nothing extra!

Tip#6: Use Coupons on a Date

Ignore this tip if you have an important date with someone you really like and your relationship has a long term perspective. But if it's just a meeting, then you can **take an advantage of vouchers and coupons**, go to the nice place and save up some money! That's when you can get a good dinner and pay less.

Tip#7: Do Your Hair/Make Up for Free

There are many beauty schools and students there need models to show up the results of their study. **Check such schools online** and see if they need models for haircuts, make up, nails or other beauty procedures. In some occasions it can be done

absolutely for free and sometimes with a very good discount. In any case, it's much cheaper than going to a regular beauty salon!



18 Money Saving Tips For Starbucks



If you are one of those coffee lovers who can't spend a day without a tasty cup of coffee, then this article is for you!

Starbucks is famous for its different flavors of coffee. During summer customer prefer iced-caramel macchiato or passion tea

lemonade. When it is winter, a basic coffee with cream would satisfy almost anyone. But as much as it is nice to enjoy these drinks, you know that your coffee and tea drinking habits can make you broke. **Personal Money Service** is not saying that you have to use quick loans to afford coffee. We simply want to teach you 18 money saving tips for Starbucks.

Tip #1

Close your eyes and imagine a great variety of Starbucks yummy treats? Now, wake up. Never step in this place unless your belly is 100% full. Yes, those treats do taste like a piece of heaven, but they are also extremely expensive.

Tip #2

Latte is more expensive and has more fat than blended iced Americano.

Tip #3

Use their free Wifi spot to do the downloading.

Tip #4

You come to drink coffee, not water, right? So, kindly ask barista to go light on ice.

Tip #5

This is possibly the most important tip. You can make your own coffee at home. You want it to be Starbucks, well let it be! It might not be as fancy as at their coffee shop, but you can achieve some really good results with a little practice.

Tip #6

Have you noticed how sometimes you can't finish that huge cup of the drink? Be smarter next time. Offer your friend to split one drink. **This way you save 50%!**

Tip #7

Do you have a dog? Even if you don't, you can use this tip. Have you heard of Puppiccinos? Dogs get free whipped cream. While it is really questionable whether it is healthy food for dogs, you could use the cream to top your drink.

Tip #8

Order short-sized drinks to save a little. Mostly people go greedy on drinks. And then they don't notice how they become addicted to coffee, that borrowing money becomes a usual thing for them. It all begins with little things, so be a responsible consumer. It is always easy to blame lenders, when [payday loans are OK for consumers](#) after all. Well, you get the point!

Tip #9

To get a Gold level upgrade, you will only need to use your rewards card 30 times per 1 year. This will give you a benefit of a free drink or food reward every twelve purchases, plus don't forget about coupons and other rewards.

Tip #10

Sign up for Starbucks reward program and you will be able to claim your free birthday drink!

Tip #11

Baristas water iced tea down as they prepare it, but you should ask to be full strength.

Tip #12

You definitely attend this place with large group of people sometimes. They can be your friends, colleges or classmates. Order in bulk and use coffee press.

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