



THINK DIFFERENT SAVE MORE

Buy male version & save



TAX EXEMPT



IN-APP TAP



P Save MONEY
on Phantom Power
HANTOM POWER



Buy and Earn
S STORE RECEIPTS

Buy Guy Supplies and Save Pink Tax

Try male version &
save on PINK TAX



#01



Buy the male version of products instead of buying the female products and save paying up to 7% more. The female products usually cost about 7% more due to **gender surcharge** or “**Pink Tax**”.

Many girls use men’s razors to get total value for money. Men’s razors not only function better but are also cheaper. The same is applicable to men’s facial exfoliant. It is cheaper in comparison to women’s equivalents. Just apply a small amount on your face and scrub away your flaky skin.

Some female products cost more and contain less since manufacturers deliberately make smaller products to enhance their appeal. The approach is called “**shrink it and pink it**”.



Grab more aid from the FAFSA if your parents are not graduate

#02



Don't be ashamed if your parents don't have a bachelor's degree. Rather, be happy about it if you're applying for the FAFSA.

Yes, you can save money on your college degree when your parents don't have one. Some colleges and states **give extra aid to students whose parents haven't studied after high school**. Watch out for those colleges and states.

Be careful when you're filling out the college aid form. Fill in the dot only for **"high school"** when you're answering questions 24 and 25.



Squeeze more from the FAFSA



Trigger income even when you don't have a job - Claim unemployment benefits

Jobless?



Take advantage of unemployment benefits

#03



State governments have programs and resources to help you when (a) you lose your job without any fault of yours (b) you fulfill the eligibility criteria as determined by the state law.

You can apply for the unemployment benefits through your **state unemployment insurance office**. You can visit careeronestop.org or doleta.gov for more details. You can also visit federalstudentaid.ed.gov to get education and training opportunities.



Smell wonderful and save \$5.70: Use essential oil as air freshener or perfume

#04




Some perfumes are not only expensive but also are hazardous to health. No, they won't cause life threatening diseases. But, they can trigger migraines and allergies. So, what you can do is **purchase your favorite brand of essential oil from a store and mix it with water in a spray bottle**. You can use it as air freshener in your home. This would last for several months.

It would be best to buy essential oils from the store on a day when they have discounts. This would help you save money. And, if you wish to use essential oils as perfume, then mix essential oils into a body mist.

You have to **spend between \$3-\$6** for an average commercial spray. But, you can **make a homemade air freshener within \$0.30 cents**.





Get cash back on gift cards even if it's a small balance

#05



Have you received a gift card from your friend or a relative? If yes, then know the state law and use it smartly to get the maximum benefits. **For instance**, you can get cash back on gift cards in 11 US states. If you have received a \$40 gift card and bought something worth \$30, then you can request the merchant to **pay you the remaining balance i.e..\$10**.

You can redeem cash value:

- \$10 or less: California
- Less than \$5: Maine, New Jersey, Colorado, Montana, Oregon, Washington, Puerto Rico
- \$2.50: Texas
- Less than \$1: Vermont and Rhode Island



Wanna get a job with
a criminal history?
Search job in these 15
states

#06



Are your job applications getting rejected just because of your criminal record? If so, then search jobs in the states who have adopted "ban-the-box" law. According to the new **"Ban-the-box" law**, criminal history question has to be removed from the job application form. The states where this new laws has been implemented are:

Oregon, Maryland, Connecticut
Minnesota, California, Oklahoma
Nebraska, Colorado, New Jersey
Louisiana, Rhode Island, Wisconsin
Vermont, Delaware, Missouri

In these states, employers are required to omit the criminal history question on the job application so that candidates can get employment based only on their qualification. The stigma of criminal record won't prevent anyone from getting a job.

Job Application
Please complete the form below to apply

Full Name _____

Current Address _____

Street Address _____

Street Address _____

City _____ State/ Province _____

~~Criminal Record~~ ☐

If yes please mark ✓, if no please mark X



Buy unbundled books
to save money and
put less pressure on
student loans

#07



Are you a student and wasting money by buying textbooks bundled with other unnecessary materials? Know the law and save money.

The **Higher Education Opportunity Act** provides the chance to buy books unbundled, meaning **you can purchase books without the other materials**. You have to pay for the book but not for the supplemental material that you don't need. This would help you save money and put less pressure on student loans. If you're lucky, you can **save as much as \$110 on each textbook**.



Flip a switch to save up to 15 percent on your air-conditioning bills

#08



When you're at home, **set the air conditioner's thermostat setting at 78 degrees Fahrenheit** and be comfortable during the summer months. But, increase the temperature of your air conditioner's thermostat setting to more than 78 degrees Fahrenheit when you're not at home and don't need cooling. This will help you save **5 percent to 15 percent** on your air-conditioning bills.

If you want to save more, just leave the air conditioner off when you're going for a vacation for a few days. Granted, you'll feel uncomfortable once you get back home, but the unpleasantness is temporary. You'll feel good as you turn on the air conditioner.



Use gift card within a year to avoid dormancy fees

#09



Got a gift card? Use it within a year or else **you'll be slapped with dormancy fees every month**. As per the law, there is no limit on the amount of fee that credit card companies can charge.

Usually, gift cards expire 5 years after they are issued. If you don't use gift cards within 12 months, then you have to pay dormancy fees unnecessarily.



Take a snap of grocery store receipts and earn more than \$10

#10




Do you want to **save big on your necessary purchases**? If so, then this tip is perfect for you.

Some apps such as Ibotta app, SavingStar and Checkout 51 give a cash rebate on products like eggs, bread, steak and ground beef when you take a snap of the grocery store receipt with your smartphone. And, this cash rebate applies to all the brands. So, no headache about buying a specific brand.

If you browse the apps and buy little wisely, **you can save \$10 and even more than that.**





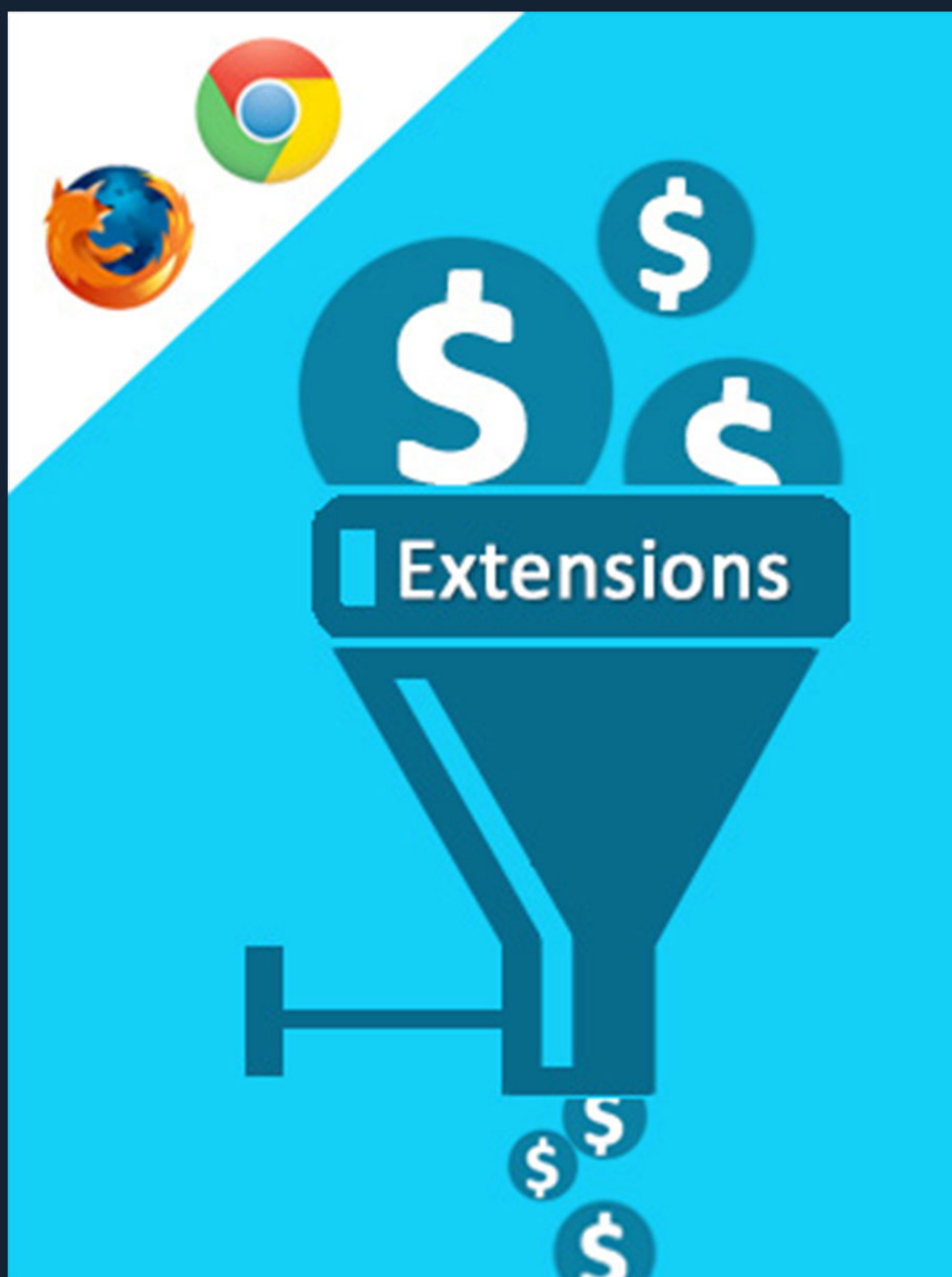
Install Google
Chrome extensions to
save \$ when
shopping online

#11



Are you aware of the fact that **Google Chrome extensions** can help you save lots of money on online shopping? Yes, you read it right. Extensions such as **Ebates, PriceBlink, Qmee** help you compare price of the products and also find money-saving coupons when shopping online. PriceScout Chrome Extension pops out great deals, coupons and offers so that you can shop online without breaking your budget. If you're planning to travel somewhere, then download the InvisibleHand Extension. It will help you compare the price of flights, hotels, rental cars, etc. and make the best decision.

Do you want to know the best way to save money on credit cards? If so, then **Wallaby Extension** is the right one for you. It tells you which credit cards give you the best rewards and save lots of money.



Reduce phantom
power waste and
save money

#12



Do you **unplug your electrical devices** such as cell phone and laptops after fully charging them? You probably don't know how much energy and money you're wasting everyday.

Phantom power is the **idle current that that flow from cords plugged into outlets** when the devices they are attached to like your computer, television, cell phone, etc. are in standby mode or powered off. As per The Environmental Protection Agency, most people have at least 20 to 40 electrical devices using phantom power in their home. This leads to wastage of money and energy.

Check out the 4 ways to stop power loss and save money:

- 1 - Unplug your electrical devices when you're not using them
- 2 - Use gadgets to cut off computer peripherals for saving money
- 3 - Locate the source of your power leak
- 4 - Use a power strip to save energy with the flip of a switch



Change The Direction of Your Ceiling Fan & Give Some Rest to Your Wallet

#13



Do you want to feel cool breeze during summer and make your room warmer in winter? If so, then check out the following tips:

1. Make your ceiling fan rotate counter-clockwise in summer - When the ceiling fan moves counterclockwise, it pushes the cool air down and gives a chilling effect in the room. You feel cooler without changing the thermostat temperature. This tip can help you save 40 percent on your air conditioning bills.

2. Make your ceiling fan rotate clockwise in winter - When the ceiling fan moves clockwise and at a slow speed, the warm air near the ceiling flows into the occupied space. This makes the room warmer without increasing the thermostat temperature. You can reduce your heating bill by 15 percent.

3. How to do it - Very easy, you can do it yourself. Just locate the direction switch on the motor housing and flip the switch in the opposite direction. You're ready to save bucks from your electricity bills.



Sometimes, you can go reverse to be a **big gainer**



Your work-related phone calls can save you money on taxes. Here's how.

#14



Not many people know that business related phone calls can help to save money on tax. The IRS allows tax deductions for work-related phone calls. So, if you use your cellphone for business purposes, then you can claim tax deductions for those expenses.

Do you use your cell phone for both professional and personal use? If so, then dedicate 60 percent of the phone calls to your business and the rest 40 percent of the time to talk with your honey and friends.

The IRS will allow a tax deduction only for the portion of the cell phone bill that is tied to your business. In your case, you can deduct 60 percent of your cell phone expenses on your tax return



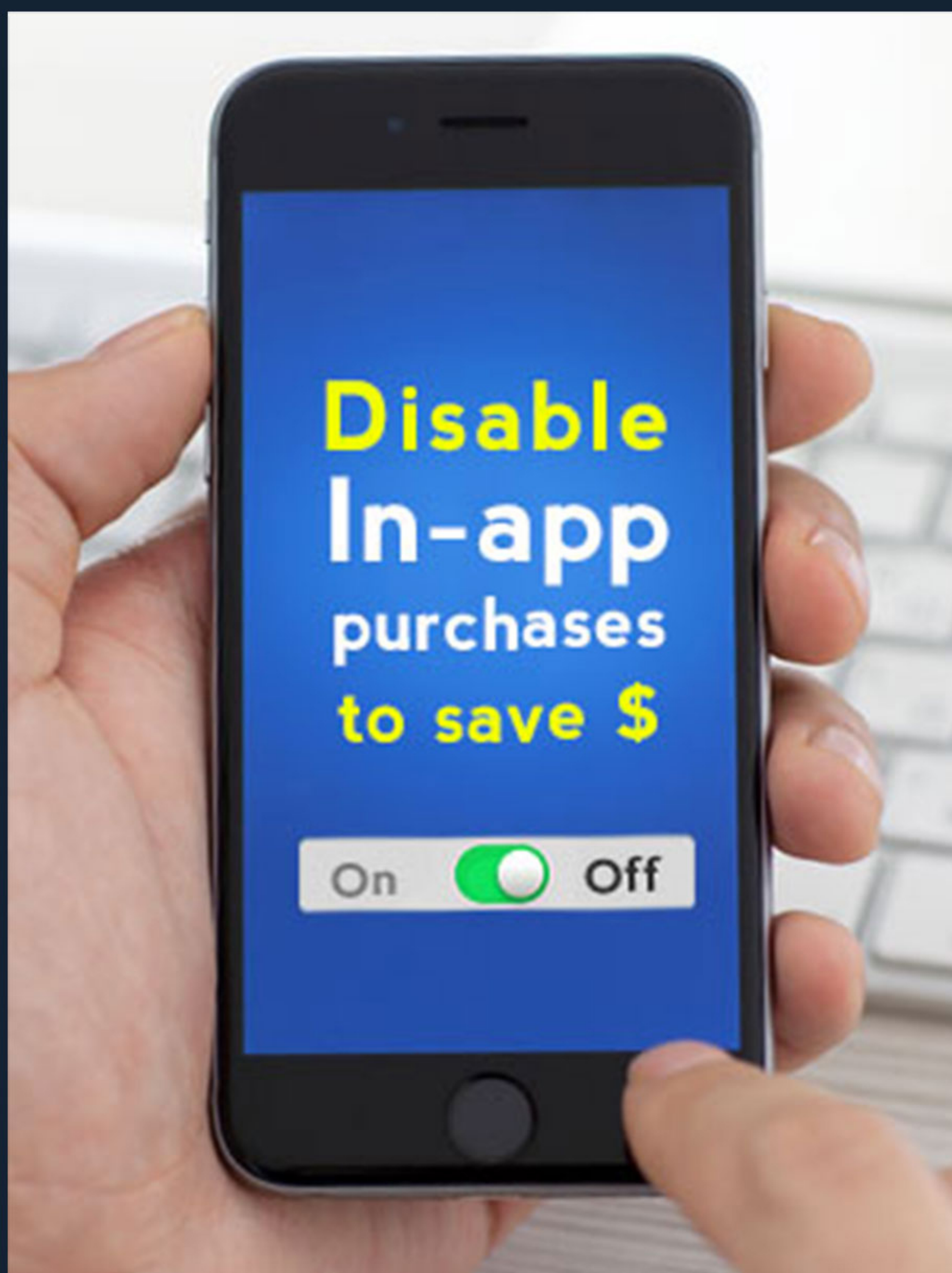
Disable the in-app
tap to save your
wallet

#15



Which one is closer to your heart - **money** or **the exciting apps on your smartphone**? If you love your wallet more than the apps, then here are a few things you need to do right now:

1. Disable the in-app tap in your smartphone since they charge money once the promotional period is over.
2. Don't click on the **ads for ringtone subscriptions** since they cost money.
3. Don't let your children play with your smartphone.
4. Hide your passwords to services such as iTunes where your kids can purchase movies and music.



Got a call regarding a fancy product on phone? Ready to buy it? Use your credit card instead of wiring the money

#16



Did you get a call on phone regarding a brand new product? Do you like the offer and want to buy the product? If so, then ask the telemarketer about the payment mode instantly.

If the telemarketer asks you to wire money, then say 'no'. If the telemarketer asks you to give your bank account number, then reject his offer.

Ask the telemarketer if he is ready to accept credit card payment. If so, then make the payment either through a credit card or a debit card. This payment method give you the utmost protection against fraud. Still, beware of phone scams.



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