

**"Take This Money and Stuff It"**



**Easy Frugal Living Techniques To Live  
Better For Less...**

**by Terry Clark**

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## Resources

There are quite a few people who feel that they will never be able to save because it is an impossible task. Nothing is really impossible if you apply self-control and responsible spending to the way you disburse your money. The key to saving money is to avoid excessive spending and waste, to achieve better money management.

In this article you will read about money saving ideas that will help you manage money.

Knowing where your money goes is one way to track your expenditure. You may be new to the concept of money management, and more used to living from one paycheck to another. In this case try to maintain a record of your expenditure for a couple of months. This will give you a clear idea of where your money is going. Now look at all the expenses and highlight the unnecessary ones that can be eliminated.

There are many free online software tools to help you manage your money. You can use any one of these money management tools to help track your expenses and set up a budget to manage your finances.

You can keep your energy costs down by keeping the thermostat down a few degrees for the heat and up a few degrees for the air conditioning. You may even want to consider investing approximately 30 dollars for a programmable thermostat that will help you save money by

keeping the temperature at energy efficient levels when there is no one home.

On the financial front you would do well to set up an emergency fund. It has been recommended that you save enough money to cover 3 to 6 months worth of expenses. In the event of an emergency like sudden unemployment, you will be covered for these months till you can find a new job. Putting the money in a high yield savings account will earn you more money on your savings.

Increase retirement savings to the maximum possible amount. You need to stash away at least 15 percent of your income in a 401K or IRA account. Find out what the maximum company contribution is and try to bring your account up to that level to really benefit.

You may or may not be aware that by improving your credit score you can actually save money on insurance costs. One way to improve the score is to pay off credit card debt as soon as possible.

### Creative Ways to Save Money

With the way the economy is going today, saving money is on most people's minds. It is strange that people talk about saving yet never get around to actually doing it. Sitting around with a calculator, coffee and good intentions just

won't put money in the bank for you! You need to learn money saving tips that will actually work and make use of money saving techniques to reach your saving goals.

You need to get creative and find ways to actually use money saving tips that work for you. This makes all the difference to whether you actually stick to the plan or not.

Without a plan you are going nowhere, so set savings goals before you do anything else. There are many reasons why people wish to save money. It could be as serious as retirement or something more light-hearted like a vacation. Whatever your reasons for wanting to save money, you need to first decide how much you need to reach your goal - have a specific number in mind. You also need to establish a specific time frame to reach your goal; nothing indefinite or the plan will not work.

Step two is to assess your spending habits; never an easy task, but it has to be done. You may want to consider refinancing a mortgage or other loans provided you can secure a better interest rate that saves you money. If eating out is where the bulk of your money is going, stop and start eating at home, brown bag it to work and cut out expensive coffees. You can save money by setting up a car pool to get to work. Either you drive and the people you drive pay you, or you team up with someone. Of course there's always public transportation, which is the most economical solution.

Simple things like dry cleaning can really add up. Start

doing laundry at home to avoid the expense; use the dry-cleaning service only when absolutely necessary. You may have to steel yourself to cut out buying books, DVDs, magazines, unnecessary groceries that only end up in the trash, going to the movies very often and so many other things that really cost money and add up to quite a bit of saving when discontinued.

Saving money does require discipline and sacrifice. Make sure you actually save the money you save. Put the money into a savings account and forget about it till you reach your goal. If you keep it in your regular account you will probably spend it.

### Easy Money Saving Ideas

Saving money through simple ways is better than adopting complex strategies that you cannot follow through with. This article provides easy money saving ideas that can really make your savings add up. Many of these ideas are not new ones, but the more you read about them, the easier they become to follow.

Be warned right from the start that you are going to need to make sacrifices and put in some effort to make those savings add up in your account.

- Food is a major expense in any household, more so if

you have hungry little mouths to feed. Children as we know want everything they see so try not to take your kids grocery shopping with you. You could work out a swap with a friend and babysit each other's kids, taking it in turn to go shopping. Another money saver is to cook at home, difficult when both parents work, so keep the meals simple and nutritious.

- Taking your own lunch to work and making your own coffee will add up to quite a few dollars in saving. You can save more if you reuse your sandwich bags and brown bags. Anyway', too much coffee is not good for your health, so skip buying it from outside. You can always eat out once a week at lunch time so that you have a break from sandwiches one day a week. Have a family meal outside once a week as well to break the monotony and save yourself from becoming over-stressed.

- Try to fit your shopping in between two tasks. When you are in a hurry and armed with a precise list, you will not have time to meander round the aisles and pick up stuff you don't need. Always check expiry dates, you may be saving by buying something in bulk, but is it really a saving if you have to bin it because it has expired? Try to buy as many generic brands as possible to really save money. Branded products are more expensive and all you are really paying more for is a name. Cornflakes are cornflakes regardless of the brand you buy!

- Be organized about paying your bills on time. All too often we get so rushed, we forget to pay bills on or before the due date. Then you have to pay late payment fees and

this is a waste. Save your money by always paying your bills on time. Make a chart with the bills to be paid and the due dates and try to get them out of the way as soon as possible.

### Eco-Friendly Money Saving Tips

Have you ever given much thought to the concept of green living? If you haven't this just might be the time to do so. In this article we link green living to money saving and offer useful tips that will help save money. There has never been a more crucial time than right now to help the environment that has been so damaged by our technological advancements. It is even better if you can make money while doing so.

Frugality does not necessarily mean miserliness especially when actions are linked to protecting the environment. Here are some tips that you may wish to consider adopting in your own homes to 'go green' and save money.

- The simple acts of turning down the heat and the air conditioning saves in heating and cooling costs. Further, you actually save something like 2000 pounds of CO2 each year just by changing the temperature by a mere two degrees.
- You don't have to wash your clothes in warm or hot water, cold water does just as well. You save energy and

money. If you air dry your clothes rather than using your dryer, you save 700 pounds of CO2 not to mention the money you save in the process.

- Turn off lights and appliances when not in use, get rid of the heat-producing halogen lamps, install motion sensors for outdoor lights, use fluorescent lights and get a laptop instead of using your desktop and you will save money and the environment.

- Cut down the number of times you eat lunch outside the office, the coffees you grab on your way in to work and at lunch time and reduce the family dining out to once a week. Big money savers! Save and reuse your ziplock bags or brown bags rather than throwing them away after every use. Better yet get a lunch container to put your sandwich in and you won't need plastic or paper.

- We are so busy rushing around we never have the time to stop and enjoy the world around us. Start taking the bus, train, tram, monorail or any form of public transport to avoid driving and adding to the CO2 emissions. You will save a load of money on gasoline and actually get the chance to sit back and relax. Car pool to go to work or do your shopping and you can save money, the environment and have fun with your friends.

### Frugal Money Saving Tips

There are many frugal money saving tips that can be applied around the home and to yourself. We live in an age where money is in very short supply, why give it to the 'big giants' who already have so much? Keep reading to learn some useful tips on how to save money.

Make your own home cleaning products that are so much cheaper and better, as well as environmentally friendly. A large part of household expenditure seems to disappear on cleaning products each month. Try putting a teaspoon full of soda bicarbonate on a damp cloth - it works just as well as your expensive cleaners. You can clean glass for free with newspaper soaked in water. A few drops of vinegar in the water will give glass a smear free clean.

Separate your laundry into the dirty and not so dirty piles. The not so dirty piles do not need a long cycle so you save water and electricity. They also do not need the full measure of detergent - another saving.

Shop in the bargain stores that give some really great bargains on the very same products you pay 3 times as much for in the big brand name supermarkets.

Have you ever heard the term 'vampire current'? Forget Dracula, we are talking about appliances that are switched off, but still drawing current because they are plugged in. As soon as you are done with an appliance, turn it off and make sure to switch it off at the wall as well. You can turn off ovens and hotplates a few minutes before time, they will stay hot.

If you are a beer drinker and need to consume a few pints each day, try taking up a hobby that keeps you occupied for a while to cut down on the number of pints you imbibe. Good for your health and a great money saver.

Why do you need to buy expensive clothes at full price when you can wait for the sales? Make it a point to only shop when the sales are on and you can get real bargains. Try the discount stores and bargain stores for cheap T shirts, shorts, fleece pants and other stuff that you normally wear at home. Surely one does not need designer wear to go jogging! Here's an example, the bargain stores will sell you track pants for 10 bucks while you would have to pay at least a hundred in a big store.

### How to Become a Successful Money Saver

The world is full of successful money savers and if you would like to join this group here are some hints. How do people get to be successful savers? They use a variety of money saving tips and techniques to save their money. This money is then used to build wealth. The important thing is for potential money savers to understand the need to set aside a predetermined portion of their income before it gets spent.

Here are a few practical tips that you can make use of to start saving money and make the most of your savings.

Learn about investments and interest rates. The first thing you need to know about interest rates is that they fluctuate. It is important to learn how interest rates are calculated. Before investing always check the pay-out rate, frequency of payments and look for compound (interest upon interest) interest products. Never put money in fixed term deposits when the interest rates are low, always wait till the rates are high before investing because your money gets locked in.

Families typically have several bank accounts, which often results in more charges and fees being paid. You can combine smaller savings accounts to enjoy higher interest rates and lower fees. Try to use one bank for all financial transactions; this means you can transfer between accounts without extra charges being levied.

Setting up a mortgage offset account means you pay less interest on your loan. For example, if you have a mortgage loan of 100,000 dollars and 30,000 dollars in your mortgage offset account, you only pay interest on 70,000 dollars instead of the entire 100,000 dollars. Instead of keeping your savings in your usual savings account, you are actually putting it into a savings account linked to your mortgage. You not only benefit by a reduced amount of interest, you also earn money on your savings.

Being in debt is what causes most people to despair of ever having any savings. It does not make any sense to put money faithfully into a savings account where the interest is less

than what you are paying on your credit cards. It is best to clear your debts first. Credit cards need to go first before you can even think of saving. It is far better to clear your credit card which charges you 15 percent interest rather than putting your savings in an account that probably only earns you 4.5 percent at best.

### How to Economize at Home

Saving money has become the frequent cry in the present time of recession and economic struggle. The people who struggle to make ends meet know full well how difficult it has become to make the dollars last, pay all your bills and stay debt free. We want to help and this article provides a list of money saving ideas that you can adopt.

Not all the money saving ideas to economize in the home will be suitable for everyone, but why not try a few and see what works best for you?

- It is expensive to hire someone to do simple jobs like painting, gardening, mowing the lawn and washing the car. Why not try to do these jobs yourself and save your money. The painting may not turn out to be a perfect job and the lawn may look splotchy, but the important thing is that you will be saving money by doing the jobs yourself.
- Swap services with the friends in your group. You may

actually be good at mowing the lawn and your best mate may not. You do the other person's lawn and get your friend to do your gardening or wash the car. You can get all your jobs done with only effort rather than money on your part.

- When you see something you like and are tempted to buy it, have a little talk with yourself first. Try to find out whether you really need the item before rushing into the store to buy it. Better yet walk away, telling yourself you will think about it and come back later. Odds are you will forget all about it in a few days.

- Reuse your foil wrap and ziplock bags so that you don't have to keep on buying the stuff. Wash them out first. Wash out and use empty cartons like ice cream containers to store food in your freezer. This will save you having to buy special containers.

- If you have children, you can always get toys and clothes from friends whose children have outgrown them. Try to swap stuff so that you and your friends can save money.

- Reuse junk mail envelopes to make your 'to-do' and 'to-buy' lists. You won't have to spend money on buying paper blocks or notepads.

- Dilute hand wash liquids, tomato sauce and dishwashing liquids to make them last longer. This will save you having to buy them so frequently.

The list of money saving ideas is endless. Find ones that work well for you and put them into practice to save your money.

### How to Make your Money Grow

Donald Trump's motto is, "If you are going to think, why not think big." Sound advice coming from a man who once had a staggering 900 million or so in debt; today his net worth is calculated in billions! Anyone can make their money grow, but first they have to save the money.

In order to see your money grow you need to first ask yourself how much money you wish to accumulate. Don't be vague and think 'all the money in the world'! Be specific and come up with a realistic figure. Ask yourself why you want this amount of money. If you have goals it becomes easier to save because you know what you are working towards. Now work out how many dollars a day you need to save to reach that amount.

The next step is to decide how to invest the money, what interest rate will help you reach your goal and how long it will take you to get there. Your goals have got to be clear, reasonable and doable. You have to commit to what you want and be consistent in your plan to save money.

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