

**MONEY  
MONITORING  
PROGRAM**

**TIME  
MONEY**

# 101 TIPS TO SAVE MONEY

*101 Tips To Save Money can help you save cash in ways you may never have considered before. By finding ways in which we can trim the fat we can free up extra funds for either saving, investing or to buy something special.*

*If you don't know some really useful strategies to save money then we can help you right here, right now!*

*Saving on purchases is a great way to build up your personal wealth. If you spend time to investigate these possibilities then you may find many dollars you can save without even having to compromise.*

*These saving money tips should help you learn how to save more money.*

## 1. Free Stuff

Enter rewards programs to get free stuff, but be discerning some schemes don't offer anything you want and some you have to spend too much to receive a reward. Just go with the ones that give you points for spending on what you normally would purchase. Instead of saving on purchases, you can avoid having to pay altogether.

## 2. Banks

Check the banks for a different interest rates for both savings and loans. Don't just go with anyone, get the best rates possible.

## 3. Sell, Sell, Sell

Everybody has unwanted goods lying around their home gathering dust - Well, you might as well sell them and with the cash you get you can invest for the future.

## 4. Budget

The first way to save money is to identify what you have to spend and what your weekly costs are. Budgets aren't boring, saving hard earn cash can be exciting when you have a long term plan.

Budgeting your money and controlling your spending is the first step towards saving more money.

## 5. Eat At Home

Stop eating out and start eating at home you will save a lot this way and you will know what is in the food. Help save money by preparing your food at home and creating fresh food.

## 6. Haggle Existing Loans

Threaten to take your business elsewhere and you'd be surprised how flexible lending institutes can be.

## 7. Repair Things

Repair your goods before they become very expensive to replace. Wait too long and it may cost you dearly.

## 8. Quit Vices

Quit smoking and other vices that not only hurt your health, but they also cost your a lot of cash in the long run.



## 9. Leave Your Money At Home

Don't take your wallet or purse with you when you go window shopping. At worst take a few dollars with you but leave the plastic at home.

## 10. Buy Generic

Often generic brands are equal in quality to their higher priced competition. Buy Generic and save cash. One of the classic strategies to save money.

## 11. Bake A Cake

Actually, bake anything you want - The more the better - cakes, bread and cookies they taste better too.



## 12. Evaluate Grocery Items

Are the items you buy useful? Don't just buy from habit, make educated product comparisons and you will save money in the long run.

## 13. Make Large Meals And Freeze leftovers

By making extra you can save on waste and avoid extra electricity costs.

## 14. Pack Your Own Lunch

Don't buy lunch every day or you'll rack up the costs when you could save money by making lunch yourself.

## 15. Buy A Slow Cooker

Having a slow cooker means you can use cheaper cuts of meat and still have tender, delicious meals.

## 16. Home Brew

Make your own beer it's fun and you will save a lot of money.

## 17. Use Power Saving Appliances

Keep your power bills down by using energy saving appliances.

## 18. Buy Goods In Bulk

Bulk buy stores are great just don't buy too much or you may just end up throwing food away.

## 19. Pay Bills Online

Why drive to the store to pay bills when you can save fuel and pay online.

## 20. Buy A Home Gym

You will save money on gym fees in no time.

## 21. Rent Library Books

Why pay \$30 for a book you will only read once? - Rent books from the library and save money.

## 22. Use A Cheaper Razor

Expensive razors don't necessarily do a better job than the far less expensive kind.

## 23. Consolidate Your Debt

If you can consolidate your debt to save money then you should do so immediately.

## 24. Carpool

Save money on fuel and save the environment by carpooling with colleagues.

## 25. Grow Your Own

If you can grow your own fruit and vegetables then you should give it a try because you can benefit from delicious organic produce and save money. Many people start out using this as one of their favorite strategies to save money. Maybe you will too?



## 26. Use Less Make Up

Don't use make up at least two days a week and you will save over 25% on make up costs.

## 27. Use The Internet

Find instructions off the internet and make as many repairs as you possibly can and you'll avoid having to hire costly experts.

## 28. Read Junk mail

If you can handle the temptation then look through your advertising mail for specials and coupons that can save you moolah.

## 29. Stay Healthy

Exercise and eat right because healthier people have lower medical expenses - It must be true then that healthier = wealthier.....Maybe?

## 30. Maintain Your Vehicle

Pump up your tires and clean your air filter to increase fuel efficiency and you'll save money on rising fuel costs.

## 31. Barter/Bargain/Haggle

If you try to bargain down every single purchase you make then you will save a phenomenal amount of money. You won't believe how successful a little haggling can be.

## 32. Use Energy Saving Light Bulbs

Save money on energy costs.

## 33. Turn Off The Lights

Create a little ambience and save energy. Never leave the light on when you leave a room.

## 34. Second Hand

Don't be afraid to investigate the savings you can reap from buying previously owned goods, you can pick up great deals if you are prepared to spend the time searching.

## 35. Fix It Now

Don't let things that need repairing disintegrate further, be pro-active and fix them now before it ends up costing you dearly.

## 36. Find Free Activities

If the best things in life are free then you can look forward to a world of possibilities. Parks, beaches, mountains and country sides offer a variety of locations to enjoy the great outdoors and the best part is most outdoor activities are good for your physical health.

## 37. Style Your own Hair

This doesn't have to mean you just do your own, you can cut your whole families hair and save money. You can style a friends hair and let them style yours in return.

## 38. Pack A Drink

Pack a drink whenever you intend to go somewhere and avoid having to pay \$4 for a bottle of water from a convenience store. Convenience stores may have convenient locations but the prices are usually anything but.

## 39. Drive Smarter

Speeding burns more fuel so be a smarter driver and reduce over accelerating and braking to maximize efficient driving.

## 40. Net Coupons

Use the internet to find coupons online and you will save money, but be careful to only purchase products that you would otherwise buy regardless of the discount.





## 41. Camping Vacations

Go camping for your next vacation and you'll save money on those exorbitant hotel fees and get in touch with nature at the same time - camping makes for a great family vacation.

## 42. Turn Off Appliances

Appliances can use electricity even when you're not using them so turn them off at the wall to save on your energy bill. It's an energy saving strategy and it's one of the best strategies to save money.

## 43. Have A Loose Change Jar

Never spend coins! - Only ever break notes and when you receive change, put it in a loose change jar and you will amass a nice little nest egg.

## 44. Maximize Your Tax

Leave no stone unturned in the quest to maximize your tax benefits. Seeking professional help is always a good step to find out the information you need to keep as much of your hard earned money as you can.

## 45. Bike

Leave the car at home and bike to work you'll fatten your bank balance while you shrink your waistline.

## 46. Use Your Computer

Make birthday cards, photos and anything you can to utilize your computer's money saving functions.

## 47. Know Your Supermarket

Find out when your supermarket reduces perishable items and be sure to visit during these

“cheaper” times to purchase your milk and bread.

## 48. Bundle Your Phone

If you can get a good phone deal then it may be worth bundling your land line, cellphone/mobile, and your internet connection to save money.

## 49. Clean Your Dryer

Clean the filter in your clothes dryer and your dryer will be more energy efficient and it won't catch fire and burn the house down.

## 50. Bundle Your Insurance

If and only if you can get a good deal you should bundle your collective insurances with one company to receive maximum savings.

## 51. Never Boil A Full Kettle

Why boil a full jug of water for just one cup? - A waste of electricity and an extra cost.

## 52. SUE EVERYBODY

Just Kidding - Seriously don't become a serial court junkie, put that lawyer away!

## 53. Use Rewards Schemes

Use them smart and use them often to receive either savings or bonus products but don't shop somewhere expensive just to gain 10 points worth around 12 cents.

## 54. Board Games

A cheap and entertaining alternative to expensive video games.





## 55. Buyers Clubs

Making large purchases with other consumers can entitle you to sizable discounts. Some buyers clubs organise purchases for you and some are better than others so research is recommended.

## 56. Home Cafe

Out of 101 money saving tips this may seem the most obvious, but apparently not to some.

Have coffee at home and avoid paying those high coffee house prices - this one action can save you \$1500 a year if you are an avid coffee drinker.

## 57. Movie Treats

Take your own sweet treats to the movie theaters and you'll save a lot on the price of movie theater candy.

## 58. Free Newspaper

Visit the library to read the newspapers and you can save a dollar a day.



## 59. Avoid Small Stores

Friendly, personal service comes with a price tag and often a high price tag so try to shop at cheaper larger stores. So if need a social experience, by all means shop small, but not if you're budgeting your money.

## 60. Look Low

When shopping look low for the cheapest deals as the eye level products are always the most expensive.

## 61. Never Shop Hungry

People who shop on an empty stomach buy more than they need and they also buy excess junk food.

## 62. Contain Your Impulses

Impulse buying often leads to buyers regret and smaller bank balances.

## 63. Be Strategic

When shopping online be very strategic and thorough to find the best deals. Look for minimal postage costs and weigh up the convenience-cost factors.

## 64. Record Movies

Record Television movies during the week to have a good supply for the weekend and save money on d.v.d rentals.

## 65. Don't Buy Travel Books

You probably can find all the information online and print out anything of value.

## 66. Make Use Of Birthdays

Many restaurants offer free meals to the birthday recipient, so be sure to cash in on these type of offers, but don't proceed to have 5 birthdays this week - it's poor form.

## 67. Wash Your Car

Wash it yourself and save \$15 on a 10 minute drive through car wash, don't pay \$90 per hour for a car wash.

## 68. Change Money At A Bank

When converting foreign currency do it at a bank as the kiosks usually have worse rates.

## 69. Monitor Fuel Prices

Some towns/cities have fuel updates on the radio and some even have websites dedicated to highlighting the cheapest fuel at gas stations. Keep an eye out for the cheapest fuel near you.

## 70. Happy Hour

If you are going to drink then drink during happy hour - but don't get too happy.

## 71. House Swapping Vacations

Don't pay for a hotel in another city when you can swap houses with someone else and have a super cheap vacation away - Without the hefty price tag.

## 72. Off Peak Rates

If you want to stay in a hotel then try to go in off peak times to save money on costs.

## 73. Insulate

Keep your home well insulated to save money on both heating and cooling costs.

## 74. Only Wash Large Loads

This goes for both clothes washing and dish washing - only wash big full loads to increase your energy efficiency.

## 75. Take Shorter Showers

Reduce the time you spend in the shower or shower with someone else to reduce heating costs.

## 76. Drop Call Waiting

Get rid of it if it costs you money - most of us don't need it, so drop it unless it's free. Sometimes budgeting your money means you need to trim the fat.

## 77. Change Your Own Oil Filter

It's easy to do and you will save at least \$25. Instructions can be found on the internet.

## 78. Clean Your Own Carpet

Do-it-yourself, hire a machine and clean your own carpets - You might even do a more thorough job and you'll help save money.

## 79. Mow Your Own Lawns

Get some exercise and save money at the same time.

## 80. Evaluate Your Need For Cable T.V

At the very least cancel the channels that you don't watch but also evaluate your need for pay T.V at all.

## 81. Keep An Eye On Ebay

From time to time you can find gift vouchers for sale at a fraction of the cost. Some vouchers may be redeemable at the supermarket which means if you manage to find a \$50 voucher for \$25 you can save \$25 of your groceries and start saving on purchases.

## 82. Use Email

Instead of the post or sms or phone - Use email, it's free and convenient.

## 83. Buy White Sheets

They last for an eternity and if they get stained you can always just bleach them. Okay, so this is probably one of the most boring of the strategies to save money, but it's good nonetheless.

## 84. Cider Vinegar

Cider Vinegar is a cheap alternative to cleaning products as it has multiple uses and is effective.

## 85. Cheap Tuesday

Cheapskate Tuesday or tightwad Tuesday - It doesn't matter what you call it, you can save money on this "el cheapo" day.

Stores try to boost their midweek sales by offering great deals, so be vigilant in finding them but also be discerning. It's a great tip for budgeting your money.



## 86. Find Instruction Websites

Use websites to find free information that can save you money such as “how to” style sites

## 87. Post Easter Chocolate

If you're a chocolate lover then the time to purchase a yearly supply is directly after Easter when both shops have a chocolate surplus and customers are sick of the sight of chocolate.

## 88. Pay Bills On time

Late fees are a pointless expense especially if you have just procrastinated and left it too late. PAY ON TIME and avoid penalties.

## 89. Avoid Vending Machines

They have pretty lights and tasty snacks and the child within us just loves them but they are always expensive and usually unhealthy. If you're budgeting your money then stay away from the pretty packages.

## 93. Refill Your Own Ink

Buy an ink cartridge kit to save replacing them at a premium cost and to help save money.

## 91. Beware Bottled Water

Be aware that a lot of the bottled water for sale is straight out of a hose and is neither spring water nor filtered, so be educated if you are going to spend \$4 for hose water.

## 92. Watch Out On Extended Warranties

All good products should have a reasonable warranty, but many stores will try and sell you a an expensive extended warranty - Be very careful of these deals as the replacement value will drop every year and may be cheaper than a warranty.

For example if you purchase a sofa for \$600 and they offer you an extended 5yr warranty for an additional \$120 then the total cost is \$720, in 5yrs time a replacement might only cost \$300 and you may receive \$100 for your second-hand sofa, so the \$120 was a pointless expense - These things need to weighed up before purchases that are unique to your individual situation.

## 94. Listen To Songs Free

There are many public domain songs on youtube and other social sites, many new bands have free downloads of their music to gain a following, take advantage of these legal free gifts.

## 95. Make Your Own Popcorn

Buy loose popcorn and microwave in a large bowl and save 500% on packet popcorn costs.

## 96. Try A VOIP Type Service

These services enable you to make cheap phone calls using your internet connection.

## 97. Visit The Markets

Fresh produce markets are a great way to find seasonable goods at wholesale prices.

## 98. Why Buy Magazines?

The internet has all the gossip and pictures of celebrities that you could ever hope for. The magazine companies probably do not appreciate these saving money tips.

## 99. Watch Ebay For Bargains

Every now and then genuine bargains come around and you have to be aware to take advantage of them

## 100. Careful Of ATMs


Be sure to draw money out of your bank's branded A.T.M to avoid paying excess fees and always count withdrawn money before you walk away from the machine so the camera can see if there is a case of you receiving the wrong amount.



## 101. Make Your Own Ice Cream

The Yummiest money saving tip of all and it's so easy to do. Even If you don't have an ice cream maker all you need is a bowl of ice and a metal bowl and you can stir the mixture as it freezes. The best part is you can create your own delicious flavors - even completely oddball ones like peanut butter-mint or orange-berry-bubblegum ? - Enjoy.

---



If you look around your home you will probably find many areas in which you can trim the excess expenditure and save money. Never make careless purchases and do your utmost to become an educated-consumer. By saving some cash you can build wealth for the future.

You might even discover a few strategies to save money yourself that you could share. Hopefully you've learned how to save more money with our saving money tips