

# 17 QUICK AND EASY Ways to Save Money

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Saving money can be painless. It can even be a little fun with the right approach. ***It's possible to save a ton of money with some minor adjustments in your spending habits.*** The trick is to save your savings. If you spend the money you save, you're not gaining any ground.

**Find at least 10 tips you can put into action today:**

- 1. Save your change and your \$1 bills.** At the end of the day, take all of your change and \$1 bills and put them in a jar. ***At the end of the month, make a deposit at your bank.***
- 2. Change your lightbulbs.** Are you still using incandescent bulbs? Get out of the Stone Age and switch to fluorescent or LED bulbs. Switching 10 bulbs can save \$150 each year.
- 3. Start by saving \$1 and increase it by \$1 each week.** The first month, you'd save \$10 (1+2+3+4). By the last month, you'd save \$202 (49+50+51+52). Increase your savings rate by just \$1 per week.
- 4. Shop after the holidays.** The best deals are available right after the holiday season.
- 5. Drink more water.** Water is essentially free. It's also better for you than anything you're going to purchase at the store.

6. **Take advantage of happy hour.** If you're going out with friends for a few drinks, find a local happy hour and take advantage.
  
7. **Take advantage of the deal websites.** Groupon is perhaps the best-known website in this category. Get a haircut for \$5 and put the \$10 you saved in the bank.
  
8. **Send yourself a bill.** The electric company sends you a bill, so does every other entity that demands your money each month. Your savings account deserves the same consideration. *Send yourself a bill and pay it!*
  
9. **Save your savings.** Whether you saved \$3 with a coupon or received a \$2 rebate in the mail, ensure that money finds its way into your savings account.
  
10. **Save water.** Use the shower instead of the tub. For an added bonus, turn off the shower while you're lathering up. You might get cold, which will make you go even faster. Turn off the water while brushing your teeth and washing the dishes, too.
  
11. **Drop your cable.** How much is it costing you each year? \$1,200? Use the free internet at the library and rent movies. An alternative is to cut back to the most basic package.
  
12. **Go to the movie theater during the day.** Most theaters open around 10 AM, and the ticket prices can be 50% less than in the evening.
  
13. **Wash in cold water.** Hot water will clean your clothes more effectively, but heating the water is expensive. *Experts estimate you'll save \$0.50 per load.* How many loads do you wash in a year?

14. **Have a vegetarian dinner at least once each week. *The meat is the most expensive part of the meal.*** Go meatless at least once a week and give your taste buds something new.
  
15. **Eat generic food.** How different can green beans be from one can to the next? Before you put your nose up in the air, try a few generic offerings.
  
16. **Exercise restraint in the checkout line.** There's nothing good to purchase there! You don't need a candy bar or the latest issue of People magazine.
  
17. **Drink the coffee at work.** It's probably free. If you dislike the taste, take up a collection and purchase premium coffee grounds at the store.

***Once you get into the habit of saving, it becomes automatic.*** You'll discover new ways to add to your growing account. Soon, you'll have a savings account you can be proud of, and all it took was a little creativity and focus!