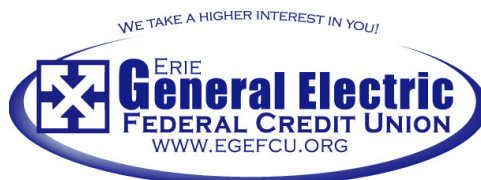




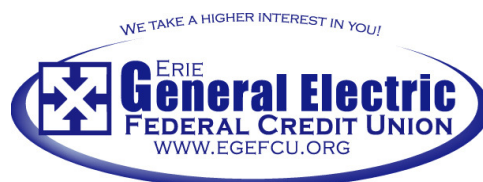
# 101 Ways to Save Money and Live Frugally

1. Eating out: Save eating out for special occasions. When you do, order a free glass of water instead of soda or other drinks which may be 25% of the total bill.
2. Eating out: If you can pick the time, choose a weeknight to eat out. Many specials and coupons don't apply to weekends or other busy times.
3. Eating out: Check out the price of "Today's Special" before ordering. It isn't necessarily a special price.
4. Eating out: If you have a family, go to a place where kids can order off of the lower priced kid's menu.
5. Eating out: If you aren't a big eater, share a main entrée with your partner and add a side salad to cut your bill almost in half.
6. Food: Make enough dinner to bring leftovers to work for lunch. Buying your lunch during the work week can be very expensive. Even if you only spend \$5 on lunch, that is at least \$125/month.
7. Food: Make your coffee at home and take it with you in a spill proof mug. Buying coffee on your way to work may cost you \$75/month.
8. Food: If you drink cola instead of coffee, buy it at the grocery store and take it with you to work. If you buy bottles of soda from a vending machine at work, it is generally at least twice as much as buying it in a six pack or case.
9. Food: Buy a water filter and give up bottled water.
10. Food: Clip coupons, but compare with generic brands before buying. Many times generic brands are cheaper even when a coupon is used.
11. Food: Buy in bulk, but compare the price to smaller packages by unit (ounce, pound, etc). Sometimes bulk isn't the best deal. Generally, the label on the shelf of the grocery store will break out price per unit.
12. Food: If you are going to go to more than one grocery store to save money on certain products, be sure to consider the cost of gas if you are going out of your way.
13. Food: Plan your meals and shop only once a week with a list. Stopping at the grocery store on the way home for work to buy something for dinner will end up costing much more because you will generally buy more than you need.
14. Food: Always keep a running grocery list on your refrigerator so that your list won't be missing anything and you won't be tempted to make extra trips to the store.



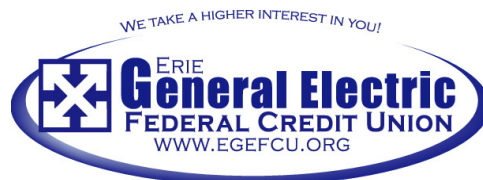


15. Food: Avoid buying pre-packaged or ready made food. You'll spend much less on the basic ingredients.
16. Food: Shop without the kids. They are likely to talk you into extra snacks and the high priced cereals.
17. Food: Look at sales carefully. If it is 2 for \$5, in many cases you don't need to buy two to get the savings.
18. Cooking: Grate your own cheese. Take a look at the weight/price on a package of shredded cheese compared to block cheese.
19. Cooking: Store your produce correctly and buy only what you will eat. Rotten veggies are wasted money.
20. Cooking: For Friday night pizza night, try making your own rather than buying out. It isn't that hard, especially with refrigerated dough. You can add all the toppings you want for much less than adding those toppings at a pizza shop.
21. Cooking: Use your microwave or toaster oven to heat small or quick things rather than heating up the oven.
22. Cooking: When boiling water, match your pot size to the burner size and put a lid on the pot to make it boil faster and save energy.
23. Cooking: Use the smallest pot you need. It will heat faster and use less energy.
24. Cooking: If you have an electric range, turn the burner off right before you are done cooking and make use of the time it takes the burner to cool down.
25. Cooking: If you have a gas range, the flame should be blue. If it is yellow, it is not burning efficiently. Call your gas company to check it.
26. Cooking: If you have a window in your oven, turn on the light and look through it rather than opening the oven. Each time you open it, you are wasting the heat (and energy to reheat). The same concept applies to peaking under the lid of the pot.
27. Personal Hygiene: Make sure you use up the whole container. There could be another week's worth of shampoo, liquid soap, toothpaste, etc at the bottom. When you can't squeeze a tube anymore, try cutting off the bottom.
28. Personal Hygiene: Learn to do your nails yourself. Paying \$20 every two weeks for your nails will cost you \$520/year.
29. Personal Hygiene: Keep razor blades clean and dry to make them last longer.



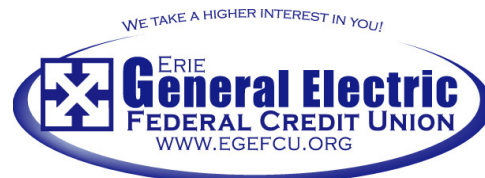


30. Cleaning: Save your used dryer sheets. When you have a pan that is hard to scrub, soak it with the used dryer sheet—it will loosen baked on food.
31. Cleaning: Use your dryer sheets more than once. They still have plenty of softening left after one use.
32. Cleaning: Insist that your family remove shoes inside your home. It saves on cleaning the carpet and your carpet will last much longer.
33. Auto: When running errands, plan your day so that you are taking the most efficient route and not wasting gas. Combine your trips if possible with other members of the household that have errands.
34. Auto: Gas prices seem to increase around weekends or holidays. Plan ahead to avoid having to buy gas during these times.
35. Auto: Buy the lowest grade gasoline that your auto manual recommends.
36. Auto: Avoid using the A/C when you are driving around town. However, if you are driving on the highway at 55 or higher, the friction from having the windows down will actually use more gas than the A/C.
37. Auto: Keep it maintained to reduce car repairs.
38. Auto: You can save up to \$100 per year in gasoline if you keep your engine tuned and the tires properly inflated.
39. Auto: Driving around with extra weight reduces fuel efficiency. Empty your truck of unnecessary things. If you have an auto with seats that are removable and aren't using them, consider storing them in your garage.
40. Auto: A bucket, sponge, and soap and the water from your hose will be much less expensive than the drive through car wash. If you don't have the use of a water hose at home, use the do it yourself car wash. It will still be at least \$2 cheaper.
41. Auto: Don't lease a vehicle just because you can get a lower payment. You don't own the car when you lease and you may find it very expensive at the end if you have gone over the miles and/or there are repairs needed.
42. Auto: Before buying a car, do your research. Selecting a model that holds its value and has better gas mileage and lower maintenance and repairs may save you thousands.
43. Auto: Before jumping into the zero or low rate deal, make sure you get the whole picture. Many times you have the option of a low interest rate or rebate. Calculate which is better or call a loan officer at the Credit Union to help.



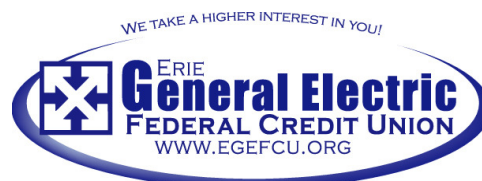


44. Insurance: You may have significant savings by choosing a higher deductible. Make sure the deductible you choose is acceptable to your lender and that you will be able to pay the deductible in an emergency. But think about it—would you send a claim to the insurance company for less than \$1000 and risk increased premiums in the future?
45. Home: Only buy or rent as much home as you need. If you have a home that is larger than you need, consider renting some space.
46. Home: Do not sign a contract for home improvement that requires full payment before work is completed. Once you have given the contractor all the money, you don't have much leverage in getting the work completed to satisfaction.
47. Electric: Your father was right! Turn off the lights when you leave the room!
48. Electric: Your home computer – do you leave it on? Or leave on the monitor and/or speakers?
49. Electric: Any electrical appliance that leaves a light or clock on is still using electricity when it isn't on. Consider unplugging or switching off the electrical strip.
50. Electric: When replacing appliances, look for the “Energy Star” label and figure out how long it will take to recoup the cost in savings.
51. Electric: Use the newer energy efficient fluorescent bulbs. Not only do they use  $\frac{1}{4}$  of the energy, but they last longer.
52. Electric/Water bill: Only run the washer or dishwasher when you have a full load.
53. Water: Fix leaky toilets or faucets promptly. A constantly running toilet can waste 8000 gallons of water a year.
54. Water: Set a timer so that you add fabric softener to the washer when the rinse cycle begins rather than waiting until it is done and running a second rinse cycle. This will save energy and up to 10 gallons of water.
55. Water: Consider installing a low flow shower head. It will save water and energy in heating the water.
56. Water: When washing dishes by hand, fill the sink with water rather than washing dishes under running water.
57. Heating/AC: Close the blinds in summer to keep your home cooler and open them on sunny winter days to help with the heating bill.



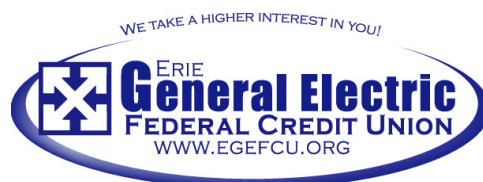


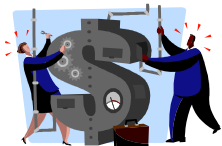
58. Heating: Use a programmable thermostat to automatically adjust the temperature when you aren't at home and while you are sleeping.
59. Heating: Turn down the thermostat a few degrees even while you are home and awake. If you are comfortable at home during the winter without a sweater, you are probably paying too much for heat.
60. Heating: Ask your gas or electric provider for a free home audit to see where you may save energy.
61. Heating: Minimize the use of ventilating fans in the kitchen and bathroom in the winter— you are sending your heat outside!
62. Heating: Change the filter on your furnace regularly to ensure that your furnace isn't working harder than it needs to.
63. Heating: Close off rooms or porches that you aren't using.
64. Gas/Electric: If your hot water tank is in an unheated space, wrap it in an insulation blanket that can be purchased at hardware stores. And make sure it isn't turned up higher than 110 – 120 degrees.
65. Gas/Electric: Wash clothes in cold water.
66. Phone bill: Review it carefully to see if there are any services you can do without (or maybe don't know you have).
67. Cell Phone: Does everyone in your household really need a cell phone? Do you need both a cell phone and land line?
68. Cell Phone: Are you on the right plan? Buying too many or too few minutes will cost you.
69. Cell Phone: Are you spending extra money to send pictures or text messages?
70. Cell Phone: Don't waste money on things like ring tones or wallpapers that you don't need.
71. Banking: Avoid foreign ATM fees. Plan your errands to get cash at one of the credit union ATMs or use your debit card as a MasterCard.
72. Banking: Balance your checking account! NSF or Courtesy Pay fees may cost you hundreds of dollars.
73. Credit Cards: Make sure you pay at least 10 days before the due date. If the credit card company does not receive your payment by the due date, your rate may increase dramatically and it may actually increase the rates on other cards.





74. Credit Cards: Be aware that Rewards programs generally have a higher interest rate than other programs.
75. Entertainment: Consider pairing down or eliminating your cable or satellite TV bill.
76. Entertainment: Borrow books/CDs/videos from the library (or trade with friends) rather than buying.
77. Entertainment: Rather than meeting friends for lunch, meet them for a walk or low-cost craft session at your home.
78. Entertainment: Read the newspaper at work rather than buying it at home. Read magazines at the library.
79. Entertainment: Figure out how much you currently spend on renting videos. A service like Netflix or Blockbuster Online might be cheaper (and will also save you gas).
80. Kids: Buy toys used from thrift and consignment stores or garage sales. Your kids will outgrow them before you know it anyway.
81. Kids: Swap babysitting for evenings out with other parents of young kids.
82. Kids: Consider a family season pass to the zoo. It will pay for itself in just a few visits and is cheaper than going to the movies. (But take your own snacks and drinks with you!)
83. Clothing: Learn to make simple repairs rather than discarding clothes that are ripped or missing buttons.
84. Clothing: Buy second hand at consignment and thrift stores.
85. Clothing: Sell usable clothes that you don't wear at consignment or thrift stores. If you haven't worn it in the last year, you probably never will again.
86. Clothing: Avoid buying clothes that are dry clean only.
87. Clothing: Put your clothes in the dryer for just a few minutes to reduce wrinkling. Then air dry them. You will not only save on the energy the dryer uses, but your clothes will last longer. If you don't have a clothes line, use a sturdy shower curtain rod and a drying rack.
88. Health: Before buying over-the-counter drugs or vitamins, check the expiration date. Buying something just before the expiration date is as good as throwing money away.





89. Health: Ask your doctor to prescribe something generic.
90. Health: Better yet, ask your doctor for free samples.
91. Health: Prescription costs may vary between pharmacies, so call around. Even if you want to stick with your current pharmacy, you can ask them to match the price.
92. Health: Skip the gym fees and go for a walk outside—it's free!
93. Health: Keep track of all medical related expenses and mileage. You may be able to use them if you itemize deductions on your taxes.
94. Misc: Save your receipt so you can return the item if it isn't right or what you want. Without a receipt, generally the best you will get is a store credit.
95. Misc: Pay your bills online to save on postage and checks. The credit union has free online bill paying.
96. Misc: When you are buying something other than absolute necessity, figure out how many hours you have to work in order to buy the item. Is it worth it?
97. Misc: Avoid any kind of shopping when you are tired, stressed, or hungry. You are not likely to think through your purchases.
98. Misc: If you still use a film camera and take a lot of pictures, invest in an inexpensive digital camera and print only the pictures that you really love. The camera will pay for itself in not having to buy film and developing pictures that didn't turn out.
99. Misc: Get organized. If you can't find it or don't remember you have it, you will buy it again.
100. Misc: Kick your expensive habits (cigarettes, alcohol)
101. Misc: Read books and visit websites about living frugally. Even if you don't learn anything new, reading about other people who are trying to live frugally will keep you motivated.

