

# the simple dollar

financial talk for the rest of us

## Little Steps: 100 Great Tips For Saving Money For Those Just Getting Started



Anyone can turn their finances around if they just take that first step - the first step is always the hardest one. After that, you start taking more and more little steps and before you know it, your financial life is getting better and better. What follows is a **list of 100 more steps to take**. Each of these tactics are simple little moves you can make to improve your financial situation. Some of them take just a few minutes,

others might take an hour or two, some of them require a bit of regular effort, but they're all incredibly simple - anyone can do them. Each of them also save significant money, especially over the long haul, and when combined together these tips can save you a lot of money *now*.

Obviously, **not all of these tips will apply to everyone**. Just go through the list and find ten or fifteen that *do* apply to you and use them in your life - you'll quickly find yourself saving some serious scratch.

**1. Switch your bank accounts to a bank that respects you.** You shouldn't be spending your hard-earned money on maintenance fees - you also should be earning some serious interest on your checking and savings accounts.



**2. Turn off the television.** One big way to save money is to watch less television. There are a lot of financial benefits to this: less exposure to guilt-inducing ads, more time to focus on other things in life, less electrical use, and so on. It's great to unwind in the evening, but seek another hobby to do that.

**3. Turn a critical eye to your "collections."** Most people collect something - what do you collect? Is it something that consistently

brings you joy? Or is it something that you just do out of habit at this point? Does the collection itself have value? Could you perhaps “trim the fat” from this collection by getting rid of duplicates or getting rid of the items you no longer use? Also, could you perhaps cut down on your spending on that hobby? Focus on trimming the things you don’t feel strongly about – if you dig into things that *bother* you, you’re going to eventually relapse.

**4. Sign up for every free customer rewards program you can.** Even if you rarely shop at that place, having a rewards card for that place will eventually net you some coupons and discounts.

**5. Make your own gifts instead of buying stuff from the store.** You can make food mixes, candles, bread, cookies, soap, and all kinds of other things at home quite easily and inexpensively. These make spectacular gifts for others because they involve your homemade touch, plus quite often they’re consumable, meaning they don’t wind up filling someone’s closet with junk. Even better – include a personal handwritten note with the gift. This will make it even more special than anything you could possibly buy down at the mall, plus it saves you money.

**6. Master the thirty day rule.** Whenever you’re considering making an unnecessary purchase, wait thirty days and then ask yourself if you still want that item. Quite often, you’ll find that the urge to buy has passed and you’ll have saved yourself some money by simply waiting. If you want, you can even keep a “thirty day list” where you write down the item and the day you’ll reconsider it, but I prefer just to keep this one in my head – that way, I often just forget about the unimportant things.

**7. Write a list before you go shopping – and stick to it.** One should *never* go into a store without a strong idea of what one will be buying while in there. Make a careful plan of what you’ll buy before you go, then stick strictly to that list when you go to the store. Don’t put anything in the cart that’s not on the list, no matter how tempting, and you’ll come out of the store saving a bundle.

**8. Invite friends over instead of going out.** Almost every activity at home is less expensive than going out. Invite some friends over and have a cookout or a potluck meal, then play some cards and have a few drinks. Everyone will have fun, the cost will be low, and the others will likely reciprocate not long afterwards.

**9. Instead of throwing out some damaged clothing, repair it instead.** Don’t toss out a shirt because of a broken button – sew a new one on with some closely-matched thread. Don’t toss out pants because of a hole in them – put in a patch of some sort and save them for times when you’re working around the house. Simple sewing can be done by anyone – it just takes a few minutes and it saves a lot of money by keeping you from buying new clothes when you don’t really need to.

**10. Don’t spend big money entertaining your children.** Most children, especially young ones, can be entertained very cheaply. Buy them an end roll of newspaper from your local paper and let their creativity run wild. Make a game out of ordinary stuff around the house, like tossing pennies into a jar, even. Realize that what your children want most of all is your *time*, not your stuff, and you’ll find money in your pocket and joy in your heart.

**11. Call your credit card company and ask for a rate reduction.** Take any of your credit cards that are carrying a balance, flip them over, and call the number on the back. Tell them that you want an interest rate reduction or you’ll take your business elsewhere. If the first person you talk to won’t do it, ask to talk to a supervisor. If you have a \$5,000 balance, even a 3% rate reduction saves you \$150 a year.

**12. Clean out your closet.** Go through your closets and try to get rid of some of the stuff in there. You can have a yard sale with it, take it to a consignment shop, or even donate it for the tax deduction – all of which turn old stuff you don’t want to use any more into money in

your pocket. Not only that, it's often a psychological load off your mind to clean out your closets.

**13. Buy video games that have a lot of replay value - and don't acquire new ones until you've mastered what you have.** My [video game buying habits](#) have changed quite a bit since my "game of the week" days. Now, I focus on games that can be played over and over and over again, and I focus on mastering the games that I buy. Good targets include puzzle games and long, involved quest games - they maximize the value of your gaming dollar.

**14. Drink more water.** Not only does drinking plenty of water have great health benefits, [water drinking has financial benefits, too](#). Drink a big glass of water before each meal, and not only will you digest it better, you won't eat as much, saving on the ol' food bill. You'll also find yourself feeling a bit better as you begin to get adequately hydrated (most Americans are perpetually somewhat dehydrated).



**15. Cut back on the convenience foods - fast foods, microwave meals, and so on.** Instead of eating fast food or just nuking some pre-packaged food when you get home, try [making some simple and healthy replacements](#) that you can take with you. An hour's worth of preparation one weekend can give you a ton of cheap and handy meals that will end up saving you a *lot* of cash and not eat into your time when you're busy.

**16. Give up expensive habits, like cigarettes, alcohol, and drugs.** Those habits cause money to flow away from you with nothing in return. Call up your fortitude and work hard to kick the habits and you'll find that money staying in your pocket instead of burning up and floating away.

**17. Make [a quadruple batch of a casserole](#).** Casseroles are nice, easy dishes to prepare, but on busy nights, it's often still easier to just order some take-out or eat out or just plop a pre-packaged meal in the oven. Instead, the next time you make a casserole, make *four* batches of it and put the other three in the freezer. Then, the next time you need a quick meal for the family, grab one of those batches and just heat it up - easy as can be. Even better, doing this allows you to buy the ingredients in bulk, making each casserole cheaper than it would be ordinarily - and far, far cheaper than eating out or trying a prepackaged meal.

**18. Be diligent about turning off lights before you leave.** If you spend one minute turning off lights before a two hour trip, that's [the equivalent of earning \\$50 an hour](#). That's some impressive savings, particularly if you do it before longer trips. The key is to *use less energy*, particularly when you're not using the device.

**19. Swap books, music, and DVDs cheaply on the internet via services like [PaperBackSwap](#).** You can very easily swap the books and CDs and DVDs you've grown bored with via the internet with others. Just use sites like [PaperBackSwap](#), clean out your media collection, and trade them with others online. The best part? You'll get a flood of new books (or CDs or DVDs) to enjoy, mailed right to you - for free.

**20. Maximize yard sales.** I like to stop by yard sales if I see them, but I recognize that often the stuff there is junk. Thus, [I'm careful about what I buy and I use clever tactics to find it - and lower the prices](#). That way, I wind up with a really big bargain - or else I can just walk away with the money in my pocket, having been entertained for a bit.

**21. Install CFL (or, even better, LED) bulbs wherever it makes sense.** These bulbs might cost more initially, but they both have a longer life than normal incandescent bulbs and they both eat far less electricity. CFLs tend to use about 25% of the electricity of an incandescent - LEDs use about 2%. CFLs are cheaper than LEDs right now and produce better light, but not quite as good as incandescent bulbs. My policy? Put LEDs in closets and out of the way places,

use CFLs for hall and some room lighting, and use incandescent bulbs (until the other bulbs get better) where you read and do other eye-intensive activities. This will trim a significant amount from your electric bill.

**22. Install a programmable thermostat.** These devices regulate the temperature in your house automatically according to the schedule that you set. Thus, when you're not home, it allows the heating or cooling to turn off for several hours, saving you on your energy bill. A programmable thermostat can easily cut your energy bill by 10 to 20%.

**23. Buy appliances based on reliability, not what's cheapest at the store.** It's worth the time to do a bit of research when you buy a new appliance. A reliable, energy efficient washer and dryer might cost you quite a bit now, but if it continually saves you energy and lasts for fifteen years, you'll save *significant* money in the long run. When you need to buy an appliance, research it - start with back issues of Consumer Reports at the library. An hour's worth of research can easily save you hundreds of dollars.

**24. Clean your car's air filter.** A clean air filter can improve your gas mileage by up to 7%, saving you more than \$100 for every 10,000 miles you drive in an average vehicle. Plus, cleaning your air filter is easy to do in just a few minutes - just follow the instructions in your automobile's manual and you're good to go.

**25. Hide your credit cards.** Take your credit cards and put them in a safe place in your home, *not* in your wallet where it's easy to spend them. If you argue that you need it for "emergencies," just be sure to keep a small amount of cash hidden in your wallet for these emergencies. Don't keep plastic on you until you have the willpower to not use it even when you're sorely tempted.

**26. Plan your meals around your grocery store's flyer.** Instead of just planning your meals based on a cookbook or whatever you can dream up, plan all your meals around what's on sale in your grocery store's flyer. Look at the biggest sales, then plan meals based on those ingredients and what you have on hand, and you'll find yourself with a much smaller food bill than you're used to.

**27. Do a price comparison - and find a cheaper grocery store.** Most of us get in a routine of shopping at the same grocery store, even though quite often it's not the one that offers the best deals on our most common purchases. Fortunately, there's a simple way to find the cheapest store around. Just keep track of the twenty or so things you buy most often, then shop for these items at a variety of stores. Eventually, one store will come out on top for your purchases - just make that one your regular shopping destination and you'll automatically save money.

**28. Challenge yourself to try making your own things.** Before I tried it myself, I thought homemade breadmaking was complicated and a waste of time and money. I came to find out that it was pretty easy and it was actually much cheaper, healthier, and tastier than buying a loaf from the store. Now, we rarely ever buy bread products at the store - and we save money by making that choice.

**29. Don't spend money just to de-stress.** Quite often, I used to spend money just to wind down from a stressful day at work. Instead, I've found that I quite often feel much better by going home and taking some quiet time just to stretch and then meditate. I end up feeling much more together, happy, and ready to face an evening with the kids in the right mindset than I ever would by just blowing some cash after work. Instead of spending to de-stress, try some basic meditation techniques, stretching, or yoga and see how you feel.

**30. Talk to your loved ones about what your dreams are.** This seems like an odd way to save money, but think about it. If you spend time with the people you love the most and come to some consensus about your dreams, it becomes easy for you all to plan for it. If you're all planning and working together towards this dream, it becomes easier to stay focused on it and

reach it. Set a big, audacious goal together and encourage each other to be financially fit - soon, you'll find you're doing it naturally and your dreams are coming closer than ever.

**31. Do a "maintenance run" on your appliances.** Check them to make sure there isn't any dust clogging them and that they're fairly clean. Look behind the appliances, and use your vacuum to gently clear away dust. Check all of the vents, especially on refrigerators, dryers, and heating and cooling units. The less dust you have blocking the mechanics of these devices, the more efficiently they'll run (saving you on your energy bill) and the longer they'll last (saving you on replacement costs).

**32. Cancel unused club memberships.** Are you paying dues at a club that you never use? Like, for instance, a gym membership or a country club membership? Cancel these club memberships, even if you think you *might* use them again someday - you can always renew the membership at a later date if it turns out that you actually do miss it.

**33. When shopping for standard items (clothes, sports equipment, older games, etc.), start by shopping used.** Quite often, you can find the exact item you want with a bit of clever shopping at used equipment stores, used game stores, consignment shops, and so on. Just make these shops a part of your normal routine - go there first when looking for potential items and you *will* save money.

**34. Keep your hands clean.** This one's simple - just wash your hands thoroughly each time you use the bathroom or handle raw foods. You'll keep yourself from acquiring all kinds of viruses and bacteria, saving you on medical bills and medicine costs and lost productivity. That's not to say you shouldn't explore the world and get your hands dirty sometimes - that's good for you, too - but basic sanitation does help keep the medical bills away.

**35. Remove your credit card numbers from your online accounts.** It's easy to spend online when you have your card information stored in an account - just click and buy. The best way to break this habit is to simply delete your card from the account. That way, when you're tempted to spend, you'll be forced to spend the time to dig out your card - and really think about why you're spending this money.

**36. Give a gift of a service instead of an item.** For new parents, give an evening of babysitting as a gift. If you know pet owners, offer to take care of their pets when they travel. Offer up some lawn care as a gift to a new homeowner. These are always spectacular gifts for anyone - I know that, as a parent of a toddler and an infant, I *love* receiving a babysitting gift, probably more than any "stuff" I might receive.

**37. Do holiday shopping right after the holidays.** Most people use this technique for Christmas, but it works for every holiday. Wait until about two days after a holiday, then go out shopping for items you need that are themed for that day. Get a Mother's Day card for next year the day after Mother's Day. Get Easter egg decorating kits the day after Easter. Get wrapping paper and cards and such the day after Christmas. The discounts are tremendous, and you can just put this stuff in the closet until next year, saving you a bundle.

**38. Join up with a volunteer program.** It's a great way to meet new people, get some exercise, and involve yourself in a positive project that can lift your spirit. It also comes without a cost to you and can provide a lot of entertainment and a fulfilling day when you're in the right mindset. I've come to spend more and more of my time volunteering, serving on various committees and groups in the community - and it's the best thing I've ever done.

**39. Reevaluate the stuff in the rooms in your house.** Go into a room and go through every single item in it. Do you really need that item? Are you happy that it's there, or would you be just fine if it were not? If you can find stuff to get rid of, get rid of it - it just creates clutter and it might have some value to others. You also improve the perceived value of your house - and you're likely to get a lot of cleaning done in the process. It's a frugal win-win-win.

**40. Try generic brands of items you buy regularly.** Instead of just picking up the ordinary brand of an item you buy, try out the store brand or generic version of the item. Likely, you'll save a few cents now, but you'll also likely discover that the store brand is just as good as the name brand - the only difference between the two, often, is the marketing. Once you're on board the generic train, you'll find your regular grocery bill getting smaller and smaller.

**41. Prepare some meals at home.** Get an accessible and easy-to-use cookbook (my favorite "beginner" cookbook is Mark Bittman's excellent *How to Cook Everything*) and try making some of the dishes inside. You'll find that cooking at home is much easier than you think - and way cheaper and healthier than take-out or dining out. Even better, you can easily prepare meals in advance - even handy fast food type meals.

**42. Switch to term life insurance.** Repeat after me: *insurance is not an investment*. Switch to term insurance instead and use that difference in cost to get yourself out of debt and start building some wealth. Universal and whole policies are much more expensive and offer a sub par investment opportunity - you're much better off getting yourself free of a debt burden than spending extra on such things.

**43. Go for reliability and fuel efficiency when buying a car.** A reliable and fuel efficient car will save you thousands over the long haul. Let's say you drive a vehicle for 80,000 miles. If you choose a 25 miles per gallon car over a 15 miles per gallon car, you save 2,133 gallons of gas. At \$3 a gallon, that's \$6,400 in savings right there. Reliability can pay the same dividends. Do the research - it will pay off for you.

**44. Don't go to stores or shopping centers for entertainment.** Doing so is just an encouragement to spend money you don't really have on stuff you don't really need. Instead, find other places to entertain yourself - the park, the basketball court, a museum, a friend's house, or even in your own home. Don't substitute shopping for entertainment and you'll be way better off.

**45. Master the ten second rule.** Whenever you pick up an item in order to add it to your cart or to take it to the checkout, stop for ten seconds and ask yourself *why* you're buying it and whether you actually *need* it or not. If you can't find a good answer, put the item back. This keeps me from making impulse buys on a regular basis.

**46. Rent out unused space in your home.** Do you have an extra bedroom that's not being used? Rent it out. In our home, we could, if times were tough, rent out our entire basement - it has a "living room," a bedroom, and a bathroom and has a stairwell right by the kitchen. If we found the right person, this would bring in a *lot* of extra money.

**47. Create a visual reminder of your debt.** Basically, just make a giant progress bar that starts with the amount of debt you have and ends with zero. Each time you pay down a little bit, fill in a little more of that progress bar. Keep this reminder in a place where you'll see it often, and keep filling it in regularly. It keeps your eyes on the prize and leads you straight to debt freedom.

**48. Get rid of unread magazine subscriptions.** Do you have a pile of unread magazines sitting around your house? Likely, it's the result of a subscription that you're not reading. Not only should you not renew that magazine, you should give their subscription department a call and try to cancel for a refund - sometimes, they'll give you the prorated amount back. I've had to cull my subscriptions in the past, but I've never regretted it.

**49. Eat breakfast.** Eating a healthy breakfast fills you up with energy for the day and also decreases your desire to eat a big lunch in the middle of the day. Not only that, breakfast can be very healthy, quick, and inexpensive. A bowl of oatmeal in the morning is often the one thing that keeps me from running out to eat an expensive lunch later in the day - and it keeps me peppy and full of energy for the entire morning instead of in a coffee-laced daze.

**50. Swap babysitting with neighbors.** We live in a neighborhood with an army of young children out and about. Because of that, there are a lot of parents out there who are quite willing to swap babysitting nights with us, saving you the money of hiring one for an evening out. A few families even take this to incredible extremes. Try to find another set of parents or two that you trust, and swap nights of babysitting with them. That way, you'll get occasional evenings free without the cost of a babysitter, saving you some scratch.

**51. Don't fear leftovers - instead, jazz them up.** Many people dread eating leftovers - they're just inferior rehashes of regular meals, not exactly enjoyable to the discerning palate. However, there's nothing cheaper than eating leftovers and with a few great techniques for making leftovers tasty, you can often end up with something surprising and quite delicious on the other end. My favorite technique? *Chaining* - using the leftovers as a basis for an all-new dish.

**52. Go through your clothes - all of them.** If you have a regular urge to buy clothes, go through *everything* that you have and see what you might find. Take the clothes at the back of the closet and bring them to the front and suddenly your wardrobe will feel completely different. Take the clothes buried in your dresser and pull them to the top. You'll feel like a brand new person who doesn't need to spend money on clothes right now.

**53. Brown bag your lunch.** Instead of going out to eat at work, take your own lunch. Lots of people think that this means "nasty lunch," but it doesn't. With some thoughtful preparation and just a few minutes of time, you can create something quite enjoyable for your brown bag lunch - and save a fistful of cash each day, too.

**54. Learn how to dress minimally.** Buy clothes that mix and match well and you'll not need nearly as many clothes. If you have five pants, seven shirts, and seven ties that all go together, you have almost an endless wardrobe right there just by mixing and matching. This is exactly what I do in order to minimize clothes buying and still look professional - I just mix and remix what I wear by using utilitarian clothes options to begin with.

**55. Ask for help and encouragement from your inner circle.** Sit down and talk to the people you love and care about the most and ask them for help. Tell them that you're trying to trim your spending and you'd love it if they offered any suggestions and support they might have - and *pay attention* to what they tell you. They might have some personal insights for your situation that will really help.

**56. If something's broken, give a fair shot at repairing it yourself before replacing it or calling a repairman.** Get a handyman's book or advice from the internet and give it a shot yourself. I've fixed clocks, air conditioners, and VCRs by doing this before, saving significant cash by saving on a replacement or on a repair person.

**57. Keep an idea notebook in your pocket.** I've wasted countless amounts of time and money simply because I've forgotten things in my head. Instead of relying on my memory, I keep a small notebook with me to jot down ideas and things I need to remember, then I check it regularly throughout the day. This keeps me from forgetting to pick up milk and having to backtrack ten miles, for starters.

**58. Invest in a deep freezer.** A deep freezer, after the initial investment, is a great bargain. You can use it to store all sorts of bulk foods, which enables you to pay less per pound of it at the market. Even better, you can store lots of meals prepared in advance, enabling you to just go home and pop something homemade (and cheap) in the oven.

**59. Look for a cheaper place to live.** The cost of living in Iowa is surprisingly low, enough so that I'm quite happy to give up the cultural opportunities of other places to enjoy Iowa all year around. When I want to enjoy the cultural opportunities of another place, I'll travel there - after all, I can afford it. Take a serious look about moving to a less expensive area - if you can find work there, then a move can definitely put you in better financial shape.

**60. Check out what your town's parks and recreation board has to offer.** My town has several wonderful parks, free basketball and tennis courts, free disc golf, trails, and lots of other stuff just there waiting to be used. You can go have fun for hours out in the wonderful outdoors, playing sports, hiking on trails, or trying other activities - and it's all there for free. All you have to do is discover it.

**61. Air up your tires.** For every two PSI that all of your tires are below the recommended level, you lose 1% on your gas mileage. Most car tires are five to ten PSI below the normal level, so that means by just airing up your tires, you can improve your gas mileage by up to 5%. It's easy, too. Just read your car's manual to see what the recommended tire pressure is, then head to the gas station. Ask the attendant inside if they have a tire air gauge you can borrow (most of them do, both in urban and rural settings), then stop over by the air pump. Check your tires, then use the pump to fill them up to where they should be. It's basically free gas!

**62. Start a garden.** Gardening is an inexpensive hobby if you have a yard. Just rent a tiller, till up a patch, plant some plants, keep it weeded, and you'll have a very inexpensive hobby that produces a huge amount of vegetables for you to eat at the end of the season. I like planting a bunch of tomato plants, keeping them cared for, then enjoying a huge flood of tomatoes at the end of the summer. We like to eat them fresh, can them, and make tomato juice, sauce, paste, ketchup, pasta sauce, and pizza sauce. Delicious (and very inexpensive)!

**63. Dig into your community calendar.** There are often tons of free events going on in your town that you don't even know about. Stop by the local library or by city hall and ask how you can get ahold of [a listing of upcoming community events](#), and make an effort to hit the interesting ones. You can often get free meals, free entertainment, and free stuff just by paying attention - even better, you'll get in touch with what's going on around you.

**64. Take public transportation.** If the city's transit system is available near you, take it to work (or to play) instead of driving your car. It's far cheaper and you don't have to worry about parking your vehicle. When I lived in a larger city, I bought an annual transit pass that actually paid for itself after less than two months of use compared to using an automobile - and after that, for ten months, I basically could ride to work (and to some events) for free. *That's* money in the bank.

**65. Cut your own hair.** I can cut mine myself with a pair of clippers, for example. I just cut it really short every once in a while and don't worry about it too much. Just put a garbage bag over the bathroom sink, bust out the clippers and scissors, and get it done. Two or three cuts will pay for the clippers, and then you're basically getting free haircuts. With a bit of practice, you can make it look *good*, too.

**66. Carpool.** Is there anyone that lives near you who works at the same place (or near the same place) that you do? Why not ride together, alternating drivers each day? You can halve the wear and tear and gas costs for your car - and for your acquaintance as well.

**67. Design your "debt snowball."** Everyone needs a plan to help them get out of debt, so sit down and [plot out what debts you're going to pay off and in what order](#). Simply having a plan goes a long way towards bringing that plan into action, and paying off debts early is one of the surest ways to put money in your pocket over the long run.





**68. Get a crock pot.** A crock pot is perhaps the best deal on earth for reducing cooking costs in a busy family. You can just dump in your ingredients before work, put it on simmer, and *dinner is done* when you get home. There are countless recipes out there for all variety of foods, and every time you cook this way, you're saving money as compared to eating out.

**69. Do some basic home and auto maintenance on a regular schedule.** Instead of just waiting until something breaks to deal with it, develop a monthly maintenance schedule where you go around your home (and your car) and perform a bit of maintenance where it's needed. This little activity, taking you just an hour or two a month, will keep things from breaking down and help you see problems before they become disasters.

**70. Pack food before you go on a road trip.** Have everyone pack a sack lunch for the trip. That way, instead of stopping in the middle of the trip, driving around looking for a place to eat, spending a bunch of time there, and then paying a hefty bill, you can just eat on the road or, better yet, stop at a nice park and stretch for a bit. Plus, you'll save a lot of money and a fair amount of time this way.

**71. Go through your cell phone bill, look for services you don't use, and ditch them.** Sit down and go through each item on your bill and see if there's anything there that you don't use, like a surfeit of text messages or web access or something to that effect. Then call your cell phone company and ask to have those services eliminated. Boom, you're saving money.

**72. Consolidate your student loans.** Interest rates are quite low right now, so it might be worthwhile to consolidate your student loans into one low-rate package. Look into the various student loan consolidation packages - even a 1% reduction on a \$10,000 loan saves you \$100 a year - and your loan is probably bigger than that (and the rate cut you could get is probably bigger).

**73. When buying a car, go for late model used.** These are typically cars coming straight off of leases, meaning they were cared for by reliable owners. My truck was purchased with this criteria and has lasted me several years already with only one significant issue - and I saved a ton of money on the purchase price over buying new. Only now is it beginning to show significant signs of aging - and with the money I saved on that purchase, I was able to get out of debt that much quicker.

**74. Hit the library - *hard*.** Don't look at a library as just a place to get old books. Look at it as a free place to do all sorts of things. I've used it to learn a foreign language, meet people, use the Internet anonymously, check out movies and CDs, grab local free newspapers, and keep up on community events. Best of all, it doesn't cost a dime.



**75. Use a simple razor to shave.** I've been a big advocate of the basic safety razor for a long time, but that's just one piece of the puzzle. For "normal" shaves, I just shave in the shower and dry off the blade afterwards, using just soap for lather - incredibly cheap,

since I only swap blades once every few weeks. The real moral of the story? Use a simple razor - not an expensive electric one that stops working in three years - and shave your face when it's wet. You can get a very good shave with some practice and save a lot of money over the long haul.

**76. Find daily inspiration for making intelligent moves.** I'm usually inspired by my children. Perhaps you're inspired to make changes by your spouse - or even by someone in the community you respect. Maybe it's just a personal goal, like an early retirement. Find something that makes you *want* to make positive changes, then use that person or thing as a constant reminder. Keep a picture of it in your wallet, in your vehicle, and on your bathroom mirror. Keep it in your mind as much as you possibly can.

**77. Find out about *all* of the benefits of your job.** Most people aren't even aware of all of the benefits available to them. Spend some time with an HR person finding out about *all the benefits of your job* - you might be surprised at what you might find. I found free tickets to sporting events, free personal improvement opportunities, and an optional employee match on some retirement funds that maximized the money I was socking away. This not only cut down on my own spending on things like sporting and community events and educational classes, but also improved my retirement plan.

**78. Make your own items instead of buying them.** I like to make my *own laundry detergent* and *my own Goo-Gone*, for starters. I also like making *Glade, Windex, and Soft Scrub*. In both cases, it's way cheaper than buying the commercial version. Hunt around for recipes - it's amazing how many things you can make at home in just a few minutes that saves a ton of money compared to the commercial version.

**79. Encourage your friends to do less expensive activities.** This is often a tricky thing to do, but there are *a number of techniques* you can try. My favourite one is to be the first one to suggest something - that often gives you the power to steer the group towards things that are cheaper. If you can convince your friends to go to the park and shoot hoops instead of going golfing, those green fees are going to stay in your pocket.

**80. Don't speed.** Not only is it inefficient in terms of gasoline usage, it also can get you pulled over and cost you a bundle, as *I discovered a while back*. It's highly cost-efficient to just drive the speed limit, keep that gas in the tank, and keep the cops off your tail.

**81. Read more.** Reading is one of the cheapest - and most beneficial - hobbies around. Most towns have a library available to the public - just go there and check out some books that interest you. Then, spend some of your free time in a cozy place in your house, just reading away. You'll learn something new, improve your reading ability, enjoy yourself, and not have to spend a dime. Here are *some more techniques for getting into the reading flow*.

**82. Buy a smaller house.** It's a little big. You often find ourselves in the same room in the house, just surrounded by empty space. You don't need a giant place to live. Instead, buy something more modest and you'll find yourself with plenty of room - and still plenty of cash in your pocket.

**83. Drive a different route to work.** This is an especially powerful tip if you find yourself "automatically" stopping for something on the way into work or the way home. Get rid of that constant drain by *selecting a different route that doesn't go by the temptation*, even if the new route is a bit longer. You'll still be time ahead (because you're not stopping) and you'll definitely be money ahead.

**84. Always ask for fees to be waived.** Any time you sign up for a service of any kind and there are sign-up fees, ask for them to be waived. Sometimes (but not always), they will be - and you save money just by being forthright about not wanting to pay excessive fees. I did this with my last cell phone sign-up and got part of my fees waived, cutting down significantly on the bill.

**85. Don't overspend on hygiene products.** For most people, inexpensive hygiene products do the trick - for example, I just buy whichever toothpaste is the cheapest, and the same goes with deodorant and the like. The key is to use this stuff regularly and consistently - bathe daily, keep yourself clean, and you'll be just fine. No need to buy a \$40 facial scrub if you actually scrub your face properly.

**86. Eat less meat.** For the nutritional value, meat is very expensive, especially as compared to vegetables and fruits. Simply change around your regular meal proportions to include more fruits and vegetables and less meats - eat a smaller steak and a bigger helping of green beans, for example. Not only is this a healthier way to eat (saving on health costs), it's also less expensive.

**87. Use a brutally effective coupon strategy.** Here's the trick: wait a month before using the coupons. Save your coupon flyer out of your Sunday paper for a month, then bust it out and start cutting anything that might be of interest. For a bonus kicker, use the coupons in comparison with your grocery store flyer that week to find out ways you can use a coupon to reduce the cost of an item already on sale - you can wind up paying pennies for some things and, on occasion, actually get food for free (I've come home with a ton of free yogurt containers before, for example).

**88. Air seal your home.** Most homes have some air leaks that make the job of keeping it cool in summer and warm in winter that much harder - and that much more costly for you. Spend an afternoon air sealing your home - the DoE has a great guide on basic air-sealing.

**89. Make your own beer or wine.** If you enjoy an occasional drink, this is a great way to enjoy some of the beverages that you love at a very cheap price. You can easily make five gallons of beer or wine at once and it doesn't take that long, either, once you have the basic ingredients. Even better, it's a great activity to do with friends - you buy the equipment, they bring the juice and you both get a few bottles of delicious homemade wine out of the deal. A nice entertainment, plus some free beverages - that's a great frugal deal.

**90. Make sure all your electrical devices are on a surge protector.** This is especially true of your entertainment center and your computer equipment. A power surge can damage these electronics very easily, so spend the money for a basic surge protector and keep your equipment plugged into such a device.

**91. Get on an automatic debt repayment plan for any student loans you have.** Many student loans offer a rate reduction if you sign up for their automatic debt repayment plan. This way, not only do you save a few bucks a month, you don't have to go to the effort of actually paying the bill. Our automatic plan saved us about \$60 a year.

**92. Cut down on your vacation spending.** Instead of going on a big, extravagant trip, pack up the car and see some of America some years for vacation. One of the best vacations I've ever taken was when my son was an infant - we just packed up the car and drove around Minnesota, eventually camping for a few days along the north shore of Lake Superior. For a week long relaxing vacation, it was incredibly cheap and quite memorable, too.

**93. Cancel the cable or satellite channels you don't watch.** Many people with cable services often are paying for a premium package but rarely watch those extra channels. For the longest time, my wife and I were subscribed to HBO, Starz, and Cinemax, yet we would only tune in once a month at best. We argued that it was worth it because we could watch a movie or a great drama whenever we wanted, but it would have been far cheaper just to rent a movie. Get rid of the excess channels and put that cash back in your pocket.

**94. Exercise more.** Go for a walk or a jog each evening, and practice stretching and some light muscle exercise at home. These exercises can be done at home for very little, meaning you've got an activity without a lot of cost, and the health benefits are enormous. Just set aside some time each day to get some exercise, and your body *and wallet* will thank you.

**95. Utilize online bill pay with your bank.** This serves two purposes. First, it keeps you in much closer contact with your money, as you can keep a very close eye on your balance and be in much less danger of over-drafting. Second, it saves you money on stamps and paper checks by allowing you to just fill in an online form, click submit, and have your bill paid. Try it out - and take advantage of it if you're not already.

**96. Buy staples in bulk.** We buy items we use a lot of in bulk, particularly items that don't perish - trash bags, laundry detergent, diapers, and so on are purchased in the largest amounts possible. This cuts down on their cost per usage by quite a bit and, over the long haul, begins to add up to some serious money. Even better, we don't have to shop for these items very often, saving time and a fraction of the cost of a trip to the grocery store.

**97. Connect your entertainment center and/or computer setup to a true smart power strip.** A device like the [SmartStrip LCG4](#) basically cuts power to all devices on the strip depending on the status of the first item on the strip. So, if you have your workstation hooked up to this, every time you power down your workstation, your monitor powers down, your printer powers down, your scanner powers down, and so on. You can do the same thing with your entertainment console - when you turn off the television, the cable/satellite box also goes off, as does the video game console, the VCR, the DVD player, and so on. This can save you a *lot* of electricity and significantly trim your power bill.

**98. Don't beat yourself up when you make a mistake.** Even if you make ten good choices, it's easy to beat yourself up and feel like a failure over one bad choice. If you make a big mistake and *realize it*, think about *why* you realized it now instead of then, and try to apply that later on. The memory of that mistake can end up being very valuable, indeed.

**99. Always keep looking ahead.** Don't let the mistakes of your past drag you down into more mistakes. Look ahead to the future. The choices you make now won't affect the past - but they definitely will affect the future. Think back, and remember how the bad choices you made earlier are costing you now, and constantly remember to not make those mistakes now so that they don't cost your future self.

**100. Never give up.** Whenever the struggle against debt feels like it's too much, go read a personal finance blog and remember that there are a lot of people out there fighting the same fight. Read around through the archives and learn some new things - and perhaps get inspired to keep going, no matter what.