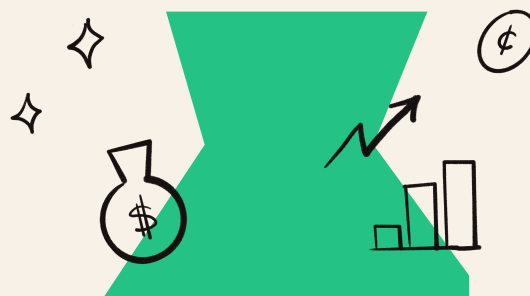


50 SIMPLE WAYS TO SAVE MONEY



01 Lower your water heater to 120 degrees

For every 10 degrees you lower the temperature, you could save up to 5% on water heating costs.

07 Take advantage of end-of-the-season sales and store for next year

You can get staple items, such as winter hats, bathing suits, and holiday decorations, at a fraction of the cost.

02 Take advantage of stores that price adjust

If the price of an item drops within a specific timeframe, you can get the balance back.

08 Make homemade cleaning products

Instead of buying expensive products for each room, create a multi-purpose cleaner with common household ingredients.

03 Repair shoes instead of buying new ones

Giving your shoes a facelift can cost as little as \$10 – a fraction of a new pair of shoes.

09 Buy foaming hand soap

People tend to use less soap because it's pre-lathered.

04 Put money on gift cards to limit spending

Since you only have an allotted amount, you'll be cut off when the card hits \$0.

10 Collect loose change in a jar

Once the jar is full, bring it to the bank to deposit – you'll be shocked at how much you saved.

05 Designate a “no spend day” each week

This is a simple – and effective – way to budget. To take this one step further, put the money you usually spend into a savings account.

11 Avoid impulsive purchases by waiting 30 days

You may discover that you don't need the item and will be happy you didn't waste money.

06 Cut laundry detergent use in half

Many detergents are highly concentrated, so a little goes a long way, stretching your buck.

12 Unsubscribe from retail emails

Eliminating these emails will prevent you from purchasing things you may not need.



13 Organize a neighborhood swap meet

A swap meet is a great — and free — way to give previously loved items a new home.

14 Double a recipe and freeze the leftovers

You will get two meals out of one and eliminate potential waste using the ingredients more efficiently.

15 Ask doctors for generic versions of drugs

Generic drugs cost between 20% and 70% less than name-brands.

16 Keep blinds down on hot, sunny days

Blocking the sun will keep your house cooler, and your AC will use less energy.

17 Install low-flow shower heads and faucet aerators

These gadgets will reduce water usage and lower your water bill.

18 Comparison shop for car and homeowners insurance annually

Rates are constantly changing, and you may save money by switching providers.

19 Use smart power strips

Smart power strips automatically turn off electricity on the items you are not using, saving you energy.

20 Switch to LED lightbulbs

LED light bulbs use around 75% less energy than incandescent bulbs.

21 Join cash-back apps

Cash-back apps give you rebates on purchases and also coupons for discounts.

22 Install weatherstripping

Weatherstripping helps prevent air from entering your house, lowering your energy bill by around 7.5%.

23 Unplug chargers when you're not using them

Chargers still use energy when a device isn't plugged into them.

24 Shop on Wednesdays

Stores often launch new sales in the middle of the week.

25 Consolidate media streaming services

Only keep the services you use often and cancel the ones you hardly use.



26 Switch to a high-yield savings account

A high-yield savings account grows faster than a traditional savings account.

27 Automate transfers to a savings account

This will help you passively build your savings with little thinking.

28 Create a grocery list to avoid overspending

Know precisely what you're shopping for to avoid impulse buying.

29 Visit local libraries for discounted entertainment passes

You may find discounted – or even free – passes to local events.

30 Run appliances before 3 pm or after 7 pm

Power companies charge lower rates during times when demand is lower.

31 Evaluate cellphone plan for unused services

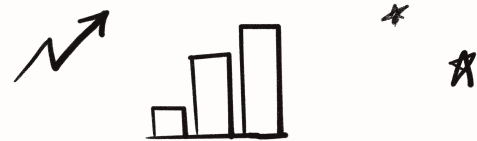
Cut back on warranties, costly data plans, and phone insurance. Plus, you may find additional opportunities to save money, such as going paperless.

32 Cancel unnecessary subscriptions

While subscription costs are generally low, it all adds up.

33 Don't save billing information

This will make it harder to approve impulse purchases.



34 Replace paper and plastic products with reusable options

Not only are you saving money by not buying these products, but you're also saving the environment.

35 Join a local Buy Nothing group

You may get high-quality items for free by trading with neighbors.

36 Use a water filter instead of buying plastic water bottles

The average American can save up to \$1,300 each by using a refillable water bottle instead of buying disposable ones.

37 Buy essential items in bulk

Many items are discounted when bought in bulk.



38 Replace store-bought beauty products with DIY alternatives

Many DIY beauty products can be made with common household ingredients that you already have.

39 Install solar panels

Solar panels save an estimated \$1,500 annually.

40 Buy refurbished products instead of new

Refurbished products work just as well as new items at a fraction of the price.

41 Audit home energy use

An energy audit shows how much energy your home consumes and how you can improve with energy-efficient appliances.

42 Use gas price comparison apps

Apps like GasBuddy will help you find the cheapest gas in your area.

43 Sign up for a multi-line cellphone plan

A family phone plan will save you between \$5 and \$15 monthly.

44 Set up automatic bill payments

You will always pay your bills on time and avoid pesky late fees.

45 Bundle cable, internet, and phone services

Many providers will offer a discount if you group services.

46 Pay with cash to avoid limitless spending

You'll know you've spent your budget when you run out of cash.

47 Use fans during the summer

Lower your AC and turn on a fan to decrease energy costs by around 14%.



48 Check if your homeowners insurance offers discounts for protection devices

Certain home upgrades can lower your premiums by up to 15%.

49 Wash clothes in cold water

Cold water uses less energy than hot water.

50 Streamline errands to save fuel

Group your errands to save time, money, and gas.