

Ten Money Saving Tips

1. Have a budget
2. Make menu plans and market list regularly
3. Call your credit cards and ask “if they will reduce your interest rate”
4. Read labels in:
 - a. Cars for gas type
 - b. Clothes for cleaning instructions
 - c. Appliances for types of maintenance
5. Don't buy new...buy used! Save depreciation...cars...furniture...jewelry
6. Regularly check cost of services
 - a. Telephone
 - b. Insurance
 - c. Banking
 - d. Online service
7. Keep a spending log for one month every year
8. Use coupons and gimmicks to your advantage
 - a. Cup/Shirts at the movie theater
 - b. Restaurants
 - c. Markets
 - d. Dry cleaning
 - e. Always ask for samples from your Doctor and Dentist
9. Don't buy on impulse
 - a. Give yourself 24 hours for every item over \$100.00
10. Maintain what you own
 - a. Cars
 - b. Garden equipment
 - c. Tools
 - d. Clothes
 - e. Electronic equipment
 - f. Appliances

