

40 EASY WAYS TO SAVE MONEY



**BEST
WALLET
HACKS**

The internet is littered with lists of a million ways to save but so many require a ton of work.

We know that taking a lunch into work each day will save you money.

The folks who don't do it aren't bad at math, they're just too busy, too stressed, too whatever... it's a lot of work to brown bag a lunch each day and some people don't like to do it.

The same goes for coffee. We know that if we banked the \$3 latte every day or used a coffee maker, we'd be able to save \$2 a day and several hundred dollars a year. But you have to remember to set the coffee, it's probably not as good as Starbucks, and when you forget to do it the night before everything goes out the window.

So I've created a better list.

It's not a million ways to save a little, it's 40 ways and each one will save you at least \$10.

Many can save you hundreds, but all will take less work than packing a lunch each and every day.

Personal & Medical Care

1. **Get your haircut at a local beauty school.** Students who are practicing will give you a big discount (or even do it free) on a haircut if you're brave enough.

2. **Always go generic on medication.** Need allergy medicine? There's a low cost alternative almost every time. Claritin is stupidly expensive and the generic (Loratadine) costs practically nothing. Go check the next time you're in the store, it's insane. Before buying the brand name, look at the active ingredient and buy the generic.

3. **Ask for medication samples.** This happened a lot for me in college, whenever I needed a prescription the doctor would just give me some samples they received from the sales rep. It never hurts to ask and you save yourself a trip to the pharmacist.

4. **Comparison shop prescription drugs.** Not all stores are priced the same, you can check GoodRX.com to comparison shop. For example, Lipitor is listed for \$10.78 at Walmart but \$12.60 at Kroger. (in the case of Lipitor, many of the cheaper prices are for atorvastatin, the generic).

5. **Don't go to the emergency room... unless it's an emergency.**

Emergency rooms are extremely expensive and are really a last resort, go to an urgent care facility instead.

6. **Walk 10,000 steps a day.** This won't directly translate into dollars in your pocket but it does give you something really easy to do that has positive health benefits. Better health means a better life with fewer expensive health issues.

Entertainment & Socializing

7. **Buy a case of beer and stay in tonight.** Instead of going to the bar and spending \$4-6 on a beer, buy a case of beer for \$20 and skip the noisiness of the bar. Bars can be fun with all their activity but you're probably just hanging out with friends anyway.

8. **If you must go out, go during happy hour.** Bars are most popular after 8 P.M, so go when it's early – for happy hour. Get half priced appetizers, half priced drinks, and then slow down after the specials are over.

9. **If you're hosting a party, make it a potluck.** Have folks bring something delicious and you won't have to pay for the whole thing yourself. You save money as well as time and stress getting everyone fed.

10. **When it comes to giving a gift, tap into your crafty side and make it yourself.** It's easy to look on sites like Pinterest and Etsy for inspiration.

11. **While you're at it, make your own cards.** Skip the expensive Hallmark cards for \$6, make your own. A personalized message is better than most of the canned stuff anyway.

12. **For movies, catch matinees or 2-for-1 promotions.** Movies at the movie theater can get really expensive, so try to catch a matinee to save a few bucks. You can also look for promotions, since only the latest hot movies ever sell out.

13. **Love Netflix? Share an account with a friend.** Netflix costs nearly a hundred bucks a year, so consider splitting one with a friend to get it for just \$50. You'll have to coordinate when you're watching but a little hassle to save \$50 isn't bad. (and Netflix's CEO has said this is OK)

14. **Visit the museums on free admission days.** Same goes for national parks too. There are always going to be free days, just check the schedule to find out when it is and get admission free.

15. **Visit the library.** Instead of buying books or movies, check out your local library. It will probably have it already and not only will you save on the purchase price, you won't have to keep the book or movie around after you're done. Chances are you won't read it again, so why pay for it? Also, by borrowing it, you're more likely finish it since you need to return it.

In Your Home

16. **Call the cable company and threaten to quit.** Cable companies are the worst to deal with but they love your business, it costs nearly nothing to provide that service and probably costs you a ton. Give them a call and threaten to cancel.

Our [money saving guide on how to ruthlessly negotiate your cable bill](#) has more strategies to use when you give them a ring. This could save you hundreds each year.

17. **Cut the cable.** How much TV do you actually watch? Consider giving it the boot – here’s [how to find alternatives when you do cut the cable](#).

18. **Cut the landline.** If you rely on it, keep it; if you don’t, snip.

19. **Get an energy audit from your utility company.** They’re usually free and can identify easy ways to reduce your energy usage. They often also give you free products, like an aerator for your faucet, which can save you even more.

20. **Get a programmable thermostat.** By setting a schedule, so the house is only heated or cooled when you’re home, can save an estimated 20% over a dumb thermostat.

21. **Turn down the heat, turn up the temperature for A/C.** Each degree is said to save 1-3% on your bill.

22. **Use appliances at off-peak hours.** Some utility companies will charge you different rates depending on when you use electricity. “Peak” times are more expensive than “Off-Peak” – so use your major appliances (dishwasher, washing machine, dryer) then if you can.

23. **Use cold water in your washing machine.** The cost to heat up water in a washing machine is about 50 cents a load, according to Mr. Electricity. Ten loads and you’re looking at \$5 in savings and you won’t notice a thing, today’s detergent is so advanced that the water doesn’t need to be hot.

24. **Switch electricity suppliers.** In some states, you have the option of changing electricity suppliers. The company that delivers your electricity won’t change but the company that produces the electricity could give you a better price per KWH.

25. **Downgrade services (like the Internet).** Are you on the base speed for Internet? Do you really need it as fast as it is? You could save hundreds each year just by downgrading your services like Internet without really noticing.

26. **Make your own household cleaners.** The ones you buy in the store are full of harsh chemicals that don’t work better than something you can make at home.

27. **Turn down the temperature of your water heater.** Most are set to 140F but should be set to 120F (that’s actually the recommended temperature). By lowering the temperature, you can save 5% for each 10 degree reduction in temperature.

28. **Replace air filters, vacuum coils, etc.** Put a reminder in your calendar to replace your HVAC filter every month, vacuum the coils of your refrigerator, and any other regular maintenance you need to do on your home. They never take long and so are easy to forget.

With Your Car

29. **Carpool just one day a week.** Get to know your co-workers or nearby friends, carpool and cut your commute's gas bill by 20%. Unless you live at home, this one small change will easily save you hundreds each year in gas and potentially more in wear and tear on your car.

30. **Shop around for car insurance.** Your life situation changes and your insurance price might too, take a few minutes to shop around.

31. **Call your auto insurance company to see if you qualify for any discounts.** Insurance companies won't lower your rates unless legally mandated; they're not in the business of doing that. But if you call and ask, they'll tell you if you qualify for any discounts. You can find more ways to [lower your auto insurance premiums with this guide](#).

32. **Keep your tires properly inflated.** It'll tell you the PSI on the side of your tire; properly inflated tires improve gas efficiency and lengthen tire life. Tires should last 65,000+ miles and given how much they cost, you want to get the most out of them.

Shopping

33. **Go through recurring subscriptions and cancel any you don't use.** Member of a gym you haven't been to in months? Magazine subscription you have piled up and not read? Take the time now to cancel them. It might not "feel" good, but it'll save you money to spend on things you like. The easiest way to do this is to scan your credit card bills; you'll see recurring charges every month. Cancel some.

(if you need to, [keep a time journal](#) to see how much you actually use it and cancel what you don't use)

34. **When shopping online, always use a cash back program.** [Swagbucks](#) is my personal favorite, is free, and you earn [Swagbucks](#) (good for gift cards) when you make purchases after clicking through the site. You can also earn Swagbucks for watching videos, answering surveys, and the like.

If you want to use an extension that does this automatically, check out [Wikibuy](#).

35. **Only buy non-perishables in bulk.** This might seem counter to everything you've ever read on the internet, but unless you are 100% certain you'll use everything, only buy non-perishables in bulk. A big sale on chicken is only a sale if you eat all of it and food waste is a huge problem in the United States.

With Your Finances

36. If you get dinged with a fee, ask to have it waived. Companies want to keep you as a customer and as long as you don't do this too often, you can usually get a fee waived. Be polite, explain you've been a great customer for a long time and that you wouldn't want one fee to end the relationship. They'll usually give in.

37. If your bank charges you a fee, find a new bank. Your bank shouldn't be charging you a fee, find a new bank that won't. You can always go with an online bank like Ally Bank, with a network of fee free ATMs, online access, and everything you could possibly need in a bank – minus the absurd fee (plus you get more than 0% interest).

38. Improve your credit score. It's a factor in many things outside of credit and loans, like your insurance bills, and here is a list of ways to increase your credit score.

Miscellaneous

39. **Shop around for your cell phone provider.** Cell phone companies have gotten insanely competitive recently, with old school companies like Verizon and Sprint battling upstarts like Republic Wireless. Shop around if you haven't in a while and don't be married to your provider, you could save big.

40. **Sign up for the email clubs of every restaurant you go to.** Restaurants will often send promotional emails, [birthday gifts](#), and other [freebies for folks on their email list](#). One local restaurant, a high end one too, sends you a free entree on your birthday and a free glass of wine on your 6-month birthday. Noodles and Company, a national chain, periodically sends out 2-for-1 deals. It never hurts to join and it's always free!

I hope you enjoyed this guide!

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