

50 Ways to save \$1000

Compiled by R.J. Wittman (more info at www.life4square.com/m3.htm)

1. Use cash instead of debit card – cut up your credit cards
2. Pay only the minimums on loans, credit cards and mortgages
3. Work an extra job or overtime if possible
4. Reduce your withholding if you typically receive a large tax return
5. Temporarily reduce or eliminate contributions to retirement plans and college funds
6. Review your insurance and reduce premiums by increasing deductibles or switching carriers
7. Have a garage sale, or combine your sale with others to increase sales potential
8. Have a bake sale
9. Sell hand-made items such as crafts, art, blankets, etc.
10. Cash in your loose change
11. Build a budget that works then work your budget
12. Reduce A/C, heating and light usage
13. Repair leaky faucets, showers and toilets (you'll be surprised!)
14. Make coffee at home
15. Buy groceries and eat at home instead of eating out (it's healthier too!)
16. Keep track of "Kid's Nights" or special family nights at different restaurants
17. Split a regular portion meal (combine with 16 for greater effect!)
18. Pack a lunch for work
19. Eliminate spending on snacks and vending machines
20. Reduce or eliminate cable, internet and cell phone contracts
21. Eliminate home phone if everyone has access to cell phones
22. Use email to avoid long distance or roaming charges on phones
23. Color your own hair
24. Trim and paint your own finger/toenails
25. Find cheaper alternatives to health care and hygiene products
26. Shop at discount, second-hand and consignment stores and garage/yard sales
27. Shop the clearance racks at retail stores
28. Borrow books from the library or buy used books instead of new
29. Drink more water – Buy less soft drinks
30. Buy a filter for your faucet and stop buying bottled water
31. Stick to your grocery list – buy what you need, not what you want
32. Clip coupons, hunt down bargains and take advantage of price matching offers
33. Cook extra portions and freeze the leftovers (combine with 32 for greater effect!)
34. Buy generic food brands instead of name brands
35. Load up your meals with fresh veggies and less meat
36. Use hand-me-downs for your kids from older siblings or cousins
37. Carpool whenever possible
38. Trade in your vehicle for a cheap used car (never buy new)
39. Trade in your low mileage vehicle for a used higher mileage model
40. Go to the movie theater during matinee time – avoid the popcorn and drinks
41. Rent your movies and video games
42. Eliminate or greatly reduce expensive hobbies (golf, hunting, etc.)
43. Have teenage children work various jobs such as mowing, car washing or babysitting
44. Rent out a spare room in your house or garage
45. If you're single, consider finding a roommate to split costs
46. Stop paying expensive rent for your college-age kids – get roommates or cheaper digs!
47. Re-finance your mortgage and/or student loan
48. End club memberships and subscriptions
49. Don't spend money on the lottery
50. Quit smoking