

The
Ultimate
Guide to
Saving
Money

Save

\$1,000's
Each Year
Starting
Today!



258 Top Ways to Save Money

If you're anything like me, then you want to save money and get out of debt, but you struggle with just how to go about that.

You don't want to give up everything and live a life of deprivation

but...

you do want to see your savings grow and your debt decrease.

It can seem like a catch 22.

That's why I put together this list of 258 ways to save money. They might not all work for your personal situation, but you should find enough will.

Combining a few of these will get you closer to your goals and let you enjoy life all at the same time.

So, let's dive right in...

The Top 258 Ways to Save Money

1. Agree to limit gift giving
2. Air seal your home
3. Always ask for fees to be waived
4. Arrange a nanny share
5. Ask for a lower interest rate on your credit card
6. Ask for a rain check - if an item is on sale but has run out
7. Ask for generics (prescriptions)

8. Ask if there is a coupon available at department stores at the checkout
9. Attend free concerts
10. Avoid convenience foods and fast food
11. Avoid dry clean only items
12. Avoid shopping for just one or two items at a time
13. Avoid stress-spending
14. Avoid the mall
15. Barter for goods and services that you may need
16. Bike instead of driving
17. Boil water in the microwave rather than on the stovetop
18. Book online to save on airfare
19. Bring your own grocery bags some stores offer a discount for doing so
20. Bundle your insurance policies
21. Buy a hybrid car
22. Buy a refurbished computer
23. Buy a smaller house
24. Buy a used car instead of new
25. Buy a water bottle don't buy bottled water
26. Buy cheap gas
27. Buy cheaper investments
28. Buy generic
29. Buy greeting cards at a dollar store or a thrift shop
30. Buy staples in bulk
31. Buy produce in season
32. Buy quality appliance that will last
33. Buy reading glasses at a dollar store
34. Buy used video games

35. Buy used when you can - this goes for just about anything
36. Buy video games that can be played repeatedly and take a lot to master
37. Buy your car over the internet - you'll get a better price
38. Buy your next Cell Phone from Amazon - they have all the latest models
39. **Can veggies from your garden**
40. Cancel email deals and sale alerts
41. Cancel magazine subscriptions
42. Cancel services you don't use on your cell phone
43. Cancel unused club memberships
44. Carpool
45. Cash in on cans and bottles - recycle glass and aluminum cans for money
46. Cash back rewards cards - like a PayPal debt card
47. **Challenge your property tax assessment**
48. Change a habit - meet friends at the park instead of Starbucks
49. Change your HVAC filter once a month for peak efficiency
50. Check for insurance discounts for teachers, military, or your workplace
51. Check for multi-policy discounts
52. Check out \$5 meal plans
53. Check out free events in town
54. Check out list-serves and Freecycle, Nextdoor, Craigslist's free section
55. **Check out video games at the library**
56. Check out your local credit union for lower interest car loans
57. Check out your pantry and make a list
58. Check with the hospital to see if they have a bill assistance program
59. Check your explanation of benefits and bills for errors
60. Choose a low-cost money manager
61. Clean or change out your car's air filter

62. Clean out your closets and have a garage sale or sell the stuff on Ebay
63. Comparison shop for the best cell package for your needs
64. Consider a spending fast every few months
65. Consolidate your student loans
66. **Cook at home as much as you can**
67. Create your own greeting cards
68. Cut the cable and watch Netflix and Amazon Prime
69. Cut co-pays - ask your doctor for a three-month supply of medicines
70. Cut down on your vacation spending
71. Cut the land line
72. Cut your own hair
73. Delay spending - this increases the value of your money
74. Ditch the soda at home
75. **Dive a different route to work**
76. DIY your own manicure, wax, hair color, etc.
77. Do basic home and auto maintenance on a regular schedule
78. Do holiday shopping right after the holidays
79. Don't order soda when eating out
80. Don't wait until you're running on fumes to gas up
81. Don't buy prepared foods or pre-cut veggies
82. **Don't let your car idle**
83. Don't order drinks or BYO
84. Don't overspend on hygiene products (a dollar store is good for this)
85. Don't shop hungry
86. Don't speed (avoid a speeding ticket)
87. Don't warm up your car in the winter
88. Downsize to a smaller home

89. Drink more water
90. Drive less aggressively (save money on gas and speeding tickets)
91. Drive your car longer instead of trading it in
92. Eat dessert at home
93. Eat frozen veggies - they're just as healthy
94. Eat less meat
95. Eat out of the pantry
96. Ebates - **seriously this is a no brainer**
97. Exercise for free or on the cheap
98. Find happy hour drink specials
99. For items you buy regularly determine which grocery sells it cheapest
100. Get a free checking account
101. Get a health Savings Account or Flexible Spending Account
102. Get a slow cooker
103. Get a smart thermostat
104. Get an energy audit - they're free
105. Get coupons and get cash back online
106. Get on the automatic repayment plan for your student loans
107. Get rid of your Private Mortgage Insurance if you can
108. **Get rid of your cell phone contract**
109. Get the lower fare if the price drops after you buy
110. Get tires for your car at a wholesale club
111. Get written approval before you have major health procedures
112. Go to the free movies on the lawn offered at your city park
113. Go to the movies during the day
114. Grow your own herbs
115. Grow your own veggies

116. Have a cleanout your pantry week once every couple of months
117. Hold a clothing swap
118. If you have credit card debt, look into a 0% balance transfer
119. Drop collision and comprehensive coverage on cars valued under \$2K
120. Increase your car deductible - from \$250 to \$1000
121. Inflate your tires
122. Install low-flow showerheads and faucets
123. Install solar panels
124. Install storm windows
125. Insulate drafty areas of your home
126. Insulate your water heater
127. Invest in a deep freezer
128. Invite friends over instead of going out
129. Join the Dollar Shave Club (razors)
130. Keep your savings in a high-interest account
131. Learn how restaurant menus try to get you to spend more
132. Learn about all of the benefits your company offers
133. Learn how to dress minimally
134. Learn to use up leftovers
135. Leave your wallet at home or at the office
136. Limit trips in the car - combine errands into a once-a-week thing
137. Line dry clothing
138. Look into a cool roof for your home - it reflects sunlight
139. Look into mail-order pharmacies for your long-term medications
140. Lower your thermostat in the winter
141. Lower your water heater temperature to 120
142. Make meal plans

143. Make your own beer or wine
144. Make your own cleaning supplies instead of buying them
145. Make your own coffee
146. Make your own gifts
147. Make your own shaving cream
148. Master the 10-second rule - (waiting 10 seconds before buying it)
149. Master the 30-day rule (waiting 30 days to make a purchase)
150. Maximize yard sales
151. Move closer to your place of work
152. Move in with family
153. Negotiate rates with your credit card company
154. Negotiate expensive medical bills
155. Only purchase things that are on sale
156. Pack food for road trips
157. Pack light when traveling by air
158. Pack lunch
159. Pass on extended warranties
160. Pay attention to expiration dates
161. Pay attention to unit costs
162. Pay car insurance semi-annually
163. Pay for your life insurance annually
164. Pay with cash
165. Plan a camping trip instead of a resort vacation
166. Plan for nights you don't feel like cooking
167. Plan for your big purchases and set aside money to pay in cash
168. Plan staycations and enjoy what your own town has to offer
169. Put your bills on auto-pay (avoids late fees)

170. Quit smoking
171. Quite using credit cards
172. Raise chickens for their eggs
173. Raise your thermostat in the summer
174. Refinance your home
175. Refinance your car
176. Refinance your student loan debt
177. Remove your credit card numbers from your online accounts
178. Rent movies from Red Box for just \$1 dollar
179. Rent out unused space in your home - Airbnb.com or rent out a room
180. Rent video games instead of buying them
181. Repair your clothing instead of throwing it away
182. Replace single pain windows
183. Request a discount on your trash service
184. Request a reduction in the interest rate for your home equity loan
185. Request samples (from your doctor)
186. Search for a better rate on car insurance
187. Search for deals on restaurants at - Groupon or Amazon Local
188. Send away for and follow up on rebates
189. Share a ride
190. Shop around online for gas - gasbuddy.com
191. Shop at ethnic stores to find the best prices on spices & specialty foods
192. Shop at more than one store each week to find the lowest prices
193. Shop at thrift stores
194. Shop higher or lower than eye-level
195. Shop the clearance racks
196. Sign up for membership and loyalty programs

197. Sign up for special deals or mistake airfares
198. Slow down your internet service
199. Sock up during sales
200. Speed up your grocery shopping - less time for impulse buys
201. **Start a garden**
202. Stay warm without the heat - extra blankets, hot tea
203. Stop paying interest on credit cards by paying off your balances
204. Swap babysitting with neighbors (or family members)
205. Swap out incandescent light bulbs for CFLs and LEDs
206. Switch to a credit union or community bank
207. Switch to a reliable fuel-efficient car
208. Switch to term life insurance
209. Take advantage of any employee discounts
210. Take advantage of free drinks night at your favorite clubs
211. Take advantage of frequent customer discount programs at restaurants
212. Take excess weight out of the trunk of your car
213. Take public transportation
214. **Think twice before submitting an insurance claim**
215. Time purchases to the season they are on sale
216. Time your purchase right (travel)
217. Travel on off-days
218. Try a smaller phone carrier or pay-as-you-go plan
219. Try shopping at a discount grocery store to find lower prices
220. Try to fix things yourself
221. Tune up your engine = 4% better gas mileage
222. Turn off one-click buying on Amazon
223. Turn off the lights

224. Turn off the water while scrubbing dishes
225. Turn off the dishwasher's heat dry function
226. **Unplug unused devices**
227. Use a 48-hour waiting period for any major purchase
228. Use a basket instead of a cart if you only need a few items
229. Use a good coupon strategy
230. Use a cook-pot - it's cheap to run
231. Use a Flexible Spending Account for child care costs
232. Use a home dry cleaning kit
233. Use a personal loan for debt consolidation
234. Use a prepaid credit card
235. Use ATMs sparingly
236. Use coupons and promo codes
237. **Use in-network providers on your health insurance**
238. Use newspapers or comics to wrap gifts
239. Use open source software when possible
240. Use resold gift cards to get discounts at major retailers
241. Use Skype, Vonage or Whatsapp to reduce mobile minutes and texts
242. Use the library
243. Use trees and shrubs to shade your home
244. Use your dishwasher - (it uses less water than hand washing dishes)
245. Vacation off season
246. **Visit the farmer's market to find better deals on product.**
247. Visit the local festival put on by your city or nearby cities
248. Visit museums on free days in your town or out of town
249. Wait and watch a movie at home (instead of the movie theater)
250. Walk or ride a bike when you can instead of driving to run errands

251. Wash laundry in cold water
252. Wash your hands often - less germs = less doctor's visits
253. Watch your weight and exercise regularly to reduce medical costs
254. When dining out order an appetizer as your main course
255. When you go out, plan your meal ahead of time
256. Work on improving your credit score
257. Work part-time at your local stadium & get discounts on events
258. Write a list before going shopping