

10
EASY
TIPS
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SAVE
MONEY
NOW!

By Patrenia Donald-Spears

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Ten Easy Tips to Save Money Now

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If you have access to a printer, please print this report as it will create more value to you as the reader.

There are a couple of hyperlinks included in this report. They are not affiliate links, but are included as resources. If you are at a computer, you can follow the links to check these resources that I've found to be helpful.

Thank you for downloading the 10 Easy Tips to Save Money Now Report which includes a Bonus Tip. If you apply the tips suggested, I'm sure you will have more to:

- give,
- save,
- spend,
- and become debt free.

Each tip separately may only save you a few dollars a month, but with the power of combination (several tips) and multiplication (monthly & annual savings), the little ends up being a lot.

PRACTICAL ADVICE

All of the information presented here is practical advice and is not new under the sun. It's a compilation of ways my husband and I used to save money. The savings from these tips helped us successfully pay off approximately \$93,000 worth of debt. Will all tips apply to everyone? No, but they may help to spark ideas and creativity to find other ways to save. The key is...

You **must** take action to get results. A small percentage of people (in general) are action takers. It's no surprise when you hear about these regular, ordinary people achieving incredible financial results. It's because they hear great advice and they take action. If something within this report strikes a chord with you, make a note about it and...**take action**. Also, don't get overwhelmed. You need to decide which tips are applicable to you and work on one at a time (if needed).

THE TEN TIPS TO HELP YOU SAVE MONEY...

Tip #1

CREATE A BUDGET. Or as some would like to call it, a spending plan. I place this tip first because I feel it is THE most important. It is the cornerstone of creating financial peace and avoiding unnecessary spending. When you create a budget, you become the boss of your money.

The best and most detailed budget is one created by Dave Ramsey which is linked [here](#).

Note: We changed our financial future using this tip.

Tip #2

FIND THE BEST DEAL ON CAR, HOMEOWNERS AND/OR RENTAL INSURANCE. The average consumer keeps renewing their insurance policies without checking current rates. The insurance industry has gotten so competitive and they are battling for **your** business. Take a few minutes to check around the internet (which is a great resource). By googling, “best car insurance”, or “best homeowner’s insurance” (or rental) rates, you’ll find a few quote companies that will do the work for you. Just be sure to select an insurance company that is reputable and has a great rating.

Note: We saved over \$1200 per year on this tip alone.

Tip #3

CONSIDER A MORTGAGE REFINANCE. About four years ago, my husband and I created a huge savings by applying this tip. We called our current mortgage company and were able to reduce our rate by almost two percentage points, reduce the term by six months and save about \$100 per month on the principal and interest.

Note: That's \$1200 per year...a tremendous savings.

Tip #4

BAG A LUNCH. I used to eat lunch daily, Monday – Friday, with friends and spent upwards of about \$10-15 each day. I also worked long hours, so I had to buy dinner each evening for my kids which was about \$10-15 each day. If you add and multiply those amounts the total was about \$400 per month (not including what I was spending on weekends).

After I realized the amount of money I was wasting basically just to socialize, I started brown bagging my lunches. Sometimes it felt like a harsh sacrifice, but I knew that if I wanted to achieve debt freedom this had to be done.

Note: This was a savings of approximately \$1680 per year.

Tip #5

CALL A FEW OF YOUR SERVICE PROVIDERS AND NEGOTIATE SERVICE.

About two months ago, I received a knock at my door. The person at the door identified themselves as a representative with AT&T. I knew they were in the area after speaking with my neighbor a couple of days prior. They were going door to door explaining their new product (U-Verse), which included telephone, internet and cable. I was a little skeptical at first, but after listening to the representative fully, I realized that if I switched from my current provider I would receive the following: more channels and wireless internet at a lower bundled price. This was a win-win!

The shock came when I called my current provider to cancel service. They all of a sudden had these great prices they could offer to keep my business. This helped me to realize that we as customers do have some form of leverage and can ask for better pricing. What do you have to lose? All they can say is no.

A great article written in reference to negotiation is by Erica Douglass at www.ericabiz.com - [How to Negotiate Your Phone and Cable Bill and Save Thousands of Dollars](#). This article provides a step by step plan to negotiate with your service provider. Please leave her a comment to let her know you stopped by.

Tip #6

COMPARISON SHOP BEFORE ALL PURCHASES. Over the last few years, comparison shopping has been a growing trend. Most everyone is trying to save as much as they can when purchasing new/used products. The best method for this is shopping online. The benefits are that it's user friendly as well as saves time and gas. You have access to many stores and vendors at the click of a button.

My normal method is to "Google" the product name (*be as specific as possible*). A listing will be created showing who has the product and the price they are selling it for. I then check the shipping rates to determine who has the best offer.

To give you an example, I purchased a Blue Snowball Microphone a couple of weeks ago. I followed the steps above and got a range of prices (\$69.99 to \$139). After a little research on the company offering the lowest price (which included free shipping), I made the purchase and received the merchandise within a few days.

Another great example of an online purchase was discussed here - [Weird Online Purchase](#). The article explains how and why I made a purchase and the total savings. I think you'll love it! (*Don't forget to leave a comment.*)

Now, there is a downside of shopping online. Before purchasing the product, be sure the company is very reputable. Check their site for contact information, phone numbers, mailing addresses, etc. The online world does include lots of *scammers*.

Note: Huge savings for me here.

Tip #7

RESTAURANT AND GROCERY. You should tailor your eating out at restaurants around the coupons you receive and specials they advertise. Restaurants regularly send out coupons/deals in newspapers, by mail, Twitter, Facebook and/or email. Also, check out the websites of restaurants you visit frequently for specials as well.

Grocery store circulars are a great resource for meal planning and saving money. Plan your meals around what is on sale. This can be done a couple of ways: 1. Shop store to store to purchase the sale items OR 2. Shop at stores that match pricing. For example, I shop here at my local Wal-Mart for groceries. They have a great price match guarantee. If there is an item on sale at another store, I just take in the sale paper as proof and they will give me the sale price. Another win-win!

Note: This is one of my best weekly tactics.

Tip #8

SHOP FOR GAS. The price of gas varies about 20 cents per gallon from one station to another. There is a great resource on MSN.com that finds the local gas prices in your area of home, work, or when travelling. All you need to do is input the local zip code and it will list gas prices from lowest to highest. There is a new feature that will map the destination. You can test and bookmark the link [here](#).

Note: I do this all the time.

Tip #9

PAY BILLS ON TIME. About how many household bills do you have per month? At least 6 – 10+ bills, right. Some examples include mortgage/rent, home/cell phone, utility, credit cards, etc). When you receive your bill, there is a payment listed that will say “amount due by *(date)*” and “amount due after *dollar amount*” (or a variation of this wording). This fee can vary from \$1.00 all the way up to \$25 or more. These fees “totaled” could easily add up to at least \$100 per month. Save yourself the unnecessary charges by paying your bills on time.

Tip #10

AVOID PAY SYSTEMS THAT CHARGE A FEE. In today’s market of creative fee finding, many companies are now charging absurd fees when you use certain methods to pay your bill. Some examples include paying bills in person, over the phone, on line, etc. Each company has their own set of rules and fee amount. They have to disclose the fee prior to allowing you to pay.

Instead, find other methods to pay your bill and avoid the fee. Most banks/credit unions offer a free online bill pay service, which is what I use to pay bills to providers that charge the service fee.

Bonus Tip:

PAY CASH FOR ALL PURCHASES. There is an example that is widely used in reference to becoming financially responsible and debt free...“you have to stop the bleeding.” Stop using credit and start paying cash/check for all of your daily spending. You may ask, “What if I don’t have enough income to cover all spending?” Create a budget and be creative as possible for additional income.

SPECIAL OFFER...

I'll keep you up to date with additional ways to save more of your money. If you know of or have found additional ways to save money that would be useful to others, feel free to e-mail me directly at personalfinancenotebook@gmail.com. I will pass those money saving tips on to everyone that has shown an interest and downloaded this report. That way we can all continue to benefit and save more of our money. **I will also give you full credit and link to your website (if you have one)**. Thank you so much in advance for contributing.

WHAT'S NEXT?

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THANK YOU...

I now want to thank you for taking the time to pay attention and read this report in the midst of this noisy and crowded world. I am very grateful and hope that you've been inspired to take action to save more of your money.

If you've found the report to be helpful by benefitting from one tip or all ten, please send me an e-mail at personalfinancenotebook@gmail.com. I'd love to hear from you.

ABOUT PATRENIA DONALD-SPEARS

Patrenia Donald-Spears is the writer and publisher of the content written at www.personalfinancenotebook.com. After three and a half years, she and her husband were able to pay off approximately \$93,000 worth of debt on November 14, 2008. They were, like many Americans, working just to pay bills. Fed up, they decided enough was enough. They took control of their finances and started digging deeper to learn everything they could about money. Now realizing that education in reference finances is powerful, she has become passionate about teaching others to help them gain the same freedom and happiness in their lives.



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Now let's see...how much money can you save?