

Money-Saving Tips That are Easy to Implement

Your savings account is a tool that can give you financial freedom and peace of mind. It provides a buffer in case of emergencies and relieves you of needless worry. When the car breaks down or your child needs to see a doctor, you have the money in the bank when you save on a regular basis.

Even a little savings can add up to a sizable nest egg, especially if you're saving on a consistent basis!

Follow these money-saving tips to grow your bank account and peace of mind:

- 1. Brew your own coffee.** By brewing your own coffee each morning rather than making a daily run to your favorite premium coffee and latte store, you'll save a considerable amount of money over the course of one year. As an added bonus, *you'll likely lose weight by opting for a cup of simple, homebrewed Joe rather than a frothy frappe* with all the bells and whistles.
 - Assuming that your daily premium coffee order is priced between \$3.75 and \$4.35, *you can save between \$975 and \$1,131 each year!*
- 2. Use coupons strategically.** You can maximize your savings by shopping at a grocery store that automatically doubles your coupons. *If you truly want to ramp up your savings, deposit the amount you save into your savings account.*
 - Media outlets, such as NBC and CBS have featured stories where *power coupon queens purchase up to \$250 worth of groceries for as little as \$20 by doubling coupons and shopping strategically.* Search their online database of videos to view these clips.
 - Some grocery stores, such as *Price Chopper, Harris Tetter's, Super Value* and *Kroger's* double coupons up to \$1. However, *in select locations, some stores only double coupons up to \$0.75.*
- 3. Tip jar.** When you eat out, you tip your waitress 20% of your bill. Apply the same logic to eating at home. *When you cook an especially complex meal, treat yourself to a tip.* Keep a tip jar at the counter, and estimate the amount you would have paid for a similar meal at a restaurant and bank 20% of that amount in your "chef's tip jar."
 - Let's say, for a meal of pasta for four, you pay \$45. Save money by cooking the meal at home, and tip yourself \$9 rather than the waitress.
 - If you don't have cash on you, write yourself a check and actually cash it. Alternatively, you can simply transfer the amount of your "tip" to your savings account.



4. **Coin operated laundry.** Keep a jar in your laundry room and pay yourself \$3 every time you do laundry. *One dollar to wash, one dollar to dry and one dollar to fold.* And, if you're feeling generous, leave yourself a tip!
→ Assuming that you do laundry three times per week, you can save \$156 per year!

Saving money can be fun if you're creative.

By implementing these simple, quirky tips, you can put a smile on your face and add a remarkable amount to your savings account throughout the course of just one year!

