

# 101 Money Saving Tips

## Smart Frugal Living Ideas That Work

1. Create a Budget
2. Pack Your Lunch
3. Eat Out Less
4. Make Coffee at Home
5. Save on Movies
6. Cut Energy Bill
7. Shop Insurance
8. Pay Premium Upfront
9. Quit Smoking
10. Walk, Bus, or Bike
11. Use Gas Friendly Car
12. Buy Preowned
13. DIY Car Maintenance
14. Buy Cheaper Gas
15. Use Regular Fuel
16. Drive Light
17. Visit Yard Sales
18. Save on Haircuts
19. Shop Dollar Store
20. Visit the Library
21. Learn Sewing
22. Plan Vacations Early
23. Forget the Joneses
24. Learn to Negotiate
25. Prepare Grocery List
26. Earn Cash Back
27. Buy in Bulk
28. Buy in Season
29. Buy Generic
30. Use a Calculator
31. Check Receipts
32. BYOB
33. Eat Before Shopping
34. Scan for Cash Back
35. Cook in Bulk
36. Comparison-shop
37. Use Coupons
38. Buy Quality Items
39. Drop Gym Membership
40. Avoid Extended Warranty
41. Shop Brands on Sale
42. Holiday Shopping Early
43. Avoid Impulse Buys
44. Don't Window-Shop
45. Cut Investment Fees
46. Cut Banking Fees
47. Use a HISA
48. Use High-Interest GICs
49. Automate Savings
50. Save Cash Windfalls
51. Save Salary Increases
52. Use Cash
53. Save Loose Change
54. Use Rewards Cards
55. Pay Off Debt
56. Use 0% Transfer Card
57. Automate Bill Payments
58. Improve Credit Score
59. Avoid Overdraft Fees
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65. Pay Mortgage Faster
66. Shop Low Mort. Rates
67. Choose Variable Mortg.
68. Bigger Down Payment
69. Plant a Garden
70. Sell Your Clutter

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# Tips To Help You Save Money How To Work Faster

**Hseham Amrahs**



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