

Pinch Like You Mean It! 101 Ways to Spend Less Money Now

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Preamble: Do You Wish You Had More Money?

The easiest way to get more money is to spend less of the money you are already making! If you want more money, find ways to give less of it away to others and keep more for yourself.

This book contains 101 practical tips on how to spend less money. If you want to learn even more about how to spend less money, check out my blog [Penny Pincher Journal](#).

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Dedication

To my sons who impress me all the time with their smart decisions with money. These guys really know how to save money and avoid wasteful spending. I wonder where they learned to do that?

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Introduction

Why would a guy who likes saving money write a free book? I once read there are only two reasons to write: to make money or to be read. Giving this book away free sort of eliminates the first reason... So I must be writing this book for the second reason- to be read.

I think the price of my first book published about 10 months ago at \$3.99 has kept a lot of people from getting to read it. People looking to spend less money are not eager to spend money buying a book, even one that is a great value at \$3.99... A free book about spending less money should be far more appealing to those trying to spend less money than a book that you have to pay to read.

I started writing this book on my cell phone on an airplane flight- with my phone in “airplane mode”, of course... While trapped in my seat for a couple hours I started typing a list of ways to spend less money and ended up with 101 tips. After I landed, I added some description, stories, and details to each tip to create a resource to help people spend less money.

The tips on saving money in this book can be used to save money, of course, but they can also help you think about money and spending in a different way. Things look different when you have your debt and spending under control. New possibilities open up. You have more freedom and less stress.

I currently use many of the tips provided in this book to save money. A few of the tips are good ideas that I am working to accomplish as I improve my penny pinching abilities. Sometimes life happens and I spend money that maybe I shouldn't. Just this week I spent quite a bit of time and money at the vet's office helping my sick dog. There is always a balance between trying to avoid spending money and doing what you really want to do. Use these 101 tips to help find and eliminate wasteful spending, leaving you with more money to do the meaningful things you want to accomplish and save for a bright future.

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Disclaimer

The information presented in the book is for informational and entertainment purposes only and does not constitute financial, accounting, medical or legal advice.

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Tip 1: Avoid sales tax on food

Buying food at a convenience store is rarely a good idea, but if you do, here is a tip to avoid paying sales tax on food items. Back in college, I would sometimes get a "grinder" burrito at a convenience store, not a bad lunch for about \$1.00. If you paid for the burrito before microwaving it, it was considered a grocery item and there was no sales tax. If you microwaved it first and then paid for it, you were charged 6% sales tax since it was considered a prepared food item.

Of course, saving 6 cents on a burrito is not going to change your life, but if you can save 6 cents every time you get a burrito, savings can add up over time. The point is not to pay more than you need to pay for anything and hold on to the savings, no matter how small. Wasting money is a bad habit- I try to adopt a "zero-tolerance" policy for wasting money. I suppose some would say I could save even more money by either not buying the burrito, or by buying the burrito somewhere else- you can get a burrito for 79 cents at Taco John's on "Taco Tuesday", or probably make one at home for about 35 cents.

It is always a fuzzy line between "needs" and "wants". If you want to participate in the world, you need to spend some money. You have to find the right balance for yourself. On that particular day, buying the \$1.00 burrito at a convenience store was just what I needed. I could have spent less on lunch that day, but it would have taken more time and I wanted to use my time for studying and other things. At least I spent the least I could on the burrito by avoiding paying sales tax.

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Tip 2: Save big at Kohl's

Kohl's is a national chain store that sells clothes and small appliances. They have lots of clearance sale items and also have great coupons. Kohl's has coupons for 15%, 20%, and 30% off that apply to all items in the store, including clearance items. When I get a 30% coupon, I like to keep it in my wallet in case I need to buy something- 30% off is usually a pretty good deal. I have picked up some really cheap clothes at Kohl's from the clearance rack and then 30% more off of the clearance price. Another benefit of shopping at Kohl's is Kohl's cash. You get \$10 Kohl's Cash for every \$50 that can be used during a certain time window. I once got a nice polo shirt for free with Kohl's cash I received from buying clearance items.

Believe it or not, I found the hat that I wear in all of my Dr. Penny Pincher photos in the clearance section at Kohl's. With all of my coupons, I ended by paying less than \$3 for my favorite hat. It seems really appropriate that Dr. Penny Pincher wears such a cheap hat!

One time, my brother was visiting from out of town and was interested in looking for a coat. He is particular about the design of the clothes he buys and also insists on spending very little money. We went to Kohl's and went through their clearance racks of many, many coats. We found one that was just right, and not very expensive. Kohl's was the right place to shop for clearance coats.

If you have Kohl's in your area, check it out. Explore the store and look for the clearance racks and bargain areas- you might be able to find some cheap clothes and good deals there.

Stores give out coupons to make money for the store- how does that work? The coupons get shoppers into the store who otherwise would not be there. The store may lose some money on people who buy only items with coupons, but many people will buy other items as well and result in a profit for the store. The stores know what they are doing- be careful chasing bargains with coupons. Once you are in the buying mode, you may end up buying extra items and spending more money than you planned as a result of coupons.

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Tip 3: Save 10% on milk

My local independent grocery store has a punch card for milk. You get a punch for each gallon you buy. When you get 10 punches, you get a free gallon. This is a savings of 10% or about 30 cents per gallon. The savings on each gallon isn't much, but over time it adds up. See if you can find a store that is handy and has milk punch cards or other discount programs that you can use to save money.

Some people are not willing to bother carrying coupons or punch cards- it is too much trouble. I am not one of those people. I carry a few coupons and punch cards in my wallet all the time, and have probably saved hundreds of dollars over the years doing this. I have a small accordion file that I use to keep a larger collection of coupons. Much to the embarrassment of my family, I sometimes carry the accordion file with me in stores when shopping.

A little inconvenience can go a long way. Whenever I see a punch card or other discount program offered at a store, I check it out. Often, programs do not help me with items I already purchase, so I don't sign up. But sometimes I find one that works for me- like the milk punch card. See if you can find extra discounts that work for you on items you already buy. I would much rather keep that 30 cents per gallon of milk for myself instead of giving it to the store.

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Tip 4: Make coffee at home, save over \$500 per year

This is one of my favorite ways to save money. I grind my own beans and make coffee at home. It costs about 60 cents to make a great 16 oz cup of coffee at home vs. about \$2 at a coffee shop. I still get coffee at a coffee shop on occasion, but making it at home most of the time results in savings of about \$45 per month. For me, this is worth doing.

In addition to saving money, I have learned to make better coffee at home than you can get at a coffee shop. I use fresh beans and grind them myself just before brewing. I use filtered water and brew the coffee using a cone filter in a coffee maker with a thermal carafe. When ready, I place the coffee in one of the best thermal coffee mugs that you can buy. All of the equipment I use may sound expensive, but costs very little compared to the cost of buying coffee at a coffee shop every day. My very nice coffee maker cost only \$45, and my grinder about \$30, and my thermal travel mug about \$15.

Making your own coffee at home not only saves money, but saves time as well. It takes time to drive to the coffee shop, place your order, pay for your coffee, wait for your coffee, and drive to work. It only takes a few seconds to grind my beans and start my coffee brewing while I do other things. When I am ready to go, I just pour the hot, fresh, delicious coffee in my mug and go on my way. I wish it were morning so I could make some coffee now.

Making your own coffee is one of those ways to save money that depends on forming a new habit. If you are in the habit of walking to the coffee shop during a coffee break, or going through the drive-through window of a coffee shop on the way to work, it will take effort to break that habit and establish a new habit of making your own coffee at home. This is worth the effort, because you can save a lot of money over time.

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Tip 5: Pack lunch instead of eating out

Another big money saver is bringing lunch from rather than eating out. It takes some effort and planning, but the savings are significant. You can easily save \$5 per day or more by bringing your own lunch and snacks. Bringing lunch from home is also a lot healthier than eating out. It is too easy to end up with burgers and fries when eating out.

I still go out for lunch a few times a year for special occasions. Sometimes it is fun to do something with your friends from work, but I like to pack my lunch for everyday lunches. Depending on where the gang is going, you might be able to take your lunch from home with you. One time, I took my giant lunch box with some grilled pork chops from home to a fast food place to eat with others. I had a healthy- and cheap- lunch from home and got to eat out with my friends too.

Compared with making your own coffee, making your lunch every day is a lot more work. That's OK, because you can save a lot of money. At \$5 per day for 20 week days per month, you can save around \$100 per month which adds up to \$1,200 per year.

Sometimes you can make lunch at home for free. I'm talking about leftovers. I am pretty good at packing up leftovers in Tupperware containers after dinner each night- there is almost always something that I can take with me for lunch. For days when leftovers do not work out, I like to have some sliced meat and cheese to make sandwiches and some fresh fruit such as apples and bananas. Apples cost about 75 cents each and bananas cost about 25 cents each. I also like peanut butter and honey sandwiches and soy-nut butter and cheese sandwiches on wheat. Sometimes I don't have much time to get creative, but want to take enough along so I won't get hungry and want to buy food.

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Tip 6: Sharpen disposable razor blades

Disposable razor blades are expensive and don't seem to last very long. Did you know you can sharpen them up just by rubbing them backwards against your skin? I run the razor 20 times along my forearm and then 20 times along a towel. This process keeps the razor sharp. I don't think this actually sharpens the blades, but does keep them straight, clean, and dry which makes them last for a long time.

My wife usually keeps me supplied with razor blades, but one time I had to buy them myself and realized how expensive they are. I considered using cheaper disposable razors, but then came across the idea of stropping disposable cartridge blades to sharpen them. The concept is similar to sharpening a straight razor on a leather strap. Keeping your disposable razor blades sharp by taking care of them is an example of applying some free maintenance to an item to make it last much longer and save money.

*Note: if you try sharpening disposable razor blades, be sure to run the blades **backwards** along your skin.*

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Tip 7: Cut cable TV or satellite TV

A big expense for most households is cable TV or satellite TV. I was paying over \$100 per month for satellite TV before I came to my senses. I turned off my service and got an indoor HD TV antenna instead. I can get several network stations in HD plus a number of public television channels. This provides live news and sports plus some TV programming. I also get streaming video from Netflix, Hulu and Amazon for about \$8 per month each. Over time, cutting cable or satellite TV will save thousands of dollars. I was nervous about cutting the cord, but it went fine. We didn't even miss it very much.

Cutting satellite or cable TV is another example of breaking an expensive habit to save money. I had been paying for satellite TV for years- it had become a habit. I would turn the TV on in the background even if I wasn't watching it. If I wanted to watch TV, I would spend a lot of time flipping through the many channels available looking for something interesting to watch. This all sounds pretty stupid now that I have broken this habit. If you can break the cable TV / satellite TV habit, you can save lots of money and have more free time to do something useful- like write a free book on saving money!

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Tip 8: Buy less gas for your car

Fuel is a big expense for most people. You can get better gas mileage by changing your driving habits. Avoiding short trips and keeping tires at recommended air pressure are the easiest ways to improve your gas mileage and spend less on fuel. Avoiding short trips takes some planning- for example, if you bring your lunch with you, you don't need to drive to a fast food place to get lunch.

Keeping your tires properly inflated does take some work. You can check your air pressure at each fill-up, or you can get small air pressure gauges that are built-in to valve stem caps. I have these on my car and it makes it easy to tell at a glance if the air pressure in the tires is correct. The indicator appears green if the tires have sufficient air pressure.

Choosing the smallest, most efficient car that works for you when you buy a car is the best place to start on getting better gas mileage. Choosing the right car is a balance between how much cargo capacity and safety you want vs. how much fuel efficiency you want. Hybrid vehicles are a good deal in some cases, especially if you do a lot of city driving.

If you want to improve your gas mileage, a good place to start is to check your gas mileage for your normal driving and then try to improve it from there. Fill your tank and note your odometer reading or reset your trip counter. On your next fill-up, take the number of miles you drove on that tank divided by the number of gallons of gas you used to calculate your miles per gallon.

Checking your miles per gallon every tank is a good motivator to keep trying to find ways to improve your fuel economy. I am so familiar with my driving habits and gas mileage that I can tell the difference when I have extra passengers in my vehicle for even a short trip, or if I made an extra trip driving in traffic.

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Tip 9: Enjoy cheap- or free- exercise

Having a cheap form of exercise that you enjoy makes it easier to get exercise and stay in shape. My favorites are walking and riding a cheap bicycle. Walking requires no special equipment and can be done almost anywhere, anytime. Having a bike handy allows you to cover more ground. You can buy a good used bike for under \$50 and it can provide years of exercise and transportation.

Exercise is one of those things that it is easy not to do if you have an excuse available. If your favorite form of exercise is something like skiing or working out at an exercise club that costs money or requires going someplace special, it is that much easier to put off doing it. If exercise is free and convenient, that removes potential barriers from exercising and staying in shape.

At times I have kept a bicycle at work so I can go for a ride whenever I have time. I could go for quite a trek over an hour lunch break and would explore neighborhoods or ride around a lake a few miles from the office. Walking is even easier. You might want to have a comfortable pair of shoes to change into. You can use a pedometer or GPS app on your cell phone to keep track of your walking distance and pace.

A cheap form of exercise is cheap entertainment and can keep you from spending money in other ways. If you are in shape, you are less likely to over-eat. You will also save money on medical expenses if you stay in good shape with regular activity.

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Tip 10: Save when eating out

Of course eating out typically costs more than preparing food at home, but there are ways to save when eating out. My favorite tips are to drink water, skip appetizers, order smaller amounts, and take home any left-over's. Ordering a pop typically costs \$2 vs. drinking water which is free. Water is also a healthy drink and does not contain calories or chemical sweeteners. Appetizers are tasty and fun, but are typically expensive and have a lot of fat and calories.

Simply ordering less is an easy way to save when eating out- find a reasonable portion instead of ordering the jumbo meals. Sometimes it bugs my wife, but I like to take home any leftovers from eating out- even if it is a few fries or a bun. Leftovers make a great snack or meal later, and there is no sense wasting food.

A lunch buffet can be a way to get a lot of food for not a lot of money. I think I get more than my money's worth at Chinese food buffets. I try not to go too often, but sometimes I get REALLY hungry. You can get vegetables and other healthy things at a Chinese buffet, and you can get as much as you want. Sometimes it is nice to get everything you want. If you want to save on groceries, go grocery shopping after you have a big meal. You are less likely to buy extra food and impulse items if you are not hungry at all.

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Tip 11: Get pets at the animal shelter for almost free

I have gotten some great dogs and cats at animal shelters for almost free. I also once got a great dog at a pet shop for a lot of money. Unless you are set on a very specific breed, you can almost certainly find a great pet at the pound. Save money and give an animal in need of a home a chance.

The initial purchase price of a pet is usually small compared with the overall cost of ownership of a pet. You'll want to get your pet spayed or neutered to avoid an unwanted litter, which may cost hundreds of dollars. Your pet will need vaccinations each year, also hundreds of dollars. If your pet gets injured or hurt, this may also cost hundreds of dollars or more. As you can see pets are expensive, but I don't remember how much I spent on my pets.

The great memories from a pet can be worth more than money. But keep in mind that having a pet can be expensive and make sure you are willing to pay the costs before you bring home that kitten or puppy. If you are planning to get a pet, check out the free and very inexpensive pets that need a home at your animal shelter or pound.

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Tip 12: Have less stuff

Having less stuff can actually help you spend less money. With less stuff, there is less pressure for space which makes it easier to live in a smaller house and avoid paying for storage space to keep things that won't fit in your house. With less clutter, you will be able to find and use the things you have easier- this can be more satisfying than having lots of stuff, but no room to use it. Once you get used to having less stuff, you'll save money by not buying stuff. Buying less stuff is also good for the environment since less resources are consumed to make and transport stuff. How much stuff do you really need to be happy?

Even if you are not into buying stuff, you can still end up with a lot of stuff. I try to save building material scraps, hardware items, and other things that are likely to be needed or at least that are small and easy to store. If you find you have a lot of larger items around that makes it hard to do anything in your shop or garage, you might be better getting rid of some of the larger stuff that you don't know if you'll need or not.

So how do you get rid of stuff if you have accumulated too much? I sell my extra things at consignment stores and auction houses. This is a double win for me, since I get rid of unwanted items and also get some money. Plus the stuff gets reused by someone who wants it. Some things are not suitable for sale, so I donate to Goodwill or throw some things away. I have also put items out on my sidewalk with a sign that says "FREE". This is handy since I don't have to haul the items away, and also gives my neighbors a change to get free stuff. I gave away my trailer that pulls behind my bicycle this way. It was fun seeing the neighbor kids enjoying it since I didn't need it any more.

If your current amount of stuff is not making you happy, try having less stuff. It is a lot less expensive than trying to get more stuff...

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Tip 13: Haircuts at home

One of the easiest ways to spend less money is to skip going to the barbershop and get haircuts at home with your own trimmers. You can get a nice set of trimmers for around \$25. I haven't paid for a haircut in over 5 years. At 5 haircuts per year at \$10 each, I have saved around \$250 with haircuts at home. Not only do you save money on the cost of the haircut, but you save fuel by not driving to the barbershop and you save time as well.

I like cutting my own hair much better than going to the barbershop. I cut it exactly how I like it. At a barber shop, it seem like the haircut is a little different every time. I also avoid the expense of the haircut and the tip. I always found the tip part to be awkward. Since the haircut was so expensive, I found it difficult to pay extra to leave a tip. Since the person cutting the hair doesn't set the price, it is not really their fault a haircut is so expensive. I would usually leave a 15% tip if I thought the person did a good job.

The only downside of cutting your hair at home is that the hair makes a bit of a mess. I usually buzz my hair out in the garage and sweep up the hair. When it is cold out in the garage, I use a bathroom with a linoleum floor that makes it easy to sweep up.

With practice, you can go beyond just a basic haircut with a single length. For my latest haircut, I used 3 different lengths: 1 inch on top, 1/2 inch on the sides, and 1/4 inch above the ears and on the back. Pretty sharp for a free haircut!

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Tip 14: Walk instead of drive

I try to walk instead of drive to run errands or go to appointments when I can. Typical walking speed is about 3 miles per hour, and you can go 4 miles per hour if you walk briskly. It is sometimes surprising how many places you can walk rather than drive. You save on fuel and on vehicle wear and tear by walking- plus it is great exercise. Sometimes I walk about a mile to the grocery store from my office to pick up small items such as coffee beans, shaving cream, etc. It is not really worth driving to pick up something that can be carried easily. I have also walked from the auto shop to my office and back when my car is being serviced. Many shops offer rides, but I like being able to come and go on my own schedule without waiting for someone to give me a ride.

Free transportation is hard to beat. See if you can find opportunities to walk instead of driving to save money.

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Tip 15: Credit card points

Credit cards are expensive if you carry a balance and pay high interest rates. But you can get some great points and rewards if you use a credit card and pay off the balance every month.

I have my credit card reward points linked to my Amazon account. I can use my credit card points to buy anything on Amazon. Since I have Amazon Prime, I also get free 2-day shipping. The credit card points work to save money buying electronics and gift items.

Using a credit card is convenient compared with using cash or checks. I like to use a credit card rather than my debit card that is linked to my checking account. Credit card companies are better at refunding money if a card is stolen. If I am using a credit card anyway, I might as well get points that I can use to save money.

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Tip 16: Avoid dry cleaning

One thing that drives me nuts is paying for dry cleaning. For most of my clothes, the cost of dry cleaning would be almost as much as the cost of the clothing. When buying clothes, I check the care instructions and avoid buying most things if dry cleaning is required.

For clothes I do own that require dry cleaning, if the item was not expensive, I ignore the instructions and wash it anyway. This can cause problems over time- I had a pair of dry-clean only pants that I washed for about 20 years. Eventually all of the wool was gone leaving only the polyester. The pants were almost transparent and I finally threw them out (after my wife insisted...) I don't know if the same thing would have happened if I would have dry cleaned them, but can you imagine how much dry cleaning pants for 20 years would have cost? Probably much more than the cost of a pair of pants!

Dry cleaning is a tough, competitive business and many dry cleaners offer coupons for 20% off, etc. If you do have dry cleaning, see if you can find a coupon and save as much as you can on your dry cleaning bill.

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Tip 17: A Subway \$5 footlong is a good deal

I generally don't like fast food- it is expensive and not very healthy. As far as fast food goes, Subway is healthy, fast, and inexpensive. You can get a \$5 footlong sub loaded with vegetables on a nice footlong whole grain loaf for \$5. That is a deal that is hard to beat. If you do forget to pack your own lunch and need to buy something, you can't go too far wrong at Subway.

A while back, stories came out that Subway footlong subs were really only about 11 inches long. Lately, I have noticed that the nearby Subway store has added a ruler right on the counter where they add the meat and cheese so you can see exactly the length of your sub.

If you are not too hungry, you can get a \$5 footlong, load it with toppings, and eat half for lunch and the other half for diner. That is a pretty good deal for two meals.

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Tip 18: Use energy efficient lighting

I have recently gotten excited about LED lighting. I needed to find some light bulbs to use in a closet that were cool to the touch. I tried compact fluorescent, but actually burned my hand on a compact fluorescent bulb and dropped it. LED bulbs are cool to the touch and use very little electricity. I have started gradually replacing my incandescent and compact fluorescent bulbs with LED bulbs.

Another benefit of LED bulbs is that I use my lights more. With incandescent bulbs, I would hesitate to turn on lights and would turn them off right away when leaving a room since they use so much electricity. A number of times, I accidentally turned off lights when someone was still in the room in my efforts to avoid wasting energy. LED bulbs are much more efficient and I am more relaxed about using lights occasionally.

I often use a flashlight at night to avoid turning on lights. When it is dark and your eyes are adjusted, a little light goes a long way. I use an LED flashlight that I got from my kids for Christmas. LED lighting is very efficient, and batteries last a long time in an LED flashlight. Using a flashlight at night instead of turning on lights can save money on your electric bill.

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Tip 19: Improve home insulation

Improving your home's insulation is a way to save money almost every day through lower utility bills. Once you install insulation, it keeps providing energy savings for years and years. By adding insulation, you save money on heating costs in the winter and cooling costs in the summer. Some insulation projects are easy to do yourself and also add to the resale value of your home. I have added insulation in the attic, walls, and under the floors of my house. I could actually feel my house warm up as insulation was blown into the walls.

An easier project than adding insulation that can also save a lot of money is installing plastic window insulation film. If you have single pane glass windows or older windows that are drafty, installing plastic film can reduce heat loss through windows. The window film can be easily installed from inside using adhesive tape.

I have covered exterior doors with Styrofoam panels during winter to cut down on drafts and energy costs. Some people stack bales of straw around the foundation of their house to keep drafts from blowing in. Be creative in finding ways to reduce your heating bill by cutting down on drafts and heat loss in your home.

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Tip 20: Reduce your house payments with a mortgage re-fi

If you own a home and plan to stay for awhile, refinancing your mortgage- known as a "re-fi"- may be a good way to save money. Refinancing can allow you to get a lower interest rate and save money through lower mortgage payments over time. There are closing costs to get a new mortgage, so refinancing only saves money if the interest rate is lower and you will be in your house for a few years. Here is a [link to a mortgage refinance calculator](#) that I made so you can see if a re-fi would save you money.

Part of the challenge of knowing whether to refinance is that the future is hard to predict. It is hard to know whether you will stay in the same house for a long time. If you refinance and then move within a couple years, you will likely lose money on the refinance due to the closing costs being more than you will save on lower payments due to a better interest rate. Interest rates change all the time, so you could refinance at a bad time only to have rates drop later.

House payments are one of the biggest bills that most people face. See if reducing your bill for housing every month by refinancing makes sense for you.

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Tip 21: Buy used items and save

Some items are very cheap to buy used. You can get used exercise equipment, books, and CD's for only a few dollars. Why pay for new items when you can get high quality used items for a fraction of the price? Even though prices are low, make sure to buy only items that you will actually use.

Back in college, I found a nice trench coat at a thrift shop for only a few dollars that I wore for years. A new trench coat would have cost at least \$100, this one was well under \$20.

I picked up a nice Crossbow exercise machine for only a few dollars at a garage sale that I have used for years and just moved upstairs- this is the third house we have had the Crossbow in.

One of my favorite used items I bought was a 1983 Schwinn Caliente that I got for \$28 that was for sale chained to someone's front porch. I rode this bike for about 5 years, keeping at work for several summers. I needed more room in the garage since we moved, so I sold it for \$36 a few weeks ago. I bought an old Huffy Prairie mountain bike at an auction about 15 years ago for \$7.50 that still rides great and has only needed an inner tube replacement.

I found a nice electric weed eater for \$5 at a yard sale. It is an old Craftsman and still works fine. I have replaced the cable spool a few times, and it always works great. It is lightweight and has plenty of power.

Not every used item you find is a good deal- some used items don't even work anymore. Look used items over carefully and try them out before buying if possible.

Even if the item is really cheap, if it isn't something you will use, you are better off not buying it. You'll go through the trouble of taking something home and having it take up for space for years, and then go through the trouble of selling it or throwing it away eventually.

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Tip 22: Stop making car payments

Car payments are expensive and can be avoided. One way to eliminate car payments is to finish paying off your car and then keep driving it. Most cars will run for 10 years or more, so if you buy a new car with a 4 year car loan, you can drive it free for 6 years. During those 6 years with no car payments, you can save up and buy your next car with cash.

Another way to avoid car payments is to buy a used car that is not very expensive. I bought a 6 year old Honda Civic for \$6,000 that ran great with no major repairs for 5 years. It is hard to beat a car that runs and is paid for!

The key is to find a reliable car that you will be able to drive for a long time. Some of the best vehicles I have had are cars that I bought at about 4 to 6 years old. I had a Ford Escort wagon that was a great car for years and then I sold it for \$4,000. Another great car was my Honda Civic that I bought for \$6,000, drove for 5 and a half years, and then sold for \$3,500.

The most economical used car I ever bought was dangerous and I am lucky I didn't get hurt driving it. It was a 1983 Dodge Ram small pick-up truck that I bought from a guy living at a dump for \$450. The back window was taken out and it had a home-made topper built on the back. I drove it for a couple years and then sold it for \$1 to my brother-in-law.

I like to figure out the cost per year for driving a car to see how good a deal it was. For example, the Honda Civic works out to \$450 per year. That is not much to pay for a vehicle. Buying a newer car makes it hard to work out to a low cost per year, even if you drive the car for many years. For example, if you buy a new car for \$30,000 and drive it for 15 years, the cost per year would be \$2,000 per year. If you find a used car for \$8,000 and drive it for 8 years then the cost is \$1,000 per year.

Try to drive a used car for a long time and get it paid off to save money. You'll save on interest, face less vehicle depreciation, and be able to spend your car payment money on something else- or save it.

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Tip 23: Avoid recreational shopping

Going shopping or going to the mall to walk around is a family activity that everyone can do together, although the down side is that you will often end up buying things and maybe even going out for dinner. This can turn out to be very expensive and you can end up with a lot of items you don't really need that will fill your closets and house.

Stores and shopping malls are designed for maximum extraction of money from shoppers. The more time you spend in stores, the more money you are likely to spend. I try to stay out of stores unless there is a specific item I am looking to buy.

Try to come up with alternate activities such as visiting a library, museum, park, or doing a project at home together instead of going shopping. You could even go for a walk around the neighborhood for free with no risk of buying anything.

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Tip 24: Cut small unnecessary purchases

Cutting small expenses can provide a big opportunity for savings. It is amazing how fast small purchases can add up- buying coffee, lunch, a new toy for the kids, a music download, etc.

Start by figuring out how much you can save to provide motivation to change your ways. Keep receipts or keep a notebook and record all of your expenses for a week to get a baseline. Then work to see what you can eliminate.

The key word to keep in mind is unnecessary. As I have mentioned, the line between “needs” and “wants” is fuzzy, but some things fall clearly on the “wants” side of the line and can be eliminated without causing any significant consequences. You may be in the habit of bringing home a toy for your kids when you go shopping- they would be just as happy if you write them a note of play with them. I am sure a lot of kids would be just as happy eating a sandwich from home with you in the park instead of getting a Happy Meal at McDonalds and bringing home yet another toy that will never be played with.

Many unnecessary purchases are a product of habits- maybe you always get a cup of coffee or a donut when you get gas. Maybe you like to get a new toy for your pet when you pick up pet food. Maybe you like to buy a new book or magazine at the bookstore just for fun. Purchases like this can be enjoyable- which has value, but you may value the money you could save over time by avoiding these purchases even more.

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Tip 25: Utilize free resources at your library

Libraries have tons of resources- and almost everything at a library is free. Of course, you can check out free books at a library and you can also check out DVD's and CD's. Going to the library is a good family activity, and everyone can bring something home for free.

I like to spend time at the library- in fact, I wrote parts of this book on my laptop at a local library. I enjoy the quiet scholarly environment that you find in some libraries. Something about being in a library makes it easy for me to concentrate and think clearly. Maybe all of those years studying at the library in college have me trained.

You can check out free books at any library, and some libraries sell used books that they are removing from their collection and donated books that the library does not need. I have found some interesting paperback books for 25 cents and hardcover books for 50 cents that I bought at the library and took home to keep.

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Tip 26: Free or cheap hobbies

Some hobbies require a lot of money for equipment and expenses. I try to avoid these. For me, it is hard to enjoy something that costs a lot of money when I have bills to pay. I look for free or cheap hobbies that I can enjoy and feel good about. Some of my favorite cheap hobbies include:

- * Walking
- * Pets: dogs and cats
- * Hiking
- * Biking
- * Blogging
- * Writing
- * Gardening
- * Reading
- * Watching free TV
- * Repairing things
- * Selling things on eBay, on craigslist, at consignment stores

You'll notice that some of these hobbies actually can make money. This book is focused on ways to spend less money- in a future book, I plan to explore easy ways to make money.

Take a look at your hobbies and how much you spend on them. Consider switching to less expensive hobbies- you may find that you enjoy them more since you have to worry about spending less.

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Tip 27: Get an artificial Christmas tree

For 10 years or so, we would buy a natural Christmas tree every year. Although it was fun to bring home a fresh tree, it cost about \$50 per year depending on the size and quality of the tree. One year we got a potted live evergreen tree with the roots still attached and planted it in the yard in the spring after using it as a Christmas tree.

A few years ago after my favorite Christmas tree lot closed, I ended up getting an artificial Christmas tree instead of buying a natural Christmas tree each year. The artificial Christmas tree cost under \$100 and we have been using it for over 5 years so far. This is another example of a small expense that can add up to a lot over years. I think my parents have been using the same artificial Christmas tree for about 40 years- imagine how much they have saved on Christmas trees over the years.

Artificial trees are more convenient, since you only have to transport it home once, and they don't try out and drop needles like natural Christmas trees. Also, I never really liked the idea of killing a tree just to use as a decoration.

Another way I keep expenses down during the holiday season is by not having outdoor Christmas lights. I like to look at Christmas lights, but I am not a big fan of climbing around on a ladder trying to attach lights to my house or trees. It is much easier to put some lighted decorations in windows that look nice from outside. You can save a lot of wear and tear plus electricity by skipping outdoor the Christmas lights.

If you buy a natural Christmas tree every year, consider getting an artificial tree instead to save money. You can even pine scented air freshener if you miss the smell of a natural Christmas tree...

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Tip 28: Plan meals, shop with coupons

A big money saver at my house is to plan out meals for the week and go grocery shopping to make sure we have all of the ingredients for the meals. This really cuts down on eating out and helps save money. Planning meal ideas in advance is important at our house- otherwise no one can agree on what to have for dinner and we end up eating cereal or sometimes ordering pizza or eating out.

Another benefit to planning meals is that you can look at coupons that you have to help select meals based on the good deals at the grocery store. It is a lot easier to figure out good dinner ideas when you are not tired and hungry at dinner time.

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Tip 29: Drop newspapers and magazines

There is lots of free news and articles available on the internet. Dropping the daily newspaper was one of my first reactions a few years ago in the economic downturn around 2008. I like getting a newspaper, but it is not really necessary for me. I still buy a Saturday newspaper most weekends- I like the coupons, and having newspaper around is handy for starting fires and to use to protect surfaces during painting projects.

I still get a few magazines, many subscriptions work out to about \$1 per issue. Magazine subscriptions were another area that I cut back in 2008. I had gradually subscribed to more magazines without eliminating any and was receiving more than I actually read every month. I liked them all, but did not need them all. There are all kinds of interesting things you can read on the internet free at any time. Tip #101 has a good suggestion for free reading material that can help replace newspapers or magazines.

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Tip 30: Staycation instead of vacation

Vacations can be an inefficient way to make memories. You spend a lot of time and money moving from one place to another. When I lived on the farm, we had "work camps". We would stay in a tent in the yard and worked on projects like building a chicken coop. If you don't want to stay at home, you can visit local attractions with your family during the day and stay in your own bed at night. This allows you to skip the time and expense required to travel a great distance and stay in a hotel.

If you do decide to travel for a vacation, you can save money by staying with friends and family instead of staying at hotels. Camping is also another inexpensive lodging option while traveling.

If you are looking for free lodging, you can sleep in your car. I have stayed in my car overnight when traveling a few times. Sleeping in a car can get cold at certain times of the year, and you have to be careful to park in a safe place. One time I parked in a parking area at a rest stop in Pennsylvania under a streetlight. There was a guy nearby who was frustrated with his car. He was hitting his engine with a tool over and over, banging away for what seemed like hours. I didn't get much sleep that night since I was keeping an eye on that guy and since the light was too bright. I thought about driving on, but by that time of night I was too tired to drive. Another time, I pulled over at a rest stop in New Mexico in December to sleep. It was quiet and dark there, but after about an hour, I was too cold to sleep- even with my Mexican blanket that I picked up on the trip. So I kept driving so I could run the heat in the car.

It is easy to spend a lot of money when traveling or on vacation. See if you can find ways to spend time relaxing with family and making memories that don't cost so much.

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Tip 31: Stop buying lottery tickets

I still buy a lottery ticket occasionally- it is fun to imagine what I would do if I won. But I realize that the odds of winning are extremely small. Some people buy lottery tickets every week. This is like paying a tax that you don't have to pay. Considering the odds of winning, and the probability that you would have to share the prize if you win, the actual value of a lottery ticket is less than 50% of the purchase price. Buying lottery tickets is not a good financial strategy.

Let's say someone spent \$10 per week on lottery tickets for 40 years. That adds up \$20,800 for lottery tickets. The person may get lucky and win millions of dollars, but the most likely scenario is that our gambler will win some small prizes, perhaps amounting a few thousand dollars over the years. But if our gambler were to invest \$10 per week for 40 years, it would grow to \$140,000 getting historical average stock market returns of 8%. Of course, there are some people who say that investing in the stock market is gambling too, but your chances of making money in the stock market are much, much better than winning the lottery. The 8% historical average stock market return includes the Great Depression and other downturns. If you can invest for the long term, you have a good chance to grow your money. Buying lottery tickets has an average return more like negative 50%.

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Tip 32: Stop smoking

Cigarettes are expensive- over \$5 for a pack in most places. Many people who smoke go through a pack or two a day, so the expense of smoking is like making a car payment. Everyone knows smoking causes serious health problems. Cigarettes are one of the few products that will kill you when used according to the directions. It makes me sad to see young people smoke- they are ruining their health for no good reason.

If you smoke a pack a day and quit smoking, you'll save at least \$150 per month just on the cost of cigarettes. You'll save much more in terms of improved health and quality of life. If you are a smoker, start with this tip, it will save you the most.

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Tip 33: Take shorter showers

Heating water is expensive, you can save money by taking shorter showers. Some people like to take long hot showers. I remember in a Civil Air Patrol summer camp as a teenager taking 1 minute showers. It can be done. Also use less shampoo, you don't need much to clean your hair. The chemicals in shampoo are not good for your hair anyway.

The cost to heat water for a 10 minute shower costs about 50 cents. If you take a shower every day, the energy cost for hot water is about \$180 dollars. If you take 5 minute showers instead, you'll save \$90 per year. If you have a family of four and everyone cuts there 10 minute shower to 5 minutes, you would save \$360 per year. This is not a huge savings, but I like the idea of spending less money and conserving resources whenever I can. Shorter showers not only save energy, but conserve water as well.

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Tip 34: Find out where your money is going

One way to cut spending is to really understand where your money goes. There are a few big expenses that are easy to understand- housing, vehicle payments, utility bills, and food. The opportunity most people have to reduce spending is by working on everything else, so understanding the smaller expenses and how much really goes for food is important.

Doing the work to figure out in detail where your money is going can be a great tool to spend less. When you look at monthly totals and realize you are wasting hundreds of dollars per month on wasteful spending, you may be motivated to change spending habits and keep this money instead of giving it to others. This is a motivator for me. When you spend money, it generally ends up in the hands of people who need it less than I do. It seems like store owners, company shareholders, bankers and others with lots of money are the ones who end up with most of the money that I spend. I am happier keeping more of my money myself than having it end up in the hands of people who already have plenty of money.

When you see that you are giving a lot of money away to other people- people who need it less than you- this helps you focus on keeping some for yourself instead.

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Tip 35: Avoid boarding your pets

Boarding pets can cost about as much as a hotel room! See if you can have a friend or someone in your family watch your dog next time you travel instead of boarding your pet or taking fido along on the trip. You can return the favor by watching their pet sometime.

You can avoid pet boarding by taking your pets with you when you travel. I have taken dogs along on car trips. I have had dogs stay on travel trailer camping trips and also at hotels. You can find hotels that allow dogs. I have seen dogs on trips at the airport, but have not tried this myself. Airfare for a pet can run over \$100 each way. This could still be cheaper than boarding, depending on the length of your trip.

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Tip 36: Get multiple estimates for home improvement projects

It can be difficult and time consuming to get multiple estimates for a home improvement project. I once got an estimate for roofing my house from a popular roofing company. When I looked at the estimate, I realized I had no way to know if the estimate was low or high, so I got a couple other estimates. The low estimate was about \$3,000 less and I went with the lower price. You may not always want to pick the lowest estimate, but it is good to have a few independent estimates for the same work. If a company is busy, they may give a higher estimate. You may be able to find a company that is hungry for work and will give a lower estimate.

You can sometimes use one estimate to help negotiate a better deal- explain that you got a lower estimate and give the company you want to deal with a chance to match the lowest estimate you received.

Another benefit of getting multiple estimates is that it provides a "cooling off" period that helps you avoid an impulse decision that you may regret later. If someone offers to do work, you can always say that you need to get a couple other estimates. During the time it takes to get the other estimates you have time to think about if the project is necessary and the highest priority for spending your money. I can remember several occasions where I got estimates for projects and decided not to go forward. Not doing optional projects is a great way to save money!

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Tip 37: Get enough sleep

Getting enough sleep is free, you'll feel better, and be less likely to over-eat or make poor decisions when well-rested. I try to be in bed 8 hours a night which usually results in about 7.5 or so hours of sleep considering interruptions like my dogs needing to go out. I like to have it very dark when I sleep, and prefer cooler temperature. I use a programmable thermostat that automatically turns down the temperature at night in winter. I use a fan in summer to stay cool and get good sleep. I think it is easier to get good sleep when you go to bed at the same time and get up at the same time every day.

If you are not getting enough sleep, try to make changes to get enough rest. This provides a good foundation for increasing your willpower and being able to consistently make good choices to spend less money.

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Tip 38: Eat less

Most people are overweight. In fact, the average American is 23 pounds overweight- that is a lot of extra weight. Most people can simply eat less- you will save money on food and lose some of that extra weight. Food is one expense that almost everyone can reduce and it is actually good for you to eat less for almost everyone. The cost for food to gain 23 extra pounds that most Americans have is about \$720. I know I would rather have 720 extra dollars than 23 extra pounds! Most people can simply eat less and pocket the money they save by not buying unneeded food.

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Tip 39: Cut down on travel

Traveling for meetings is expensive- use technology to save money. Sometimes meeting face to face cannot be replaced, but routine business can often be conducted effectively through Skype or phone calls. This can apply to traveling long distances and also to traveling a few miles in town.

Sometimes I call into meetings instead of driving to a different location. This works well for routine meetings when you already know the people involved. You can easily add video cameras, but I usually just go with audio and share slides or spreadsheets from my computer at teleconferences. You can save a lot of time and money if you can find ways to travel less.

~::~

Tip 40: Install a programmable thermostat

If you have an older thermostat, you may be able to save a lot on your utility bills by upgrading to a programmable thermostat. A programmable thermostat allows you to set temperatures for various times of day so you can spend less heating or cooling your house when no one is there. For example, you can program your thermostat to warm the house up to 68 degrees by 6am, and then turn the temperature down to 60 degrees starting at 8am when no one is home on a week day. You can turn the thermostat down manually, but it is easy to forget and you waste money heating your house when no one is home.

You can install a programmable thermostat yourself in about an hour with no special tools. The total cost for the project is around \$75 for a nice touch screen programmable thermostat that will last for many years and will pay back many times over in energy savings.

I like it when I can find a way to save money that results in improving my house and making things more convenient for me. Once I got my programmable thermostat installed, it takes care of turning the temperature up and down for me automatically. I think of it as a robot that works for me to save money on my utility bills.

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Tip 41: Chew gum instead of eating a snack

As we have learned in one of the other tips, most people are overweight, so eating less is usually a good thing. Chewing gum instead of having a snack is a good way to save money. A piece of gum costs less than 10 cents and is good for your teeth. Chewing gum can give you a lift, but without the calories and expense of eating a candy bar or similar unhealthy selection from the vending machine. I usually go for sugar-free gum- Orbit Sweet Mint is my favorite.

For some reason, my son bought some sugar free bubble gum and decided he doesn't like it, so it's bubble gum for me for a few weeks...

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Tip 42: Switch from soda to free water

Free is hard to beat, especially where beverages are concerned. You can get a bottle of soda for about \$1.50 that is loaded with calories for regular soda or loaded with chemicals for diet soda. It takes some time to switch from drinking soda- if you are accustomed to drinking soda, then plain water will not taste very good. If you are used to having caffeine, it will take time to get used to not having as much caffeine. Start by substituting some of your soda with water and eventually try to have soda only for special occasions. This is much healthier and will save lots of money too.

If you drink 2 sodas a day at \$1.50 each, you'll save \$90 per month by switching to water. Just make sure to switch to free water- bottled water costs about as much as soda and is the same as tap water. Some popular brands of bottled water are actually bottled from city water supplies- it is literally bottled tap water marked up from less than one cent worth of water. You can easily bring your own water from home. I sometimes use an aluminum water bottle and fill it with filtered water from my refrigerator. You can usually find a place to fill your own water container during the day- for free.

Tap water is so cheap it is virtually free. The cost of tap water is about 2 cents per 1000 gallons in most places. All you need to take advantage of free drinks is a refillable bottle. I have an aluminum bottle that I sometimes use.

You can save some money by drinking bottled water instead of soda. You can get bottled water in large packs for around 30 cents per bottle, which is a lot cheaper than soda. Tap water is much cheaper than bottled water if you want to save even more on beverages.

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Tip 43: Cut down on coffee

Even though I was brewing my own coffee, I was drinking about 32 oz each morning. That is a lot of coffee and a lot of caffeine. I would carry a 16 oz mug and a thermos with another 16 oz of coffee. I would stop half way to work to fill my cup on my drive to work. I remember my doctor's eyebrows going up when I told him how much coffee I was drinking.

I gradually cut back to 16 oz of coffee a day. Since coffee has caffeine, changing the amount you consume can cause headaches and other symptoms. I gradually reduced the amount I was drinking until I could get by on a 16 oz cup. This reduced my coffee expense from \$1.20 per day to 60 cents per day. If you are buying coffee at a coffee shop, you could save \$2 per day by dropping from 2 cups per day to one cup per day.

The "gradually cutting back" part is important if you want to reduce the amount of coffee you are drinking. I have tried at times to suddenly cut back. I get headaches and then go back to my usual amount. What works for me is gradually cut back on the amount of regular coffee grounds. You can either just drink less coffee, or use some decaf coffee grounds and reduce the ratio of regular coffee to decaf coffee over time.

Since I have cut back to one 16 oz cup of coffee per day, I get decaf when I want to have a second cup to warm up. I think this is about the right amount of coffee for me, and I can handle the 60 cents per day cost.

~::~

Tip 44: Pay off high interest credit cards first

You can save money on interest by paying down credit cards with high interest first. Some credit cards have interest rates over 20%- these are the ones to pay down first. Consider a balance transfer to a card with a lower interest rate. This will help you pay off your debt faster.

Some financial planners recommend a "snowball" approach to pay off credit cards by starting with the cards with the smallest balance first. When you get a card paid off, you apply its payment amount to the next card. I think this can work for some people, although you would spend a bit more on interest than if you attacked the cards with highest interest first. One advantage to paying off the cards with small balances first is that you get rid of a minimum payment every time you pay off a card, which gives you more money to pay down other cards.

I would say that as long as you are paying off credit cards, the order is not that important. If you have to choose which card to pay off first, choose the one with the highest interest rate.

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Tip 45: Negotiate on hotel rates

I have been able to get a lower price on hotel rates by negotiating. Here's how it works: at the front desk, ask for their best rate on a room. Even if you already have a reservation, ask for their best rate. If they are trying to fill their rooms, they may offer you a good deal. If the price they offer is the same as your reservation price, ask if they have discounts for AAA. If they do offer a better deal than your reservation, they can easily update the price for you.

I have signed up for several hotel points programs. These programs let me accumulate points on personal and business travel. I have been able to use points to stay free in some pretty nice places such as downtown Chicago and Washington DC. If you stay in a hotel, you might as well sign up for the points program and start collecting points. It doesn't hurt anything and you might end up getting some points you can use for free hotel stays. I hesitated to sign up at first since I didn't think I would travel enough to get many points, but over time I racked up enough points to get some free stays.

Obviously, the best way to save money on hotels is not to stay in one. Buy if you are staying in a hotel, you might as well try to get the best deal you can.

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Tip 46: Take advantage of kids eat free nights

When I had young kids under 10 years old, I knew a place where kids could eat free almost every night of the week. Eating out is not the cheapest way to go, but if you are going to eat out with kids, you might as well go somewhere where kids eat free. This will save you at least \$5 per kid at most places.

If you don't have kids, another idea to save is to carry good coupons. I had good coupons from a nearby Bennegans, but that restaurant closed. I carry a pizza coupon in my wallet all the time that is good for \$5 off pizza.

The idea is to use information and planning to save money. If you know where kids eat free on any given night, it makes it easier to save money if you do end up eating out. If you have some good coupons with you, it makes it easier to save a few dollars that way as well.

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Tip 47: Inexpensive foods that are healthy

There are a few foods that are not only really cheap, but are also healthy. Some great cheap foods are:

- * Peanuts
- * Bananas
- * Rolled Oats
- * Popcorn
- * Tea

Some slightly more expensive and healthy foods are:

- * Chicken
- * Oranges
- * Broccoli
- * Greek Yogurt

Some other cheap foods that are not as good for you include:

- * Potatoes
- * Eggs
- * Bread

Any food you grow in your garden is cheap and good for you. I think coffee is good for you and it is cheap if you make it at home. Try to keep cheap, healthy foods in mind when grocery shopping and planning meals.

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Tip 48: Free stuff

You can find all sorts of things for free. Sometimes people want to get rid of something that is not worth selling, but is too good to just throw away. I once got a bunch of wheat from a neighbor to feed my sheep. The wheat was stale and he didn't have a use for it, but my sheep liked it just fine. It kept them fed for months. During late summer, you can usually find people who are giving away tomatoes, zucchini, and other garden produce that they have in overabundant amounts. I once picked up some nice fence panels along the road with a sign that said "Free" on the pile. My wife spotted a basketball hoop with a sign that said "Free" on it. We ended up painting it and it looked great installed next to our driveway.

Sometimes you can get lucky and find free things just walking or driving around. Something about a sign that says "Free" always gets my attention for at least a moment. You can check the free section on Craigslist or Freecycle to find free building materials and odds and ends that may be useful.

Free is hard to beat, but can cause clutter. I don't take free stuff unless I need it. It is easy to accumulate too much stuff when it is free.

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Tip 49: Buy fewer things, but better quality

For me, shoes are a good example of where I can benefit from buying fewer items of higher quality. I normally buy cheap shoes that wear out in a year or so. Since the shoes are cheaply constructed, they can't really be repaired and get thrown away. A smarter approach is to spend more buying quality shoes that will last a few years. I have an old pair of black wing tip dress shoes that probably cost around \$100- but I have been wearing them for 25 years. I recently got a new pair of brown leather shoes that were a lot more than I usually pay. These were purchased to replace a pair of shoes that I got for \$8, but was throwing away because they were falling off my feet. I tried stuffing crumpled up tissue paper in the toes, but I could not get them to fit right.

Another example of buying something of high quality that lasted a long time is the brown leather coat I bought back in college. I still wear it today 20 years later. It is a very warm winter coat and I bought it on clearance one spring for \$65. I have bought cheap coats that have only lasted a couple years before developing large holes or having the zipper fail.

Sometimes the cheapest option is not the best option. Sometimes spending a little more money can get you something that will last much longer and provide a better value over the life of the product. Try to balance being cheap with being frugal.

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Tip 50: Avoid expensive clothing brands, especially jeans

So, a pair of Levis jeans costs about \$50, and a cheap pair of jeans costs around \$10. What's the difference? The answer: \$40. That may be simplifying things a bit, but I don't see much difference between cheap jeans and expensive jeans. The materials are the same- denim. The construction is similar. The main difference is the name on the tag. I can do without paying extra for that.

Some people get into the perceived value of expensive brands of clothing. I don't pay much attention to that anymore. If you really want to get a fancy name brand on your clothes without paying a lot, consider buying used clothes at a consignment shop, second hand store, or Goodwill store. With used clothes, it is easier to buy name brands since prices are so low.

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Tip 51: When to buy food items at convenience stores

Some convenience stores sell some items at reasonable prices such as eggs, bread, and potatoes; however many do not. Milk sells for 50 cents to \$1 more per gallon than at a grocery store. You'll get better prices at a grocery store, plus there are healthier food selections available as well.

Like all rules, there are exceptions. If you have run out of milk and need some to get the kids off to school, it may be worth the money to pay an extra 50 cents to get it at a nearby convenience instead of driving further to get to a grocery store. It costs about 20 cents per mile to drive a car in town, so if the grocery store is a few miles further away than the convenience store, you may be better off driving less and paying more in some situations.

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Tip 52: Sell unneeded appliances

That extra refrigerator or freezer in the garage uses lots of electricity. If the electricity goes out or if your appliance fails, you could lose a lot of food. Plus, you could sell the extra appliance and get some cash. Depending on the efficiency and size, it can cost \$100 to \$200 per year to run a refrigerator. This expense adds up over the years. Do you really need a refrigerator in your garage?

Some people make good use of a second refrigerator or freezer to stock up on bargain food. If you do this regularly, it may be worth the expense of running an extra appliance. Otherwise, consider getting rid of extra appliances to save on your electric bill and gain some space.

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Tip 53: Wait to buy materials for projects

It is easy to buy materials for a project, but often much harder to actually complete the project. You can end up with lots of materials tying up your money and cluttering your house and garage. I have definitely had this happen to me at various times.

You can usually take unopened items back to the store and get a refund with no questions asked. I recently did this with a couple of bathroom exhaust fans that I was just not getting around to installing. I decided to take them back within the 60 day return policy window. I'll buy fans again when I am ready to install them.

The house I recently bought came with all sorts of building material for projects that never got started: stacks of landscape timbers, rolls of fencing, bags of potting soil, a shelf kit, a water fountain kit, and much more. I am happy to get these things for free, although I may end up selling a lot of the stuff that I will never get around to using either.

There is a balance between having materials for projects on hand and having too much clutter. I have a nice collection of nails, screws, and miscellaneous hardware in my garage as well as some lumber and plywood. This collection certainly takes up some space, but is very handy and saves me trips driving to a building supply store at times.

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Tip 54: Don't go for a test drive unless you want to buy a car

A good salesperson can sell things to people who do not really need them. If you are thinking about getting a new car, it is hard to resist over-spending with all of the shiny new cars around. Salesmen are good at using emotions like fear, greed, and pride to get you to buy something right now. They may convince you that a car is a special deal and won't be around long. The used car they are showing you may be one that a little old lady only drove to church on Sunday. The salesman will be happy to arrange financing for you and offer you money for your old car as a trade-in. All you need to do is sign and drive off in your new car.

Unless you are seriously looking to buy a car, avoid car salesmen and especially avoid going on a test drive. The test drive gives the salesman plenty of time alone with you to convince you to buy that car, or to find out enough about you to make a great sales pitch for a different car.

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Tip 55: Watch out for high pressure sales pitches

Any time you are on the receiving end of a salespitch, there is a risk that you will buy something you don't really need. I just discussed the risks of going on a test drive with a car salesman. Salesmen that sell other products are also skilled at making the sale- whether you need the product or not. An easy way to avoid this is to avoid salesmen!

I recently received a sales pitch in my house from a vacuum cleaner salesman. You would think in your own home that you would have an advantage over the visiting salesmen, but they have lots of tricks. A salesman may try to wear you down with a very long sales pitch and keep repeating key sales points over and over. This can be surprisingly effective, even if you weren't thinking of buying that sort of product before the sales pitch. Some sales pitches involve a lot of pressure to buy right then- my vacuum cleaner salesman even said that the offer is good only while she was there.

Salesmen will try to remove all of your objections to buying something until you have no excuses left. First of all, they will have lots of great information and selling points about the product. You will not be able to make a good argument that there is anything wrong with the product. The salesman will probably even have some slick product demonstrations to show how great it is.

Next objection- it costs too much. The salesman will show how his product is a great value compared with other similar products. The salesman may also roll out a financing package so you can buy the product for a low monthly payment. So price is not really a problem since anyone can afford a few dollars a month. My vacuum salesman even offered to give me the vacuum for free if I signed up to sell vacuums. I think I would have trouble selling expensive vacuums to people who couldn't really afford one.

Once your objections to buying the product are removed, the pressure to buy now is applied. There may even be a call back to the boss or the home office to get you a special deal that is only good if you buy right now.

If you are aware of some of the tactics that effective salesmen use, you can avoid purchasing something under duress that you didn't really want to buy.

Note: I used the term "salesmen" above and in the tip about test drives, but there are also plenty of "saleswomen" who use the same tactics. I could have used the term "salesperson", but I thought "salesman" is easier to read.

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Tip 56: Save on insurance with bundle discounts

Save on your insurance bill with a package that includes multiple policies from the same insurance company. I get my home and vehicle insurance from the same insurance company and get a discount. Plus I like the convenience of having only one insurance agent to deal with for all of my insurance needs.

It is pretty easy to get a quote for insurance. I have changed insurance companies a couple of times over the years to get the right coverage and the best deal. I have had a lot of contact with my insurance company this year- I have had two car accidents to report. Someone rear-ended my wife's car, and I hit a deer with my car. This is the first time we have had anything to report on vehicle insurance in about 15 years.

Sometimes hail presents an opportunity to get some money from your insurance company. I am not advocating insurance fraud. I am suggesting that you can check your vehicles for legitimate hail damage after a hail event, and also have someone check your roof for hail damage. I have gotten two roof replacements free for hail damage and have received insurance checks for hail damage on cars as well. For the best chance of recovering damage, contact the insurance company right away after a hail event and have an adjuster check out the damage.

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Tip 57: Don't carry small bills

I like to carry some cash in my wallet for situations where credit cards are not accepted. I find that carrying larger bills- \$20 or bigger- makes it less likely that I will spend the money unless I really need to buy something. This is a tactic that helps you avoid spending money by making it inconvenient. Any time you can put a psychological barrier between you and spending money, it can help you keep the money in your wallet.

Small bills are just right for spending on small unnecessary impulse items like soda and unhealthy snack food. Vending machines often accept \$1 and \$5 bills, so avoid carrying these. My favorite bill to carry in my wallet is \$20 bills. Everyone accepts \$20 bills, but it is too much of a hassle to break a \$20 and get all of those small bills and coins back for change that I won't do it unless I really need to buy something.

For a long time, I simply did not carry any cash at all. Then one time I had a tire that was nearly flat and the only nearby place to add air charged a quarter to run the air pump. I had to go in and ask for a quarter since I did not have any cash with me. I did not like the feeling of asking for money, so now I always try to keep some cash with me. Cash could also be handy if the credit card reader at the gas station is not working and I need to buy gas to get home. I don't want to risk getting stranded in the event that I am low on gas and the credit card system is out of order.

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Tip 58: Wait 48 hours to buy

Many times when you feel like buying something, simply waiting a couple days can help you make a good decision. It is so easy to buy something on impulse that it is likely you'll end up buying something you don't really need. Try waiting 48 hours on purchases like furniture and appliances. Maybe you'll decide you don't really need new furniture, or maybe you'll simply change your mind on the style or color after spending some time at home thinking about it.

There are few circumstances where you must buy quickly or the deal goes away. In most situations, taking some time to think about a spending decision is a good move. You can take some time to check out prices at other stores and consider other product options carefully. You can look for coupons or deals on the internet. You can check opportunities to buy similar used items for much less. You can check your budget and make sure the potential purchase will be something that you can be happy with. No matter what the item, if buying it will stretch your budget, you will likely be happier without that item.

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Tip 59: Use a black permanent marker to revive old clothes

My wife had a few spots on her favorite black sweater, and was reluctant to wear it out anymore. The spots may have been from being splashed with a small amount of cleaning chemicals or maybe bleach.

“Just use a black marker to fill in the spots,” I suggested. At first she thought this was a ridiculous idea, but decided to give it a try. It was easy to find a black marker- we have some black Sharpies around from marking moving boxes on our recent move. A black marker may not be a perfect color match, but you can certainly use a black permanent marker to make spots or stains on black clothes blend in and get some more wear out of your black clothes before you decide to replace them.

If you like this tip, you'll like my tip coming up on duct tape and other cheap repairs...

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Tip 60: Carry your best coupons in your wallet or purse

I keep a few good coupons in my wallet all the time, in case I end up at the store and don't have my entire collection of coupons. I use a small plastic accordion case for my coupons and sometimes carry that into stores with me so I can check all of my coupons as I shop.

I don't always have my coupon file with me, but I do always have my wallet with me. I have save money lots of time by having good coupons in my wallet ready to go. A couple times I have ended up at the store on an unplanned trip and had my coupons at home when I needed them. When this happens, I weigh the cost of driving home and back to get the coupons and bring them to the store. It is a lot easier to keep some coupons with me in my wallet to reduce the chances that this will happen.

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Tip 61: Spend more thought and less money on presents

I suppose buying presents is like driving- everyone thinks they are good at it! I like to think that I can choose really good presents for people I know that don't cost that much. I like to find things that the recipient didn't know they wanted, but that they really will enjoy. The success of this approach depends on 1) knowing the person and their interests and 2) knowing what they already have.

Sometimes gift cards are a good option. Anyone can use a gift card, and no one needs to return a gift card because it is the wrong size or color. We had a really great realtor working with us on selling our house and buying the next one. He went the extra mile to work out a deal on a for sale by owner (FSBO) property we wanted to buy. Most realtors would not have been able to work out such a deal. We asked his assistant what he would like for a gift. The right gift was obvious when she suggested it. Many times when we were house hunting or filling out forms at the realtor's office, he would be having a Dairy Queen Blizzard for dinner. It was clear that he really enjoyed Dairy Queen Blizzards. So we got him a gift card at Dairy Queen and wrote "To the World's Best Realtor" on the card holder. He really appreciated this gift and mentioned it several times. He kept the card holder with our note with his mementos.

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Tip 62: Reduce/avoid knick knacks and collectables

I am still overwhelmed by how much stuff we have. We are still unpacking and putting away things from our recent move. It seems like we have collected stuff that has no real use. We have some coke collectibles, but don't really display very many of them. I have a collection of antique glass insulators from utility poles that was fun to collect, but I don't really have a use for them now. We have tons and tons of books. Not literally tons... well maybe literally tons. We have a lot of books. I have lots of tools that I have collected- probably more than I can really use. My wife has lots of fabric and craft stuff as well as some Pink Panther stuff that she has collected. My kids have a rock collection- that was fun to move. We have boxes of Star Trek and Star Wars toys stored in our attic and a collection of road signs in our garage. Once you have collected stuff, sometimes it is hard to decide what to do with it all.

I have really cut down on collecting things that I don't need. Collecting stuff takes money and space- and lots of moving boxes when you move. I have a collection of Santa Christmas ornaments that I still add to and display every year, and if I see a good antique rocket coin bank I would be interested. Other than those few types of items, I am not looking to collect more things.

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Tip 63: Consider downsizing to reduce expenses

I have moved from a larger, newer house to a smaller, older house to save money on housing expenses. Most real estate price or rent is based on square footage, so moving to a smaller place can save you money on your mortgage or rent bill every month. A smaller place also costs less to heat and cool, and property taxes are less as well on a less expensive property.

A couple things to consider when downsizing- you don't want to end up spending a lot more on utilities than you expect if you move to an older house that is less energy efficient. This can offset a lot of savings. Also, if you move somewhere further from work and school to find a less expensive place, you could end up spending more on gas for your car and eat into your savings from living in a smaller house.

If you are going through the hassle to downsize, make sure that it will actually save you money!

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Tip 64: DIY projects to save money

Anytime you can do work yourself instead of hiring someone else to do it, you'll save money. You can get a book about home improvement- check it out free at the library or buy a used book for a couple dollars. If you can learn to troubleshoot some basic plumbing issues you can save money and resolve problems faster than waiting for someone to come to your house. Some electrical problems or problems with appliances or HVAC systems can be solved with simple troubleshooting.

Some of the larger projects I have done include installing sinks and faucets, installing a whirlpool bathtub, insulating the crawlspace and attic of my house, building a scaffolding and painting my 2 story house, and installing plumbing hook-ups for a dishwasher. It is rewarding to be able to sweat copper pipes together and install plumbing that will last a lifetime. Plastic Pex tubing is becoming popular for plumbing now, but I do not have the tools to work with that.

I once built a chicken coop with an 8 foot ceiling and salvaged windows and doors from Habitat Humanity. It had a nice poured concrete floor. This chicken coop was like a small house- my wife said that we could almost live in it. It didn't look as nice after it had chickens in it, but it was really fun to build and cost a lot less than buying a pre-built chicken coop.

Doing things yourself saves money and gives you a sense of accomplishment. Start with a small project and build your skills.

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Tip 65: Shop around for the best deal

A few months ago, I bought a carpet shampoo vacuum cleaner at Lowes. It was a Bissell lift-off, and it was marked down according to the sign on the store shelf. I checked the price on amazon.com and it was the same price at Lowes. When I got home, I checked ads in my newspaper and found a sale on the same vacuum cleaner at Kohl's. I also realized that I had a 20% coupon at Kohl's, which would make even more of a price difference. Finally, I realized that I would get Kohl's cash. So I returned the vacuum to Lowes, bought the same vacuum at Kohl's and saved \$60 plus I got \$30 of Kohl's cash to use another day. The lesson here is to check prices carefully at several places. Another lesson is that sometimes buying a 35 cent newspaper can pay off.

It seems obvious to shop around for the best price, but sometimes people neglect doing this and miss out on easy savings. Lots of stores have price-match guarantees, so it is easy to let your guard down and assume that the store has done the work for you to check prices. As the story about the Bissell shows, this is simply not true.

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Tip 66: Take good care of your teeth

Taking care of your teeth doesn't cost much compared to the cost of dental work that you'll need if you don't. It is a good investment to spend a little money to keep a good toothbrush, toothpaste, and dental floss on hand. Dental check-ups and routine fillings and other dental work cost money, but if you don't keep up it will cost even more money if worse problems develop. If you're lucky, you can use your dental coverage to pay for most of your dental check-ups and cleaning appointments. Chewing sugar-free gum is also good for your teeth, and helps you avoid eating snacks that may not be good for you. Drinking tea is also said to be good for your teeth.

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Tip 67: Grow your own food in a vegetable garden

As I remember it, most of what we ate when I was a kid came out of our vegetable garden. We always had big vegetable gardens, especially after we moved out to the farm. During the summer and fall we had fresh vegetables all the time. We had so many that we would sometimes sell vegetables at Farmer's Markets. We had hogs and chickens on our farm so we always had fresh meat, too. My Mom would can and freeze vegetables to save for winter.

A little investment to start a garden in the spring can turn into a lot of vegetables during the summer and fall. Even a few tomato and zucchini plants can produce a lot if you don't have much space. Some years, we have had large vegetable gardens and for a few years we had more than one garden. Lately we have had smaller gardens in raised beds. Since we moved, I'll have a chance to start a new garden soon. Since I no longer have a rototiller, I will probably start small and see what I can do with a small space.

When we lived in town, I saw some house with very small yards that had a few tomato plants in small raised tubs. Some houses had small raised beds that were like tables with sides on them that were filled with soil. In just a few square feet, they had some nice looking vegetables growing. It seems that you can almost always find a space to grow some vegetables and grow some food for almost free.

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Tip 68: How to cut expenses quickly in a financial emergency

What can you do to cut your expenses quickly in a financial emergency? Maybe you just found out that you lost your job or that you have a big unexpected expense. What can you do quickly to survive with less cash?

Here are some actions to consider quickly reduce your spending:

- * Sell a car
- * Cut your newspaper
- * Cut cable TV or satellite TV
- * Cut internet service (use cell phone data plan instead)
- * Cut kid's activities (piano lessons, sports)
- * Cancel travel for vacation and family events
- * Stop eating out, stop going out to movies
- * Sell any expensive toys that you have and are making payments on such as boats, travel trailers, and campers
- * If you are renting a storage unit, empty it out and stop paying
- * You may be able to arrange to "skip a payment" on some of your credit cards and loans.

You'll still pay the full amount, plus interest, but this will give you some time to get stabilized again.

- * Sell unneeded items at a garage sale or take them to a consignment shop to sell
- * Take credit cards out of your wallet and go with cash only. It is psychologically harder to spend cash and you will be painfully aware of how much money is leaving your wallet.
- * There are also lots of things you can do to make some money quickly. I am focusing this book on spending less money, I plan to cover easy ways to make money in a future book.

The strategy to deal with a sudden drop in available cash is to quickly reduce you spending to compensate. This list should provide some ideas on things that you can move on quickly to reduce your spending to have more money available to deal with basic needs. Depending on your situation, you may also want to look at finding another job or otherwise increasing your income.

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Tip 69: Carpool to save on vehicle expenses

Years ago, my wife and I had one car between us. I used a carpool to get to work so she could use the car most days. A carpool is an inexpensive way to get to work since you are sharing expenses among several people. Some employers help organize carpools and subsidize some of the costs.

The downside of a carpool is that you have to come and go on someone else's schedule. A few times I had to leave meetings before they were finished- otherwise I would not have a ride home. One morning, I started walking the 4 miles from my house to the carpool site at 5am before the sun came up. I was walking along the road in complete darkness, I was wishing I had thought to bring a flashlight with me. Driving your own car is certainly more convenient, but it is more expensive as well.

If you are willing to give up some convenience, you can save a lot of money by using a carpool. If you can avoid owning a car altogether, you can save on the cost of buying the car, insurance, and maintenance expenses.

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Tip 70: Keep your car clean

How can you save money by keeping your car clean? For one thing, avoid buying junk food or fast food to eat in your car when you are driving. You will save money by not buying junk to bring into your car in the first place. You can also avoid hauling extra junk in your car- the extra weight cuts your gas mileage and it costs more to drive around with extra stuff. Take everything out of your car that you don't need and find a place for it in your garage. Once you get your car completely cleaned out, it is easier to keep it clean since any junk looks out of place. Make a habit of taking any garbage or unneeded items out of your car whenever you get out. It is a lot easier to do a little bit of work each time you get out instead of letting junk accumulate to the point where cleaning out your car becomes a project.

Save money by keeping the outside of your car clean too. If you keep your car washed, even in wintertime, you can increase the life of the body of your car. If your car is rusty and looks terrible, you may be tempted to buy a newer car before you really need to replace your car for mechanical reasons. You can wash your car for almost free at home with a hose and some soap. Sometimes I use special carwash soap, but a little laundry soap seems to work fine too. I try hand wax my cars in the fall and spring to help protect the finish. I also try to apply touch-up paint to any chips in the paint a couple times a year to try to prevent rust. Eventually, rust will win the battle, but I try to hold it off as long as possible.

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Tip 71: Try not to move

By this, I mean moving from one house to another...

Moving is expensive in both time and money. You need pack up all of your things, clean up your old house, transport everything you own to a different location, unpack it all, and figure out where to put it in your new house. My last move was a local move and it cost around \$2,000 for the moving truck and movers. This was after we moved a lot of the boxes and small stuff ourselves.

In my experience, it takes a few months to really get everything organized after a move. If you buy another house, you may start over again with a new mortgage that will push out the date when you will have your house paid off.

Sometimes you need to move if your job changes or if your family grows and you need more bedrooms. I think moving is often a better idea than trying to build on to a house, depending on your location and situation.

I think we could have saved a lot of money over the years by making fewer moves. In addition to moving expenses, when you sell a house, you end up paying around 7% commission to the real estate agent in most places. This can quickly eat up any increase in your property value.

If you want to save the most money, you would likely be better off buying a house and living there many years until it is paid off. With this approach, you would not have to pay real estate commission when selling your house, and you would avoid moving expenses altogether.

As I mentioned, we have moved several times. I have enjoyed every place we have lived, and the traumatic process of moving creates some vivid memories. Moving is expensive, but can be worth the expense. You'll have to decide if you want to have a single place you and your family know as home, or if you want to spend more money and have more of an adventure living in some different places that you call home.

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Tip 72: Use old clothes for rags

Old T-shirts, sweatpants, and sweatshirts make great rags to use for cleaning and when working on your car. Use scissors to cut the rags up into convenient sizes and put them away for when you need them. I recently had my son help me cut up rags from old clothes. While we were working, I told him the story I read about how Lizzy Borden's father was frugal and made his rich daughters cut up old clothes to make rags, which embarrassed them. I think Mr. Borden made the girls cut rags a day or so before the infamous events that inspired this rhyme:

"Lizzie Borden took an ax
And gave her mother forty whacks.
When she saw what she had done,
She gave her father forty-one."

Anyway, I still think cutting up old clothes to make rags is a useful thing to do. You can save money by making rags in two ways. First, you don't need to buy rags. Second, rags are reusable if you wash them, so you don't need to buy paper towels.

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Tip 73: Donate unneeded items and save money on taxes

Goodwill Industries and organizations like it are a great place to donate used items. They take almost anything and give you a receipt that you can use for a tax deduction to save money on your taxes. Goodwill sells some of the items in their store and they process other items into materials that can be sold. They also have employment training programs.

If you have unneeded items you want to get rid of and could use a tax deduction, load up your car and head to Goodwill. I usually sell some of my more valuable items at consignment stores and take the rest to Goodwill.

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Tip 74: Buy generic- why pay for advertising?

Good opportunities to buy generic includes food, cleaning products, and prescription drugs, too. Generic products are often made at the same factories that produce name-brand products and are similar or the same as name-brand products.

Why would a company produce generic products that sell for less than their name-brand products? There is a market for lower priced generic products, and companies can still make a profit selling them. From the company's perspective, they might as well make the money instead of letting someone else make it. Plus making more products keeps the factory utilized and reduces the overall cost of producing products due to economy of scale.

In many cases, generic products are very similar to the expensive name-brand alternatives. Give generic products a try and see if you can save some money.

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Tip 75: Don't go grocery shopping hungry

This is a hard tip for me to follow, since I am usually hungry. Pretty much the only time I could go shopping when not hungry is on Thanksgiving!

When you shop hungry, you are more likely to pick up junk food and expensive items. Your will power and ability to make good decisions is impaired when you are hungry. Your reptile brain will take over, and you may end up with cream horns and barbeque potato chips in your cart instead of the healthy items you really want to get.

Even a snack or small meal before shopping can help you avoid trouble at the grocery store. If you want something quick and cheap, a banana can provide a lot of nutrition and make you feel full for about 25 cents.

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Tip 76: Get free checking, avoid bank fees

My bank- actually a credit union- has a program where I get free checking if I use my debit card as a credit card 10 times during the month. Most banks offer some sort of free checking. If you don't get free checking, you can pay \$10 to \$20 per month or more on fees. It is worth some effort to keep the money in your account instead of giving it to the bank.

Speaking of bank fees, the one that bothers me most is ATM fees. You go to an ATM to take out money, and sometimes a box pops up that says you have to pay a fee to get your money out. For example, I wanted to take out \$10 to buy some food at some food stands at a local event. It was cash only. My usual ATM was out of money due to the crowds. I walked to another ATM- this one was going to charge a \$4 transaction fee. That works out to a 40% fee to get my own money out! Of course I didn't pay it. The cost for the bank to run the transaction is likely too small to even calculate accurately, yet they are charging very high fees.

I like to keep some cash around so I am not faced with ATM transaction fees if a need for cash come up. Also, if you need to get money out using your debit card, it is worth the trouble to find an ATM that is in your bank's network and does not charge transaction fees. You can also use you card to get cash at a checkout of a store as well. You can buy an item and ask for cash when you pay with your debit card.

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Tip 77: "Bank" at a credit union rather than a bank

The fees and interest rates are typically lower at credit unions than at a bank, and you get all of the same benefits as FDIC protection for your deposits (credit unions insured by NCUA which is comparable for FDIC). I recently did a comparison of interest rates on deposit accounts and rates and fees charged on loans between my credit union and a local bank. My credit union won across the board.

What is a credit union? A credit union is a non-profit organization that provides financial services to its members. I like the idea that my credit union is not trying to get money from me. Check out credit unions that are at convenient locations in your area and compare their rates and services with your bank. You may find a better deal at a credit union that can save you money on interest and fees.

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Tip 78: Turn off unneeded lights and appliances

One wasteful thing that bothers me is when I see that someone has gone away for work and has left there outdoor porch light on. It will run all day, burning up electricity and costing money- what a waste! I like to check my outdoor lights before I leave for the day to make sure none were left on.

Not only to outdoor lights get left on, but too often I find lights on in an empty room. Turning off lights that are not being used is a good way to save electricity and lower your utility bill. Sometimes I go too far and accidentally turn off lights when someone is actually in the room. I am OK spending a little money to run lights if there is someone in the room. Most places, electricity costs 10 cents per kilowatt hour. Therefore, running a 100W lightbulb costs about 1 cent. I am willing to let this cost go if there is someone in the room. Running lights when no one is in the room adds up over time and is an expense that is easy enough to avoid.

Another potential waste of energy is running unused appliances. I just now got up to turn off a TV that no one was watching. My flat screen TV uses about 300W when it is running, so it is worth the trouble to turn it off if no one is watching. Sometimes, I even notice that the oven was left on during dinner. I have gotten in the habit of checking to make sure it is off before starting to eat.

In addition to saving money on utility bills, you will extend the life of appliances by running them less.

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Tip 79: Can you eliminate an extra vehicle?

Owning a vehicle is expensive- you face depreciation of the vehicle, insurance costs, fuel costs, and maintenance costs. If you can get away with owning fewer vehicles, you can save a lot of money. In some places, public transportation such as busses or subways makes owning a vehicle less of a necessity. Even in suburban areas where public transportation is less abundant, you may be able to join a carpool to work and find other ways to get around. If you have more than one vehicle for your household, you may have an opportunity to sell one and save money.

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Tip 80: The art and science of the store return

Returning things to the store is sometimes a convenient way to get money for items you later realized you don't need or that didn't work out for you. The rules that stores have place restrictions on returns and can make it hard to get your money back. Here are some tips on returning items to the store that you might think couldn't be returned.

When I was moving out of a house, I found some project items and building materials in the attic for projects I never got around to doing. There are a few ceiling lights and things like this. Although they were purchased several years ago, they were still new in the box. I decided to try to return them to the store. Of course, I no longer had a receipt. I was pleasantly surprised to see the items ring up and I received a gift card for store credit for the full price of the items. I was probably better off not having a receipt- most receipts for returns expire after 6 months anyway. So the lesson here is that if you have new-in-the-box unused items, you might as well try to return them. Someone else can use them, and you can get a full refund, even if it is in the form of a gift card.

Another successful return was my cherry tree. I bought a cherry tree at Lowe's in the spring and planted it in my front yard. Trees from Lowe's have a 1 year guarantee, and I put the receipt in a safe place, just in case. The summer was extremely hot and dry. Even though I watered the tree a lot, it dropped its leaves in August which is at least a month early. I decided to give the tree a chance to come back the following spring before returning it. Unfortunately, it did not leaf out in the spring and was completely dead. I decided to take the tree back to exchange it, but during the year that had passed, I forgot where I put the receipt. I should have kept it in the box with all of my other receipts, but for some reason I tried to put it somewhere special and lost track of it.

It took some serious effort to get a refund for the tree without a receipt. The tree still had the tag on it, but they would not do a refund without the receipt- too many problems with returning trees to a different store is what one clerk told me. I ended up bringing the tree in several times and explaining that I had a hole in my yard and that I wanted to get a new tree started. No luck. There was a way to search records for the purchase, which we attempted, but they needed the date of purchase which I did not have. I was beginning to worry about the 1 year limit on the guarantee expiring.

After several weeks of working to return the tree, I walked into Lowe's with the dead tree and a shoebox full of receipts from Lowes. Of course, I did not have the receipt for the tree, but I had tons of other ones from years of shopping there. My point was that I was a regular customer at that Lowes store location, and I had a tree with Lowe's tags on it that I was trying to return. I asked to see the store manager to go through my situation and the receipts with him. The clerk recognized me and called the store manager. After a brief exchange, they offered me a gift card with the full price of the tree. I happily headed back to the nursery to pick out a replacement.

There are a few lessons to take from this story: 1) keep track of your receipts, 2) if you are returning something under warranty, don't wait until the last minute, and 3) persistence often pays off when trying to return something.

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Tip 81: Discount programs at grocery stores

One grocery store discount program I like is HyVee Fuel Saver. When you buy certain items, you receive a discount for gas at Caseys or Hy-Vee gas stations. For example, if you buy pumpkin bars, you might save 3 cents per gallon on gas. The items that qualify vary all the time. Since my car takes around 10 gallons to fill up, I can quickly estimate my savings if I buy a fuel saver item. You can save money with the Fuel Saver program- the trick is not to buy things you would not normally buy. I will sometimes substitute an item to get a discount- for example I might buy the pumpkin bars instead of cinnamon rolls to get the discount, but I don't buy more than I normally would without the Fuel Saver program.

The amount you can save depends on how many Fuel Saver items you buy. I have received discounts of around 20 cents per gallon at times. If you shop at Hy-Vee a lot, you can save some money on gas. We buy some of our groceries at Walmart, which has lower prices but is a less pleasant place to shop and has less variety of some types of food items.

If you don't shop at Hy-Vee or don't have Hy-Vee in your area, see if you can find a different fuel discount program in your area that can save you money.

Another grocery store discount program I use to save money is a rewards program at an independent grocery store that is near my house. You get a membership card to scan whenever you make a purchase and get points that you can use to get free grocery items each month. One thing I like about this program is that you get points for everything you buy. This differs from Hy-Vee fuel saver which only gives points for selected items. Each month there are about a dozen or so grocery items that you can use rewards points to get free. One month, you could get free orange juice and I did that several times. This month, nothing looks appealing to me, so I'll save my points for next month.

The price for saving at the grocery store with rewards programs is convenience and privacy. The grocery store gets to track what you purchase and when. This does not bother me that much, but you'll have to decide for yourself whether privacy is a concern. If you make your purchases using a credit card or check, it would be easy for the store to track your purchases anyway. As for the convenience factor, you need to remember to bring your rewards card and have the cashier scan it every time. This is not a problem for me- I just keep my Fuel Saver card and my grocery reward club card in my wallet so they are always ready when I buy anything at the grocery store.

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Tip 82: When to apply for a credit card to save money

Sometimes you can save money by applying for a credit card. We recently found a refrigerator that we liked and had been looking at it for a few months. One weekend, it was on sale for \$500 off and we decided to buy it. I have plenty of credit cards, but Lowe's had an offer that sounded pretty good. If we applied for a Lowe's credit card, we could get 10% off our purchase and get 0% financing for 6 months. This was enough savings that I thought it was worth applying for a new credit card. With the sale price and discounts, we saved around \$800 from the original price. I also will get 5% off every future purchase at Lowe's using the new credit card.

I have also taken up offers to get credit cards that did not pay off as well as the immediate benefit from my new Lowe's card. One time I had loaded up on clearance winter clothes at Sears in the early spring. They were selling Dockers dress shirts for \$5 each and other great bargains. I used my Sears Gold card to save an additional 5% off and then applied for a new Sears Blue card to save even more. I ended up getting clothes for 90% off the original price!

Take advantage of offers to get new credit cards when you can save money on something you are planning to buy anyway. If you pay off your credit card balance every month, it won't cost you anything and you can save some money.

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Tip 83: Fun night at home

There are a lot of bad things said about watching TV and playing video games at home. On the bright side, this can be very cheap entertainment and a way to spend time with your family that doesn't cost much.

You can rent a DVD for a couple bucks, make your own popcorn, save about \$30 compared with going out to the movies. Another idea is to find a good TV series on Netflix and watch it together as a family. One summer we watched an episode of Monk every night on Netflix.

It can be difficult to find video games that everyone in the family likes to play together. Most people can enjoy Wii games or old Atari classics. We have a joystick that plugs into the TV and plays some old Atari games. The games are simple and do not take a long time to play. With Wii Sports, you can bowl at home without going out.

See what ideas you can come up with to have fun at home with your family without spending a lot of money going out.

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Tip 84: Pizza can make you happy

Pizza is cheap food, is relatively healthy, and makes people happy. You can get a big pizza for about \$10 and almost everyone likes pizza. Get vegetables on the pizza to make it even more nutritious, and find some good pizza coupons to help lower the bill. I like to pick up the pizza myself rather than have it delivered. Some places charge a delivery charge, and all pizza delivery drivers expect a tip. Plus when I bring it home, I can bring it directly home when it is as hot and fresh as possible. A delivery driver might make a few stops along the way.

Another good thing about pizza is that it is easy to share the bill with other people since it is easy to calculate the cost per slice of pizza. Pizza is cheap food compared with a lot of dinner options, and almost everyone likes it.

~::~

Tip 85: Use coupons for oil changes

I can usually find coupons at Midas for \$5 off oil changes. In fact, I just received a coupon last week for a FREE oil change at Midas. I had some work done there, and they sent the free oil change coupon as a customer appreciation gift.

At many shops, you can also sign up for programs such as pay for 4 oil changes and get the 5th free. This is worth doing since you should change your oil regularly to help your car last a long time. You may be able to save a little money by doing your own oil changes, but I can find deals on oil changes that are hard to beat. They also lube your car and check all of the fluid levels and look for cracked belts and hoses. While your car is in the shop, you can get your tires rotated, increasing the life of your tires.

When there is a product or service that you know you will buy regularly- like oil changes- it is worth spending some effort to find good deals and coupons and even save with a quantity buy such as a buy 4, get one free program.

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Tip 86: Get furniture for almost free

How can you get furniture for almost free? Buy furniture at consignment stores instead of a furniture store. You can get used furniture really cheap. I got my favorite chair and ottoman set for \$37. You can't get anything at a furniture store in this price range. Consignment stores get new item in every day, so if you don't see something you like some back next week and check out the new arrivals.

Another place to look for used furniture is at garage sales and auctions. Craigslist also has lots of used furniture for sale and sometimes even for free. I picked up some nice book shelves years ago at an auction for \$12. I painted them and then used them for years and eventually sold them for more than I paid for them. A solid wood bookshelf like this would have cost many hundreds of dollars new at a furniture store.

As soon as you take new furniture home, it is used furniture. You might as well buy used furniture if you can find something you like and save yourself a lot of money.

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Tip 87: Shop on tax free day

Save around 6% in some states by shopping on designated tax free shopping days. Here in Iowa, there are tax free days to buy clothes and school supplies in the fall during back-to-school shopping season. All clothes and office supplies are included, so this is a great time to stock up on all sorts of supplies. Stores continue to offer coupons and discounts since the 6% savings comes from the state government, not out of the store's profits.

It is nice to get an extra 6% off on top of any coupons and deals that you can find. The downside of shopping on tax free day is that there are big crowds of people shopping. See if your state has a tax free shopping day you can use to save some money.

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Tip 88: No more late fees

Late fees for paying bills late drive me crazy. These fees provide essentially pure profit for the credit card companies and utilities that charge the late fee. How much does it cost a big company if your check arrives a day or two late? Almost nothing, but late fees can be \$30 or more. Plus credit card companies can raise your interest rates as a result of a late payment. But wait, there's more- credit card companies turn in late payment reports to the credit card reporting agencies, resulting in a lower credit score. Don't let this happen to you! Your goal should be to pay \$0 for late fees.

I like to set up my utility bills on automatic payment. I still get a bill, but the money comes out of my checking account automatically when it is due. This way I still get to see how much I need to pay and still have a chance to check my bill before the payment comes out of my account.

I use a computer bill paying system on the website of my credit union. This way I can see the date when I last paid each credit card and other bill. This helps me to notice if I have not received a bill and avoid late payments.

Many years ago, I remember once having to send a check by FedEx overnight to avoid a late fee on a credit card. Now most bills offer pay-by-phone or electronic funds transfer options so you can pay bills at the last minute without paying rush shipping to send a check. Some of the electronic payment options do cost a few dollars, but still much less than a late fee.

One common reason that people pay bills late is that they misplace their bills and do not notice that the bill is due in time to pay it on time. With electronic banking, it is so easy to pay bills that I often log in to my bank account and pay bills within moments after opening the envelope. When I am busy and can't pay a bill at that moment, I have a special drawer where I keep all bills that need to be paid.

Other late fees that I have seen are charged for returning rented or borrowed items late. Library fines and late return fees for movie or video game rentals come to mind. These late fees are usually much smaller than late fees for paying bills. Still, it is easy to avoid paying late fees by keeping track of when items are due back. I usually return rented movies immediately after watching them so I don't forget and end up with a late fee.

A little organization can go a long way to avoid late fees.

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Tip 89: No more postage

In the previous tip, I mentioned using an on-line bill payer system to avoid late fees. Another reason to use electronic bill paying is to avoid postage. In the old days, I would probably mail 20 or 30 bills per month, each requiring a postage stamp. These days, I rarely need postage since I rarely mail letters. The on-line bill payer system does not charge postage. The bank can electronically transfer money to some businesses. For the bills that must be mailed, I imagine that the bank gathers up all of the bills being sent to the same address every few days and puts them in an envelope together. So the postage probably does not cost the bank that much.

The use of postage for personal letters is also declining. You can use e-mail and skype for free communication instead of paying for postage to send letters. I rarely need to buy stamps anymore

I do still visit the Post Office occasionally to ship packages when I sell items on eBay. It is interesting that the internet is reducing my need for postage to send letters, but is increasing my need for postage to mail packages. The good news is that I charge the buyers of eBay items for postage, so I am not paying for it anyway.

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Tip 90: Duct tape and other cheap repairs

It usually pays to fix things right, but you can do a lot with super glue and duct tape...

A recent example of a duct tape repair is my handiwork on a garbage can lid. The plastic garbage can lid is about 4 years old and got a little brittle with age. It cracked and would no longer snap firmly to the top of the can. While the crack was small, I put some duct tape over it and further along the lid in the direction of the crack to try to stop the crack from growing. This has worked so far. The lid stays firmly snapped on, and the crack does not seem to be growing.

Duct tape can also be used to repair coats. Of course, it looks pretty cheap to repair the outside of a coat with duct tape, but I have used duct tape to repair the inside lining of a coat and it lasted for years that way. I have also used duct tape to cover holes in work gloves to keep my hands clean when I didn't have replacement gloves available.

Another cheap repair is to replace a frayed electrical cord on an appliance or tool. Some people will wrap a frayed electrical cord with electrical tape, but I don't trust this. I don't want to risk someone getting shocked or starting a fire, so I like to replace the cord if I can. I once changed the electrical cord on a bread maker and got years of use from it after this.

One day, I went to pop the hood on my old Civic to check the oil... and the hood handle broke. This was bad since I could no longer open my hood. I went to the hardware store and got a small knob with a set screw and clamped it on to the hood release cable. This is simple and works great. The way the handle was attached to the release cable, I would have needed to replace the entire hood release cable and handle which would have been a lot more expensive than the \$2 or so of hardware that I used for my cheap repair.

Another example of a cheap repair is one that I mention under the topic of shoe repair in this book. If your shoes are uncomfortable, you can buy shoe inserts for a few dollars that will make your shoes feel like new again. You can also take shoes to a cobbler or shoe repair shop for repairs. I have tried repairing shoes using glue, but this has never lasted very well. I have used duct tape successfully to cover holes in shoes or to hold the sole on a shoe for a few months. It works best to wrap the duct tape completely around the shoe; otherwise it tends to come off pretty easily.

Computers can sometimes be repaired cheaply. My son's laptop once came down with a bad hard drive. I bought a used drive on the internet and replaced the bad hard drive to keep the laptop going for a while longer. You can also work around broken keyboards or track-pads by plugging in cheap desktop keyboards or mice. My son recently broke the LCD display on his laptop. He now plugs the laptop into an external monitor that we had around.

Another cheap repair that makes a big difference is to patch holes in your walls with a little dry wall patch compound. Holes in a wall really look bad and decrease the value of your house. Small holes can be patched simply by applying dry wall patch compound with a paint scraper. You'll need to paint the repair to match the wall. It only takes a minute to touch it up if you have matching paint. For larger holes, you can stick some fiberglass mesh to cover the hole, and then apply repair compound to the mesh. You'll need to sand the patch compound after it hardens

and then paint to match the wall. Repairing holes in walls is cheap and makes a big improvement to the appearance of your house.

When repairing things, you always need to balance the cost of the repair with the cost of replacing the item. For example, replacing my son's broken laptop screen would probably cost a few hundred dollars. It would not be a good move to put this much money into an old laptop since the repair costs almost as much as buying a new laptop. We decided to go with the "free" option of plugging in an external monitor and working around the broken screen.

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Tip 91: Repair shoes instead of throwing them away

Did you know cobblers are still around? My wife had a nice pair of shoes that got chewed on by one of our dogs. The shoes were fairly expensive, so I decided to investigate options for shoe repair instead of throwing them away.

I found a shoe repair place in the local shopping mall. This store was different than the other stores in the mall- it was packed with industrial sewing machines and shoe repair materials. This place definitely looked more like an old-fashioned shoe factory than a modern retail store. This is just what I was looking for.

This place was able to repair my wife's shoes for \$6.35, and I took another pair that had a ripped-out seam which cost \$5 to repair. Getting shoes repaired can be much less expensive than buying a new pair of shoes.

Not all shoes are worth repairing. Many of my shoes are cheap to begin with and get a lot of wear since I do not have very many pairs of shoes. Throwing my old shoes away may be the best way to go since they get pretty thoroughly worn out. Sometimes my wife even throws shoes away for me when they get really bad.

My latest pair of shoes will probably be worth repairing- I spent a bit more money to get shoes that I could repair and keep going for a long time. If you really like a pair of shoes, you can even do bigger repairs such as replacing soles and heels. If your shoes are still in pretty good shape but are just uncomfortable, you can buy shoe inserts for a few dollars to make your shoes feel like new again.

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Tip 92: Rent a truck instead of buying one

Most people rarely use the hauling capacity of a pick-up truck. You can rent a pick-up truck from U-Haul or even at a home improvement store for much less than the cost of owning a pickup truck and paying for the gas to drive the truck all the time. Often when I see a pick-up on the road it is carrying only the driver- no passengers and no cargo in back. This seems like too much vehicle most of the time.

I rented a pick-up at U-Haul a couple of times during my move and for hauling junk to the landfill. The advertised prices are around \$20, but you may pay more than this depending on how many miles you drive and how long you keep the truck. I think my bill was more like \$70, but I made several trips with the truck and put quite a few miles on it.

But even \$70 to rent a truck a few times a year is almost nothing compared to the cost of buying a pick-up truck, maintaining it, paying insurance for it, and paying for gas to drive it every day. If you only need the capacity of a pickup truck occasionally, you can save well over \$1000 per year by renting a pick-up occasionally when you need it rather than buying one and driving it every day.

As with many ways to spend less money, convenience is a factor. It certainly is handy to have a pickup truck available whenever you want, but this convenience is expensive. If you are willing to take some time to drive to the U-Haul store and rent a truck when you need one, you can save a lot of money.

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Tip 93: Get building materials for free

Find free building material on craigslist or freecycle. If you don't see what you need, try posting a wanted ad on craigslist, describe what you are looking for, and offer to pick it up or trade something for it. You never know what you might be able to find. People often end up with more materials than they need and just want to get rid of the extra stuff to clean up their yard or garage. Help someone get rid of extra stuff they don't want and put it to good use- plus avoid spending money to buy materials.

~::~

Tip 94: Save hardware odds and ends

Save spare hardware, odds and ends. You'll be more likely to do projects and will spend less time and fuel driving to the store. I remember when I was young and a new home owner, how nice it was the first time I was able to do a small home improvement project without running to the store at all.

Once you have some basic tools and materials on hand, you can do projects without spending time and money to go to the store. Eventually, I accumulated a good collection of hand tools. I got some from my parents, bought some, got some as presents, and got some that were left behind at houses I moved into. I actually ended up with extra tools and took some to be sold at an auction. The same thing happened with hardware. Whenever I did a project, I would have extra screws and nails left over.

Just today, I installed a joist-mounted pull-up bar. I installed it in some big beams and bought some lag bolts to install it instead of the bolts that came with it. I added the spare bolts to my hardware stockpile.

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Tip 95: Bake and decorate your own cakes

It is amazing how expensive it is to buy a decorated cake. It is also amazing how easy and inexpensive it is to make your own cake at home. All you need is a box of cake mix and a few simple ingredients such as eggs, oil, and water. Baking and decorating your own cake costs only a few dollars compared with around \$18 to buy a 1/4 sheet decorated cake at the grocery store or bakery.

I would put buying decorated cakes almost up there with buying bottled water as a poor use of money. If you need a lot of cakes for a big event, it might make sense to buy them from a place that has the capacity to make a lot of cakes. But it seems pretty expensive to buy a single cake unless you've forgotten an important occasion and need to get a cake quickly.

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Tip 96: Stay off the hamster wheel

I sometimes feel like my family and friends are in a different socioeconomic group than myself. It seems like everyone around me has newer, nicer clothes and fancier technology and stuff. Maybe I should buy new stuff so I can be more like everyone else... That is the kind of thinking that can get you on the hamster wheel of debt.

There will always be a newer, blingier cell phone that you don't have. Someone will always have a newer car or newer clothes than you. As soon as you buy something and take it home, it is no longer new. I try to focus on functionality instead of having new things. Do I have a car that runs and is reliable? If so, what more do I need from a car? Do I have a cell phone that works so I can stay in touch with my family? If so, what else do I need? Do I have clothes that allow me to go out in public without embarrassment? Well, maybe... My kids are pretty embarrassed by my old clothes, but I think they would be even more embarrassed if I tried to wear the latest clothing styles. The shirt I am wearing now is at least 10 years old. I bought the jeans I am wearing at K-mart in 2009 for \$8. I would be more embarrassed to wear expensive clothes- I would rather have money to take care of my family than spend it buying expensive clothes for myself.

~::~

Tip 97: Avoid spending deathtraps

There are some places you can enter where there is almost no chance of a good outcome. For me, places like Pier One, the pet shop, the car dealer come to mind.

Pier One is a fine store, but I don't think they sell anything I really need there. However, that store seems to be able to extract money from my wife somehow. She really likes their stuff and it is hard to look around there without her wanting to buy something. So the best move seems to be to stay away.

The pet store is another potential deathtrap. You can walk out of the pet store with \$1000 less in your wallet if you find a cute puppy you can't leave without..

Car dealers are another potential problem area. You can go in not realizing you need a different car and walk out with a car payment.

Willpower is a good thing, but you need less willpower if you simply avoid stores and situations that you know will tempt you to buy expensive things that you don't really need. What kind of stores are deathtraps for you?

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Tip 98: Don't throw away all the old batteries

When a toy or device goes dead and you change the batteries, it could be that all of the batteries are dead, or it could be that only one or two batteries are dead and the others are fine. Many people throw away all the batteries when they change the batteries. I use a battery tester and check batteries before I throw them away. Batteries cost as much as \$1 each, so it is worth a few seconds to check.

Tonight I had a dead night vision goggle system that turned out to have 2 dead AA batteries and 3 good batteries. We also had an Airsoft BB gun that would not shoot- it had 2 dead AAA batteries and 2 good ones. So just tonight I saved 5 good batteries by checking the used batteries coming out of dead toys before throwing them away. Why throw away good batteries?

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Tip 99: Buy less stuff that is made to be thrown away

Some products are made to be purchased and then thrown away. Why would anyone buy something just to throw away? Products like paper towels, garbage bags, disposable diapers, soap, and cleaning chemicals are disposable- you buy them and then throw them away or wash them down the drain.

If you follow my tip on making your own rags, you won't need to buy paper towels. You can wash a rag and use it over and over.

How many different cleaning chemicals do you really need? I try to just stick with a few basic cleaning products instead of having a lot of specialized cleaning products to store and sort through.

Whenever I buy something, I try to think about the exit strategy for that item in my mind. How will I throw it away or get rid of it? Sometimes this helps me decide not to buy something. If it will be a lot of trouble to dispose of, or if I realize that it will not have a very long useful life before I need to dispose of it, then maybe I don't want to buy it.

I recently threw away an old TV set at the landfill. It was a small 13 inch TV set, an old fashioned tube TV. It came with the house I bought and I had no use for it. Actually, I recycled it rather than throwing it away- you are not supposed to throw away old CRTs at my landfill. But wait, there's more- I had to pay a fee of \$10 to recycle it! This free TV set ended up costing me some money to throw away.

I also ended up with a bunch of compact fluorescent light bulbs. I am switching to LED light bulbs, so I'll need to get rid of the compact fluorescent bulbs. They contain mercury, so a special trip to the landfill or to a recycling station is needed to dispose of them.

Another type of product that gives me pause when I think about throwing it away is the cheap flat-pack furniture that you can buy at Target, Walmart, and other stores. I have several bookshelves like this that are made out of particle board, not solid wood. They are heavy, but likely won't last very long because the particle board is not very strong. I wouldn't want to burn them to get rid of them because the adhesive in the particle board would release toxic fumes. Maybe I could break them up into small enough pieces to throw them away with my garbage, but that sounds like a lot of work. Perhaps it would be better to find some used solid wood bookshelves instead, so I wouldn't need to think about disposing of them for a long time.

Thinking about how long a product will last and how you will get rid of it can help you avoid buying things you won't get much value from owning.

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Tip 100: Use fans to lower your bills

Running an air conditioner in the summer to stay cool is expensive. You can save money in the summer by raising your thermostat setting and using fans to stay cool. Fans use much less electricity than air conditioning. Place the fans so that the moving air is blowing on you to facilitate heat exchange and cool you off. Use ceiling fans to inexpensively circulate cooler air from the floor toward the ceiling. In summer, a ceiling fan should rotate counterclockwise when viewed from below. The fan should turn so that the up-turned edge of the blade is leading. This results in air being pushed down directly under the fan. This ceiling fan direction provides the most cooling effect from moving air.

Another way to use fans to stay cool inexpensively is to pull cool air from outside into your house after dark when it cools down outside.

Your ceiling fan can also help save on utility bills in the winter. You'll need to reverse the direction of the ceiling fan using a switch on the fan so that it rotates in the proper direction. In winter, the ceiling fan should turn clockwise when viewed from underneath so that downward turned edge of the fan blade is leading. This results in air being pulled up toward the ceiling fan. This will mix cooler air from near the floor with warmer air near the ceiling and circulate it throughout your living space. This way you will be able to turn down your thermostat and still be comfortable.

Spend less on utility bills by letting fans keep you comfortable.

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Tip 101: Read Penny Pincher Journal

If you are interested in saving money, keep looking for new ideas and ways to spend less money. A good idea on saving money can be worth thousands of dollars to you. It is worth some time and effort to be alert for new ideas and innovative ways to save money.

OK, you may have figured out that I write Penny Pincher Journal since my name is Dr. Penny Pincher. Penny Pincher Journal is my blog about saving money and products that can save you money. Penny Pincher Journal has lots of interesting ideas on saving money, and the best part is that Penny Pincher Journal is free. Check it out on the internet at <http://pennypincherjournal.blogspot.com>.

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About the Author

Dr. Penny Pincher has a Ph.D. in engineering and lives and works in eastern Iowa with his wife and two sons. In 2013, Dr. Penny Pincher founded [Penny Pincher Journal](#), a blog about saving money every day. His hobbies include drinking great coffee, annoying his family, riding his cheapcycle (cheap bicycle), and saving money every day.

In February 2014, Dr. Penny Pincher published his first book: [Penny Pincher Journal: How To Save Money Every Day](#).

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