

12 QUICK TIPS FOR SAVING MONEY

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Looking for some quick ideas for saving some money? Review the list below and see where you could save a few bucks to hundreds of dollars a year!

BE PROACTIVE AND PREVENTATIVE

1. Floss your dog's teeth (or give him good bones)

- You'd be surprised how much you could save on vet bills.
- Don't forget the certain breed of cat that needs eye drops 3 x day to prevent eye problems and vet bills. Do the drops and save money.

2. Floss your own teeth

- Not only do you save on the cost of gum problems, and other dental problems and fewer cleaning visits, but your heart will be healthier as well!

3. Change the oil every 3000 miles

- If you watch the paper or coupons you are bound to find the \$9.99 special vs. the \$25 - \$45 cost of changing your oil. Long term dividends of car care can be in the \$1000s

4. Know the general life span of your appliances

- If you recently moved into an older home with old appliances, be prepared to replace many appliances. General guideline times are: dishwasher - 9 years, washer/dryer -13 years, oven - 17 years, fridge - 15 years.

5. Drive the speed limit – especially in the neighborhoods

- Big Brother is here. You may have thought you got away with driving 36 mph in a quiet little 25mph neighborhood, only to receive a photo-radar notification a month later. This is your friendly reminder for traffic school and the hefty cost. – plus the costly effect on your insurance.

6. Buy the Gap Insurance

- You can never anticipate tendonitis, fractured elbow, appendectomy, broken ankle. When it happens, you can be looking at \$5-10,000 in surgery and \$1200 a day in the hospital.
- If you just lost a job, just graduated from college, off of parent's insurance, or ran out of COBRA, be sure to have a bridge medical policy for emergencies.
- Most major insurance carriers have this.
- Price can be @\$32 to \$200/month and good for 1-6 months.
- Enroll in a university class or belong to an organization that offers insurance benefits.

7. Back up Data

- Your time is probably more valuable than you realize. If you have to scramble to recover lost data, or lose valuable information, this can be costly on many levels.
- Paying for professional help to help out with the computer issue can add up, even if it's your neighbor's teen.

TAKE ADVANTAGE OF DISCOUNTS

8. Be aware of the Bennies at work

Talk to your Benefits Program person at work. Find out what the company offers and take advantage of the savings.

Benefits: education assistance, recreational discounts (movies, entertainment centers), legal services, product discounts, free transit passes.

9. Shop for flaws

Have you ever found the perfect blouse, but it was the last one and was missing a button or had some other minor defect? Ask for a discount on items you find that are wearable, but have minor flaws.

10. Price Match with stores

If you find what you want at the store, compare the price on mysimon.com or froogle.com or other online comparison sites – or even other stores. Print out this information and take it to the store. Most will match the price.

11. Buy the Entertainment Book and USE it

- Take time to check out all the discounts and 2 for 1s available for meals, entertainment centers, travel and others.
- Banks sometimes offer discount books.
- Many books offer movie passes you can order for \$4.50 each.

12. Volunteer for Fun

- If you enjoy the Blues Festival, Expos, concerts, plays, opera, you can often volunteer to be an usher, cashier, ticket-taker and enjoy the performance for free.
- Taking the family to volunteer at a food kitchen over Thanksgiving or other holidays will provide a whole new perspective about giving for everyone involved.
- Use this list to generate more ideas for yourself. What new tips can you think of for saving extra cash this year in your household?

Judy Lawrence is a Budget Coach and Counselor in Silicon Valley. Her best-selling book, [The Budget Kit: Common Cents Money Management](#) 4th Edition, sold over 350,000 copies. If you would like a 30-minute free phone consultation, sign up for the free e-course or free newsletter, or just find out more about her services, teleseminars and books, you can reach her at www.moneytracker.com or judy@moneytracker.com or 1-800-283-4380 (1-800-Budget-0) or 408-747-9589.