

Money Saving Checklist

By John F. Smith

- Home
 - Insulate your home and use fans and ventilation instead of AC.
 - Donate and have yard sales for the stuff that you don't use.
 - Use the library.
 - Take up hobbies that don't cost money.
 - Use open source software.
 - Quit smoking.
 - Have a drink at home before going to the bar.
 - Pack lunch and bring coffee to work.
- Finance
 - Get rid of credit card debt.
 - Make certain you are with the cheapest energy provider in your area.
 - Review your cell phone bills.
 - Use an online savings account that pays better interest.
 - Invest your money.
 - Watch for fees.
- Shopping
 - Clip coupons at various websites and use them.
 - Buy in bulk and get rewards cards at the supermarket.
 - If you feel the urge to buy something, wait a few days and see if you still want it.
 - At the grocery store look down, items below eye level are often cheaper.
 - Make a grocery list and stick to it.
 - Ask for a discount on large purchases like a refrigerator or washing machine.
 - Instead of buying things new, get them used.
 - Buy a quality used car instead of new.
- On Holidays
 - Don't buy currency at the airport.
 - Use comparison websites and pre-book car hire.

- Don't spend on debit cards abroad, most cards add commission to exchange rates.
- Ask friends to text, not phone.
- When in a group, try to get a bargain on everything and ask if you can get a discount.