

BONUS MATERIAL

NOTES

50 Ways To Save An Easy \$100 a Month or A LOT More!



1. Don't buy on impulse—wait 30 days.
2. Shop with a list and stick to it.
3. Wait until your cupboards are nearly empty to go shopping; don't buy multiple options of the same item (5 boxes of cereal, 4 different loaves of bread, etc.)
4. Say NO to ATM's with fees. Plan ahead for your cash needs.
5. Does your bank charge high fees? Move your account!
6. Pay off your credit card balance.
7. If you must carry a credit card balance, shop around for a card with a lower rate.
8. Look for lower premiums on your insurance policies.
9. Consider higher deductibles for your home and auto insurance.
10. Do you have private mortgage insurance? If you've built up 20% equity in your home, you can cancel it.
11. Use mail-order pharmacy for long-term prescriptions; buy generic.
12. Check all medical and hospital bills for errors. Many insurance companies offer rewards.
13. Rent—never buy something you'll only use a few times.
14. Have a rummage sale.
15. Switch long-distance carriers, use a flat rate.

For more information visit: www.warondebt.com

Copyright ©2018 DaniJohnson.com. All Rights Reserved!

NOTES

16. Cancel those add-on phone services you don't need.
17. Skip the movies. Rent a video instead.
18. Eat-in instead of dining out.
19. Pack a lunch.
20. Don't buy that book! Exercise your library card or use the internet.
21. Free up space in your mailbox. Cancel that magazine subscription you never read.
22. Watch a parade or have a picnic. Free entertainment is often the best.
23. Turn your car into a "chat room"—carpool to work.
24. Buy airline tickets in advance and always stay through Saturday. You'll have more fun and it's a lot cheaper too!
25. Quit that health club. Join the local gym instead.
26. Use "Coupons" & "Double coupon" days.
27. What's in a name? Buy generic instead.
28. Skip the paper towels. Wash your cloth ones instead.
29. Watch out for "convenience" foods. They're expensive and not as healthy anyway.
30. Cut back on trips to Starbucks!
31. "Scan" those scanners and receipts. Mistakes do happen.
32. Avoid "pricey" specialty stores.
33. Comparison shop "online."
34. Learn to cut your kids hair!
35. Premium gas? Most cars run fine without it.
36. Forget the words "automatic car wash." Do it yourself and get some fresh air.
37. Use that quick-change oil & lube service on the corner instead of a full-service garage.

38. Never pay extra for service contracts or extended warranties. The manufacturer's warranty is usually sufficient.
39. Cancel that premium channel you never watch or cancel cable TV altogether.
40. Don't touch that thermostat. Put on a sweater instead.
41. Take a shorter shower.
42. Only run a full dishwasher.
43. Have an energy audit done on your home. Some companies offer them for free.
44. Never pay extra for car rental insurance. You're probably already covered by your credit card or regular car insurance.
45. Don't play the lottery. The odds of getting hit by lightning are better than your chances of winning.
46. Time to refinance your home? Keep an eye on interest rates.
47. Pay yourself first! Set aside a dollar a day.
48. Buy a "piggy bank" for all the spare change you keep finding in your couch.
49. Don't spend your next pay raise. Invest that money instead.
50. Negotiate large or regular purchases and business expenses.

NOTES

