

The **Ultimate** Money Saving *Workbook:*



200 Ways to Reduce Your
Spending, Increase Your Savings
and Achieve Your Dreams

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The Ultimate Guide to Saving Money on everything!

1. Pack lunches for work instead of eating out.
2. Start a basic menu plan and stick to it.
3. Use the library for books exclusively (most have online holds and easy pick-ups).
4. Cancel cable. Use Amazon Prime, Hulu, Netflix, or Roku instead.
5. Stop buying music. Spotify, Pandora or [Amazon Prime](#).
6. Use the library.
7. Stop buying bottled water and use a reusable water bottle and filtered water.
8. Establish a home stockroom, compare prices and buy in bulk.
9. Cancel your gym membership. Get used equipment for the house or join a free fitness meet up (you can find them on [meetup.com](#) or Facebook groups).
10. Start using coupons on things that you will buy anyway. Think of things that you buy name brands of.
11. Switch to generic brands. Try the generic brands and make permanent switches on the things that work well for you.
12. If you have a reoccurring prescription, call your insurance company to ask for prices for the RX by mail program. Switch if it saves you money (it likely will).
13. Talk to your family about alternative gift exchanges at Christmas.
 - a. We do a \$10 per person limit on one side of the family, and spend \$100 total. We do a Secret Santa on the other. For our children, we use the four-gift method (something to play with, something to wear, something to read, and something they need.)

- 14.** Stop buying jeans in retail. This is such an easy start to thrift store shopping. Jeans hold up great over time, and the racks are full of popular name brands in all sizes for 3-6 dollars.
- 15.** Implement quarterly spending freezes for two weeks. Don't
 - a. purchase anything that isn't an absolute necessity.
- 16.** Look into refinancing your home mortgage for a lower interest
 - a. rate.
- 17.** If you're renting or looking to buy, find a place that costs less than
 - a. you can afford to pay.
- 18.** Sell your car and purchase a reliable, older used car for a great price. If you get a tax refund, this is a great time to purchase an older
 - a. car without a car loan.
- 19.** Consider having only one car. This certainly doesn't work for
 - a. every family, but it works for many. Consider the cost of having two
 - b. cars and whether it's worth the inconvenience of having to drop a
 - c. spouse at work and juggle cars.
- 20.** Limit the number of video games that you buy. Consider games
 - a. with longevity like Minecraft and DayZ. You can also try using
 - b. [Gamefly](#) to rent the newest video games.
- 21.** Try batch freezer cooking. You can save on groceries and time.
- 22.** Only buy produce in season.
- 23.** Sign up for [Ebates.com](#), but only use it for things you were already going to buy online. Ebates will give you a percentage of your purchase back.
- 24.** Hit farmers markets right before closing to snag discounted deals on produce.
- 25.** Start having meatless Mondays. Meat is the most expensive ingredient in a dish, eliminating that cost and replacing it with cheaper sources of protein once a week makes a big difference.
- 26.** Use a Pullman Pan to bake your own bread.
- 27.** Stretch your ground beef with oatmeal or beans.

- 28.** Garden, but start small to avoid overspending. Tomatoes and herbs
 - a. are a great starting point.
- 29.** Look into buying a share of a cow to reduce the cost of beef.
- 30.** Don't let food go to waste. Freeze leftovers on paper plates and
 - a. then seal with a foodsaver to create easy TV dinners.
- 31.** Make your own kitchen staples: taco seasoning, ranch mix, steak
 - a. seasoning, brownie mix etc.
- 32.** Make your own face wash, body lotion, eye cream and face
 - a. cream.
- 33.** Make your own hand soap.
- 34.** Cancel your home phone service and switch to cell service only.
- 35.** Turn down the set temperature by 2 degrees in the winter, and up
 - a. by 2 degrees in the summer.
- 36.** Switch to a small cell carrier with the same service ([we LOVE Ting!](#))
 - a. [Ting!](#)
- 37.** Turn off the water when brushing your teeth, shampooing, shaving
 - a. etc.
- 38.** Switch to cloth diapers. They're actually pretty easy!
- 39.** Cover drafts in house with a door snake, or other protective
 - a. covering.
- 40.** Hang dry clothes in the summer. If you like the softness of a dryer,
 - a. finish them up for 7 min in the dryer.
- 41.** Put infrequently used appliances on a power strip to easily unplug.
- 42.** Compare prices on insurance and switch to the lowest.
- 43.** Ditch paper towels and switch to hand towels and cleaning rags.
- 44.** Either change your own car's oil or purchase oil at a discount to
 - a. have it changed for less.

- 45.** Purchase your own parts for car repairs, and attempt easier fixes
 - a. on your own using YouTube videos, or a mechanically inclined
 - b. friends help.
- 46.** Pay attention to preventative maintenance, not just in your car, but
 - a. in your home and your body.
- 47.** Ditch plastic baggies and use reusable food containers.
- 48.** Make your own laundry soap. It's just as effective, and much
 - a. gentler on both the environment and your body.
- 49.** Wash clothes that don't need to be sanitized in cold water on quick
 - a. wash.
- 50.** Use the appropriate setting on your dishwasher. Light load will
 - a. effectively wash dishes that haven't been sitting with food hardening
 - b. on them.
- 51.** Make your own cleaning supplies. All purpose cleaner, a diluted bleach solution to sanitize, tub and tile cleaner, rug cleaner, and window cleaner all have easy & effective "recipes" available on Pinterest.
- 52.** Use cloth baby wipes cut out of old white t-shirts.
- 53.** If you plan to have more than one child, buy gender neutral baby things so that they'll last more than one child. Take good care of them.
- 54.** Cut your family's hair. Toddlers are the perfect practice since you can get them before they care what other people think about their new cut. YouTube videos are great for this, or if you're really committed, take a class at the local community college.
- 55.** Buy gift wrap at the dollar store or in Costco, keep an all-occasion neutral stack ready to go along with tape, tags, and scissors to avoid picking these things up last minute at premium costs.
- 56.** Buy a giant box of plain white cards at the craft store to make your own cards. Not crafty? No sweat! A simple "Happy Birthday" printed in large block letters on the front looks amazing.
- 57.** Pack shelf stable snacks and breakfasts for vacation to eat in the hotel (you can buy single serving, shelf stable milk perfect for this!)

58. Get debt free and stay that way!
59. If full-time freezer cooking isn't for you, just stock your freezer with easy to prep breakfast and lunch options. Sausage, egg and cheese muffins, bagels, blueberry and chocolate muffins, breakfast burritos, ham and cheese sandwiches and peanut butter and jelly sandwiches. It will give you options, and a way to avoid fast food.
60. Eliminate buying processed snacks- cookies, chips etc. If you want to eat these, make yourself bake them. This saves money and calories.
61. Buy a large water bottle, ([Nalgene](#) is by far my favorite), and bring it with you on outings, shopping trips, vacations, events etc. Those \$1.25 water bottles you buy out add up!
62. Search the area for discount food stores. An [Aldi](#) within an hour is worth the trip if you stock up when you go. [Price Rite](#), any grocery depot, or a bread depot is an awesome tool to save! These aren't expired or sub quality food (although the bread depot will likely be close to expired and meant for you to freeze).
63. Know your store prices and search through the weekly ads as they
 - a. come in. When you see a really low price, stock up with as many as you think you'll use before they expire (consider your storage space when using this method).
64. When you find yourself in need of something, try to hold off for the optimal buying time. Use the chart at [Lifehacker](#).
65. Check the outside of your home and seal any cracks to ensure heating and cooling efficiency.
66. Tell friends and family that you're saving money. They'll be more inclined to invite you to free or cheap events to support you.
67. Call every company that sends you a monthly bill and inquire about what you can do to lower your rate. When we first did this, we were able to reduce every single bill in some way.
68. As the light bulbs in your house burn out, replace them with CFL bulbs.
69. Place a 20-oz. bottle filled with water in the tank of each toilet in your house.

- 70.** Switch to a low flow shower head.
- 71.** Buy things for next year out of season. Swimsuits at the end of summer, holiday items after the holiday, warm coats at the end of winter.
- 72.** Always check to see if you can buy used (Craiglist, [Ebay](#), and Facebook yard sale groups are great resources for this) before you buy something new.
- 73.** Stop drinking soda.
- 74.** Make your own coffee at home and take it with you.
- 75.** Make eating out a very special occasion. Have friends over for dinner instead.
- 76.** Wrap a heat blanket around your water heater.
- 77.** Lower your water temperature to 110 degrees.
- 78.** Research the savings of carpooling or using public transportation to get to work.
- 79.** Give experiences versus gifts for birthdays. They cost less, build gratefulness, and will be remembered much longer.
- 80.** Buy commonly used groceries in bulk (keeping in mind storage space). Flour, sugar, yeast, vanilla, ketchup, crushed tomatoes, cream cheese, pasta etc. are all great examples.
- 81.** Care for the things that you have. Repair instead of replace things.
- 82.** Consider ditching the smart phones and go back to basic phones. Likely, you can get a family tablet to share and still save money.
- 83.** Start a gift stock closet. Include an inventory of people that you know you'll be buying gifts for and the events that you'll buy for. As you see amazing deals on things, pick them up. When the event rolls around, you'll be all set!
- 84.** Dye your own hair or do your own highlights at home.
- 85.** Ask for a haircut that won't require a lot of maintenance or frequent cuts.

- 86.** Do your own home maintenance. YouTube is a great resource. Search the forums first to make sure that a repair is something that doesn't exceed your skill level (I would stay away from electrical work unless you know what you're doing).
- 87.** If you go out to eat, split an entrée and order water.
- 88.** Spend one day each weekend at home. You won't be out to buy anything, you'll have tons of time to get ready for the week ahead and enjoy your family and the things you already own.
- 89.** When you go out for errands, pack snacks and drinks for yourself and the kids. This will help fend off munchie purchases.
- 90.** Set up auto bill pay through your bank to eliminate late fees.
- 91.** Stop buying magazines and get them free from the library delivered straight to your tablet or computer.
- 92.** If possible, stop buying clothing that would need to be dry cleaned, except for special occasion clothing.
- 93.** Stop using fabric softener. You can use a DIY replacement or just go without.
- 94.** Do anything and everything you can to stop smoking. Even if support classes, the patch, or an electronic cigarette cost more initially. This will save you a small fortune over a lifetime.
- 95.** Quit or reduce alcoholic drinking.
- 96.** Use cash for most purchases. Stick all of your change in a jar and when full, roll and cash in at your bank (not at a Coinstar machine, where they keep a percentage).
- 97.** Seek out free or very cheap entertainment in your city. Keep a running list handy with ideas. Think outside the box - ever tried frisbee golf? Most courses are free or donation only and it's a blast!
- 98.** Shop the back to school events to get a year's worth of office supplies for pennies. Make several trips if needed. Make a list of everything you need throughout the year and when the flyers come in, compare prices. Commonly needed items are often available for 10-20 cents each or free with rebates.

99. Create a workable budget and stick with it. My best advice is to give yourself a little extra in each category, so you can come in under budget and feel successful. This gives you momentum to continue.
100. If you go to the movies, get your tickets cheaper from Costco (if you don't have a membership-see if a friend will pick some up for you), and smuggle in your own drinks and snacks.
101. Reuse your grocery bags in small trash cans instead of buying smaller trash bags.
102. Breastfeed if possible. Formula is incredibly expensive!
103. Have money immediately taken out of your paycheck and transferred to a difficult to access savings account.
104. Make your own baby food instead of buying jars.
105. Create a babysitting co-op with trusted friends. You can eliminate the cost of babysitters, by exchanging credits for sitting with friends.
106. Use your bank's online bill pay to save the cost of stamps.
107. At the end of every shopping trip, take 3 items out of the cart that you can live without.
108. Limit the amount of kid's extracurricular activities. Even free school sponsored activities comes with the cost of equipment. Everyone will appreciate the slower schedule.
109. Sign up for flex spending to get medical expenses tax free.
110. If your company has a deferred comp plan, sign up for it. Every time you get a raise, increase the contribution to your deferred comp.
111. If you travel for business, tack on a few extra days and bring your family to make it a family vacation as well.
112. If you're lucky enough to have a choice in electric suppliers, research your options. Many places have this option, but it's usually difficult to find information on it.

113. If you have an adequate savings, increase the deductible on your insurance policies.
114. Always try the free trial of things before purchasing. Set an alert on your phone calendar to remind you to cancel or complete the purchase when the free trial ends.
115. Sign up for a Target Red debit card. You'll get 5% discount on all purchases, making their prices cheaper than Walmart and you'll get free shipping on [Target.com](https://www.target.com) with no minimum purchases.
116. Start using half. Half of the recommended shampoo, conditioner, dishwashing detergent and laundry detergent. This cuts the cost of those items by 50% and likely you won't notice a difference.
117. Get your free credit report yearly and look through it to make sure there are no errors. If there are errors, dispute them.
118. Call your creditors and ask for a reduction in interest rate.
119. Try cheaper make up. [ELF](#) is \$1-\$2 per item and is a great way to add more adventurous colors to your makeup bag without a financial commitment.
120. Keep a list of really simple pantry meals in your kitchen. When you're tempted to order take out, look over your list. This can be as simple as a can of Chef Boyardee and Green Beans. Hopefully, you'll be tempted to go the easy route and just heat up something at home.
121. Look for the best bank for your needs. Perks like no ATM fees (or ATM fee refunds) or high interest on savings accounts are worth switching. Look specifically at smaller banks and credit unions. They seem to have the best deals.
122. Split the cost of Netflix, Hulu, or [Amazon Prime](#) with a family member or friend. These services let you have multiple devices on your account.
123. Follow the 40-hanger rule for your closet. Only keep/buy clothes that you love and keep it under 40 items in total at any time.
124. "Visit" new purchases. When you decide you're going to purchase something, put it in your calendar for 30 days, and visit the idea of owning it. Will it make you happy? Your life easier? Is it worth the money? Track the price, is it going down? Over 50% of the time, using this method, I change my mind about a purchase.

125. Never go grocery shopping without a list. Don't stray from your list.
126. Stock up on frozen vegetables, which are cheaper than fresh, but still healthy.
127. Use your crock pot to turn cheaper, tougher cuts of meat tender and delicious.
128. Keep your tires properly inflated to save on gas mileage. Keep a gauge in your car to test them once a month.
129. Consider capsule wardrobes for your family to save money on new clothes. Use your capsule wardrobe to pack for vacation in a carry on bag, saving the costs of checking baggage.
130. If you don't already have pets, seriously consider the financial costs of feeding and caring for them before getting them.
131. Keep a "needs" list on your phone and keep an eye out for discounts.
132. If renting or buying a house, aim to do that in the dead of winter. We moved into a rental 5 days after Christmas and saved \$375 off the rent! With a 2-year lease, we saved \$9,000 for a mild inconvenience.
133. Hook an old computer up to your TV with a wireless mouse and keyboard. You can stream shows directly from network websites.
134. Head to whitefence.com and enter your address to get instant comparison pricing on utilities, and services in your area. Do this every year to ensure that your company still has the best price.
135. If you go out to eat frequently and don't plan on changing that, consider getting Groupon deals to cut the cost of the meal in half.
136. Look into when your county assessed your home's value. If it was during the boom, you're likely paying too much on personal property tax. Contact the county and ask them to reassess your property.
137. Say no to contracts. Seek out alternatives. Make a company earn your business every day.

138. Serve inexpensive "tummy fillers" with every meal. Bread, rolls, salad, potatoes, or grapes are my favorites. This will make it easier to stretch your main dish into lunch the next day.
139. Portion out your meat. Buy ground beef in large bulk, then cook and portion it into $\frac{3}{4}$ pound servings rather than the full pound you usually use. This automatically saves you 25%.
140. Stay out of stores as much as possible. Avoid temptation, and save time.
141. Have a smörgåsbord lunch every week to use up random leftovers. Hot dogs, potatoes, cherry cobbler and sweet potato fries? Don't mind if I do!
142. Invest in a programmable thermostat, Set it to be lower/higher while away (depending on season).
143. Make your own Halloween costumes every year instead of buying. Then keep them for dress up. Consider though, that it might be cheaper to buy them after Halloween for huge discounts.
144. Take advantage of national great deals. Half price rotisserie chickens at Kroger after 7:30pm (cheaper than you can make your own!) and Bagel Tuesday at Panera Bread are great examples.
145. If you have more than one child (who will eat off your plate), only go out to "kids eat free" restaurants. Check out MyKidsEatFree.
146. Scale back birthday parties. Have them at home with snacks and games. Be creative and create an amazing experience.
147. If you talk yourself out of a purchase. Transfer that same amount to your savings account, as if you had spent it.
148. Take advantage of the free plants that are easy to find on Craigslist, as is dirt and mulch.
149. If you need contact lenses, consider the costs of contacts versus a Lasik procedure over your life. Also look at getting contacts from Costco, Sam's Club or discountcontactlenses.

150. Ditch Weight Watchers or other paid diet plans and look into Tops, Inc. It's non profit, national, costs \$20/year, and has higher success rates than any other paid service.
151. Utilize rewards cards, but don't ever buy something to get rewards.
152. Be open minded on vacation. Don't have dates or a destination in mind, just go where you can get the best discount. If you can vacation last minute, look at [vacationtogo](#)'s last minute ticker. Finding cruises for 75% off isn't unusual.
153. If you've shown you can be responsible with credit, look for reward match ups like Costco Rewards and Costco Amex.
154. Getting Married? Invite a friend who is great with a camera for photos, have "dinner" at 2pm to pay lunch rates, think of a free site.
155. If you're searching for wedding dresses, start your search online and sort by price-lowest to highest. When you see a dress and fall in love, you'll be excited that you're looking at the \$150 dresses and not the \$3,000 dresses. Check out St. Anthony's Bridal, where my sister purchased a Designer Gown (ILISSA BY DEMETRIOS- featured on the Runway) for \$150!
156. Buy all of your kitchen utensils from Dollar Tree's Betty Crocker Line. They last years, are well made, look great and you can't touch that price anywhere else!
157. Have a filing system (or even an envelope) to save all tax-deductible receipts throughout the year. Don't miss out on deductions.
158. New toys should be a rarity. Thrift stores are full of working, great toys for almost nothing!
159. Have a plan. In everything from home décor to your wardrobe, have a plan and price it out first so you can make changes before committing to purchases.
160. Sign up for savings catcher at Walmart and scan your receipts for free money. You can redeem your savings at anytime in the form of a Walmart gift card. I rarely shop at Walmart, and still have \$15 in my account.
161. If you and your spouse are both self-employed. Look into Dave Ramsey's endorsed health insurance ELP to get rates. I have two friends who pay less now than they did working at a company.

162. Use the **Money Saving Mom's** coupon database to find coupons on items you use regularly.
163. Use Amazon's storage cloud to store all of your digital photos for free, then rotate through online printing services (like Shutterfly and Snapfish) to get their introductory 200 prints free deals.
164. If you like purchasing family digital photo albums, create a few in **Shutterfly**, sign up for their emails and then wait. About 4 times per year, they have a free photo book promotion. When that happens, your book is already designed and just waiting for you to hit order.
165. Shutterfly.com is also one of the few places that let you stack deals. This is great for Christmas gifts!
166. Use **Retail Me Not** to find out all eligible promotions and start entering codes. This year, I got 50% off, 50 free prints, a free card, a free poster, a free photobook and a free magnet.
167. When purchasing a car (preferably used), pay close attention to fuel efficiency.
168. Limit the errands/driving time every week. I try to have just one errands day a week and I combine the trips to save on both time and fuel costs.
169. Use a shower poof to save on the amount of soap/body wash that you use.
170. Buy Melamine foam from Amazon to use instead of magic erasers.
171. Have date nights at home. After the kids go to bed, cook an elaborate dessert together, play games, or play 20 questions.
172. Consider refilled ink cartridges for much less (but read reviews carefully first!)
173. Look into consolidating your debt, but be mindful of your interest rates and make sure that this would be a better option.
174. Make purchases carefully, weighing both quality and price. Buying cheaper if it doesn't last isn't always a good deal. Focus on behavior

modification. What makes you spend? Depression? Loneliness? Boredom? Look for ways to focus those feelings into a healthier habit.

175. Be open minded to cheaper hobbies. Reading, blogging, bike riding, cycling, and cooking are all free hobbies.
176. Try using cheap non-clumping cat litter and pan liners to just completely change every week rather than buying expensive litter and scooping daily.
177. Find likeminded people, surround yourself with people that share your goals and that will support your choice to reduce your expenses.
178. Declutter every room in your house and sell things that you don't need/want/love on Craigslist, Ebay, or Facebook Yard sales.
179. Use Gas Buddy to compare gas prices in your area. Fill up when heading to a cheaper area.
180. Stock up on pillowcases, sheets, and blankets at the thrift store.
181. Sign up for Victoria's Secret Mailing List. They send out coupons once a month for a free panty. You'll never need to buy panties again!
182. If you must have matching bra/panty sets, switch from Victoria's Secret to Soma. The quality and style is comparable, but the panties are all made to match several colored bras. If you hit a sale, for about \$100, you can buy 2 bras and 14 panties that all interchange.
183. Cancel your AAA membership. They are notorious for leaving people waiting for tow trucks for hours. Likely, your insurance company has better service for a better price.
184. If you use Amazon frequently, find a friend that does as well and sign up for their affiliate program (meant for bloggers). Every time your friend orders, have her use your link and vice versa. This will give you up to 15% back. (You can't use your own affiliate link to order).
185. Use magnetic vent covers in unused rooms to save on heating and air conditioning costs.
186. Get educated. Two popular programs for savings are Dave Ramsey's Financial Peace University or **Jim Sammons' Financial Freedom Seminar.**

- 187.** Add govsales.gov to your list of resources to check when needing to make a purchase. That's a federal government auction site that is famous for great deals.
- 188.** If you work in a place that throws out printer cartridges, grab them and bring them to staples along with your own to get the \$2 credit for each.
- 189.** If you really love getting your family portraits taken by a professional photographer on site but don't love the \$350 price tag (plus the cost of prints), contact your local college and ask the photography professor to recommend a student for photos. You can get your session for an extreme discount (or free) and the student gets exposure and photos for his portfolio.
- 190.** Pick one hobby at a time. If you're the type to fill the house with boating, horseback riding, flying, camping, fly fishing, magic trick, and golfing equipment, only to never use any of it for lack of time then sell it all on Craigslist. Choose one hobby to keep and concentrate on. When you are ready for a new hobby, sell the equipment for the old hobby and use that cash for the new hobby.
- 191.** If you have a child in high school, start thinking about scholarships now. Try to put them on the path to have an easier shot at a scholarship. (hint: fencing scholarships are much easier to get than football).
- 192.** Think about ways that you can bring in extra income, on ebay selling jeans, a blog, selling crafts on etsy etc.
- 193.** During the holiday season, apply for a part time job at a retailer that you love to shop at. My favorite Aunt (a former Breck shampoo model and Martha Stewart's doppelganger) works at Ralph Lauren for a few hours a week during the Christmas Season. You get an amazing employee discount (up to 65%!), extra cash and if you're a stay at home mom, the opportunity to be amongst adults for a few hours.
- 194.** Donate old clothes, books and toys to a thrift store that gives you credit for it (unless you qualify for a tax deduction- then take the deduction), so you can purchase things that you need from the thrift store.
- 195.** If you can get a deduction for donations, then use salvation army home pick up. You can print out price guides, an inventory to track, schedule a pick up online, and have them leave your receipt.

- 196.** Get boxes for free on Craigslist to box things up. They'll also get furniture for you.
- 197.** Limit the number of toys that your children have. My number is 30 per child, but only 20 toys (for everyone) can be out at a time. Sell everything else, and exchange old toys for new when they receive gifts. This not only saves money, but it makes clean up manageable for little ones.
- 198.** If you have a list of stores that you frequent, check gift card recycle sites for good deals. You can save a little bit (not a huge amount for popular stores), to combine with coupons and other deals.
- 199.** When you need to send something via USPS, purchase your postage online and print it out (for a discount!), then schedule a pick up right at the house (you can leave it at the front door and they will email you when they pick it up).
- 200.** Stop buying planners/agendas/schedule books. There are literally hundreds for free on Pinterest (amazing ones!), and you can print them double sided at home for free and get them professionally bound at Staples or Office Max for about \$4

Create your Financial Goals

"Things that matter most should never be at the mercy of things that matter least" Johann Wolfgang Von Goethe

What are the three goals you want to use the saved money for?

Are you hoping for a trip to Disney World? To reduce your budget enough to stay at home with your kids comfortably? Or to pay off your debt and live debt free? Any of these goals is easily within your reach.

Go make it happen!

1. *Estimated amount needed:*

\$ _____

2. *Estimated amount needed:*

\$ _____

3. *Estimated amount needed:*

\$ _____