

100

SMART WAYS TO SAVE MONEY

- 1) Use the 20% rule
- 2) eBates
- 3) Optimize cash back
- 4) Pay off debt
- 5) Refinance
- 6) iBotta
- 7) Swagbucks
- 8) Investment fees
- 9) Find a better cell plan
- 10) Work out at home
- 11) Programmable thermo.
- 12) Negotiate internet
- 13) Use library
- 14) Learn cooking
- 15) Shop insurance
- 16) Increase deductibles
- 17) Review insurance
- 18) Buy used
- 19) Get a bike
- 20) Winterize your windows
- 21) LED Lights
- 22) Control thermostat
- 23) Low flow shower heads
- 24) Weatherstrip doors
- 25) Adjust water heater
- 26) Add insulation
- 27) Mow your own lawn
- 28) Take quicker showers
- 29) Use time delays
- 30) \$5 meal plan
- 31) Stock up on sales
- 32) Comparison shop
- 33) Buy in bulk
- 34) Meal plan
- 35) Shop at farmers markets
- 36) Shop less
- 37) Garden
- 38) Cut coupon
- 39) Calculate cost per meal
- 40) Aggregate account
- 41) Rollover 401(k)s
- 42) Low-fee bank
- 43) Invest passively
- 44) Term life insurance
- 45) Free stock trades
- 46) Read investing books
- 47) Buy the right insurance
- 48) Asset allocation
- 49) Seek outside opinions
- 50) Invest in an IRA
- 51) Tax loss harvesting
- 52) Minimize taxes
- 53) College 529 plans
- 54) Keep good records
- 55) Understand tax credits
- 56) Increase your 401K
- 57) Maximize deductions
- 58) Join an FSA
- 59) Learn about taxes
- 60) Study happiness
- 61) Get out in nature
- 62) Board games
- 63) Choose frugal hobbies
- 64) Free museum days
- 65) Plan social events
- 66) Try new experiences
- 67) Happy hours
- 68) Visit during off days
- 69) Netflix/Pandora
- 70) Edit
- 71) Second hand stores
- 72) Trade babysitting
- 73) Reusable diapers
- 74) Get hand me downs
- 75) Carpool
- 76) Rent DVDs from library
- 77) Start frugal playdates
- 78) Staycations
- 79) Make kids do chores
- 80) Bring your own lunch
- 81) Have a simple wardrobe
- 82) Review your benefits
- 83) Work from home
- 84) Merge business travel
- 85) Get reimbursed
- 86) Deduct qualified exp.
- 87) Off peak commute
- 88) Be fulfilled
- 89) Direct deposit
- 90) Travel hack
- 91) Stay with friends
- 92) AirBNB
- 93) BetterBidding Forums
- 94) Limit eating out
- 95) Fly midweek
- 96) AutoSlash
- 97) A La Carte Rentals
- 98) Eat where locals eat
- 99) Avoid credit card fees
- 100) JoinHoney

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