

Unit 9: Easy Ways to Save Money

There are numerous ways that people can cut back on everyday costs that can overall result in big savings. This is a select list of more than 100 suggestions from two sources: www.thesimpledollar.com and www.doughroller.net Not every suggestion will apply. Some may be off limits. But surely there is SOMETHING on this list that can be done with a little bit of effort. See if you can find 5 that you can stick to. *How about 10?? What should be added?*

<u>Useful Tips Especially for Construction Workers</u>	<u>Useful Tips for Everyone</u>
<ol style="list-style-type: none"> 1. Drink water instead of energy drinks or sodas 2. Bring jugs of water instead of bottled water 3. Bring your own coffee: thermos 4. Fix your own stuff; swap skills with friends 5. Go cheaper on gas by: <ul style="list-style-type: none"> • Clean air filter • Inflate tires • Fill up at cheaper gas stations • Don't speed • Share rides to work (and other places) 6. Avoid fast food places; pack a lunch 7. Pack your own snacks 8. STAY HEALTHY 9. Quit smoking 10. Enjoy beers at home vs the bar 11. Plug drafts at home; insulate 	<ol style="list-style-type: none"> 13. Wait 30 days before buying something 14. Lottery tickets aren't usually winners 15. Lights: <ul style="list-style-type: none"> • turn off when not in use • Use LED lights 16. Analyze your cell phone/internet/cable options 17. Check out used before new <ul style="list-style-type: none"> • Especially for cars, furniture, household items, even clothes 18. Stick to shopping lists 19. Adjust your auto insurance <ul style="list-style-type: none"> • Increase deductibles • Drop collision coverage for older cars 20. Buy staples in bulk (toilet paper, detergent, paper towels) 21. Buy generic over brand name 22. Follow up on rebate offers 23. Monitor/shop around interest rates 24. Avoid extended warranties 25. Eat leftovers; don't waste food 26. Manage gift giving 27. Avoid "shopping" at convenience stores 28. Adjust thermostat <ul style="list-style-type: none"> • 68 in winter; 78 in summer • Lower/higher when away