

How to Save Money Fast



by Trent Hamm Updated on Oct 12, 2019

No matter where you are on your financial journey, you need to know that it's possible for *anyone* to turn their financial life around and start saving money. Sometimes all it takes is that first step in the right direction to get things moving in your favor. But, as with most things, sometimes that *very first step* is the hardest part.

That's why we created this list of 100 ways to save money starting today. None of these tactics will be life-changing on their own, but they can make quite a difference over time if you're able to implement more than one. Some of these suggestions take just a few minutes, while others require a bit of regular effort. Still, they're all incredibly simple – anyone can do them.

Obviously, **not all of these tips will apply to everyone**. Just go through the list and find 10 or 15 that *do* apply to you and use them in your life. When you do, you may quickly find that you're saving more money than you ever thought possible.

100 Ways to Save Money

1. Move bank accounts to take advantage of perks and earn more interest

If you're paying a monthly fee for your checking or savings account, you would benefit from researching some of newest banking offers out there. Not only do some of the best banks offer sign-up bonuses simply for opening an account and setting up direct deposit, but some offer attractive interest rates to new customers as well.

It's true that interest rates are not what they once were, but it's still worth a look. Some of the best free checking accounts and best savings accounts can be found online. Here's a guide on how to make that switch.

2. Turn off the television.

One big way to save money is to drastically cut down on the amount of television you watch. There are a lot of financial benefits to this: less exposure to spending-inducing ads, a lower electric bill (and perhaps a lower cable bill if you downgrade your subscription), more time to focus on other things in life — such as a side business — and so on.

Want to take things a step further? Consider cutting the cord to cable TV altogether.

3. Stop collecting, and start selling

There was a time when people thought their collections would bring them riches. Beanie Babies were a big fad at one time, as were Longaberger baskets. Now you can find those items on resale sites like Craigslist and at garage sales for a fraction of their initial cost, leaving many people who sunk thousands of dollars into their “investments” wondering what happened.

If you want to avoid that situation, don’t collect items of questionable value. And if you want to recoup some of the money you’ve already spent on collectible items, you can start selling them now and use those funds for any number of worthy financial goals. Read our “Guide to Selling Unwanted Items” for some simple strategies that can help you profit as much as possible.

4. Use credit cards wisely.

If you have a habit of overspending with credit cards, hide your cards and keep them in a safe place in your home, *not* in your wallet. Keeping your card “out of sight and out of mind” might help reduce temptation while you’re out and about. Already in trouble with bad credit? Apply for a bad credit credit card and rebuild your credit through slow, consistent spending on essentials.

5. Sign up for every free customer rewards program you can.

No matter where you live, you’ll find plenty of retailers who are willing to reward you for shopping at their store. Here’s the basic game plan for maximizing these programs: create a Gmail or Yahoo address just for these mailings, collect every card you can, and then check that account for extra coupons whenever you’re ready to shop.

You can add to those rewards and discounts by using rewards credit cards to earn points on purchases at a wide range of stores that can be redeemed for cash back or other benefits.

6. Master the 30-day rule.

Avoiding instant gratification is one of the most important rules of personal finance, and waiting 30 days to decide on a purchase is an excellent way to implement that rule.

Quite often, after a month has passed, you’ll find that the urge to buy has passed as well, and you’ll have saved yourself some money simply by waiting. If you’re on the fence about a purchase anyway, waiting a while can give you a better perspective on whether it’s truly worth the money.

7. Write a list before you go shopping – and stick to it.

One of the easiest ways to save money is to only shop when you have a list. Because when you’re without one, you typically end up making impulse buys and unplanned purchases – all things that cost money.

Creating a list before you go to the grocery store is especially important. Not only can it help you buy items that fit with your meal plan, but it can also help you avoid buying food you might waste.

Always create a list and, more importantly, *stick to it*.

You can also take advantage of a cash back rewards card that gives bonus cash at grocery stores – just be sure to pay off the balance each month.

8. Invite friends over instead of going out.

Going out to eat or “out on the town” has a way of completely destroying both your food budget and your entertainment budget in one fell swoop. And no matter what, it is always cheaper to stay in with friends and come up with your own entertainment.

Instead of hitting the town, host a fun pitch-in dinner with your friends. Play cards, sit around a fire pit, or watch movies with your guests. You’ll all save money – and have a blast.

9. Repair clothing instead of tossing it.

Don’t toss out a shirt because of a broken button – sew on a new one with some closely-matched thread. Don’t toss out pants because of a hole in them – put in a patch of some sort and save them for times when you’re working around the house.

Most basic sewing jobs can be completed by anyone, and a little bit of practice goes a long way. Learning basic sewing skills is a great way to save some money – and extend the life of your clothing.

10. Don’t spend big money entertaining your children.

Most children, especially young ones, can be entertained very cheaply. Buy them an end roll of newspaper from your local paper and let their creativity run wild. Play ball in the backyard. Head to the park. Plant a garden. Teach them to ride a bike without training wheels once and for all. Realize that what your children want most of all is your *time*, not your stuff, and you’ll find money in your pocket and joy in your heart.

11. Negotiate rates with your credit card company or complete a balance transfer.

If you’re paying a lot of interest on your credit cards, it’s important to know that you do have some power as long as you’ve been making your payments. Not only do you have the right to negotiate your current interest rate with your credit card issuer, but you have the right to transfer your balance to an entirely different card as well. (In fact, that is perhaps your biggest bargaining chip.) Start by calling your card issuer at the number on the back of your card and explaining your request. If you don’t make any progress with them, check out these balance transfer credit cards to find one with an introductory 0% APR that could help you save hundreds of dollars in interest over time.

12. Clean out those closets.

Go through your closets and find anything and everything you no longer use. Then, don't just get rid of it, *use it to your benefit*.

You can have a yard sale with it, sell it on eBay or Craigslist, take it to a consignment shop, or even donate it for the tax deduction (mark down what you give away so you can get a receipt). All of these options can turn old stuff you don't want anymore into money in your pocket. Not only that, it's often a psychological load off your mind to clean out your closets.

13. Buy video games that have a lot of replay value – and don't acquire new ones until you've mastered what you have.

My video game buying habits have changed quite a bit since my "game of the week" days. Now, I focus on games that can be played over and over and over again, and I focus on mastering the games that I buy. Good targets include puzzle games and long, involved quest games – they maximize the value of your gaming dollar.

Once you're done with a game for good, take it to a video game resale shop like GameStop and see if you can trade it in for store credit you can use to get another game.

14. Drink more water.

Not only does drinking plenty of water have great health benefits — it has financial benefits, too. Drink a big glass of water before each meal in order to stay fuller longer and ultimately eat less. Not only will you save on the food bill, but you'll also feel better after you become properly hydrated.

Even better, drinking more water — whether in a refillable bottle or at restaurants — means spending less money on beverages like soda, juice, and tea. Remember: Tap water is not only just as clean as bottled water, it's also free.

15. Avoid convenience foods and fast food.

Instead of eating fast food or just nuking some prepackaged dinner when you get home, try making some simple and healthy replacements that you can take with you. An hour's worth of preparation one weekend can leave you with a ton of cheap and easy dinner and snack options for the following week.

Also consider breaking out the ol' crock pot for some inexpensive meal options that not only save money, but time, too.

For those times when you simply can't avoid dining out, maximize your savings with coupons and a rewards credit card that gives a bonus for restaurant spending (but you know yourself best, so only spend what you know you can pay off each month with no interest).

16. For heaven's sake, quit smoking.

If you're still a smoker, you have to know by now that your habit is not only expensive, but potentially deadly as well. If you want to add years to your life and save a boatload of money, the

easiest thing to do is to stop smoking altogether. You can quit cold turkey, try some of the many anti-smoking products that are out there, or switch to an electronic cigarette to buy some time. Whichever path you choose, you will be much better off.

17. Make a quadruple batch of a casserole.

We all know that casseroles are nice, easy dishes to prepare. The next time you make a casserole, make *four* batches of it and put the other three in the freezer. Then, when you need a quick meal for the family, you can grab one of those ready-made casseroles and just heat it up. Preparing a few at once allows you to buy the ingredients in bulk, which can mean additional savings. Meanwhile, having several casseroles in the freezer makes it less likely that you'll turn to fast food or junk food when you're in a hurry.

18. Turn off the lights.

Keeping the lights on in your home may not be expensive on a per-watt basis, but it sure does cost money over time. To save as much as you can, turn off lights any time you leave your house – or even when you leave the room. Turning off lights when you have plenty of natural sunlight can also help keep your electric bill down over time. The bottom line: If you aren't using a light, turn it off.

19. Swap books, music, and DVDs on the Internet or at the library.

You can very easily swap the books, CDs, and DVDs you've grown bored with online. Just clean out your media collection, and trade them with others online using sites like PaperBackSwap. If you live near a library that loans DVDs in addition to books, you'll be even better off. The more you can borrow and barter with others, the more money you'll save over time.

20. Maximize yard sales.

Yard sales are a great place to score awesome deals on items you need anyway – think housewares, shoes, clothing, or even sports equipment. The key is, you have to be careful not to use the low prices found at sales as an excuse to buy things you don't need. At your next garage sale, limit yourself to items that were already on your list of things to buy.

21. Install CFLs or LEDs wherever it makes sense.

Energy-efficient light bulbs might cost a bit more initially, but they have a much longer life than normal incandescent bulbs and use far less electricity. It might be hard to decide which type to use, but either type of bulb will probably be an upgrade from whatever you're using now.

CFLs, which use a quarter of the energy of incandescent bulbs and last for years, are the next cheapest option after traditional bulbs. But they also have some drawbacks: They take a while to warm up to full brightness, and they also contain a small amount of mercury.

Meanwhile, LEDs are more expensive. However, they're getting cheaper all the time, and they are easily the best lighting option available: They light up instantly, are efficient as CFLs, produce a warm glow without getting hot to the touch, and can last for decades.

You don't even need to replace every bulb in the house at once. Even swapping just your four or five most-used light bulbs can save you \$45 or more a year.

22. Install a programmable thermostat.

Installing a programmable thermostat is a no-brainer if you want to cut down on energy usage while you're not at home, or simply regulate the temperature in your home. By setting it to heat or cool your home at certain times, you can ensure that your utilities aren't being wasted while you're at work or asleep – and save money in the process.

23. Buy quality appliances that will last.

It's worth the time to do a bit of research when you buy a new appliance. A reliable, energy-efficient washer and dryer might cost you quite a bit now, but if it continually saves you energy and lasts for 15 years instead of five, you'll save *significant* money in the long run.

When you need to buy an appliance, do research: Start with back issues of Consumer Reports at the library. An hour's worth of research can easily save you hundreds of dollars. Additionally, consider utilizing a professional to install appliances to ensure they are installed properly and will last in the long-run.

If you know you're going to spend a significant amount and you already have the cash on hand, you might want to consider applying for a credit card with a generous signup bonus. Buying a \$2,000+ refrigerator can help hit that spending minimum quickly. It's a simple way to earn some money on a purchase you were going to make anyway.

24. Clean or change out your car's air filter.

A clean air filter can improve your gas mileage by up to 7%, saving you more than \$100 for every 10,000 miles driven in an average vehicle. Cleaning your air filter is easy to do in just a few minutes – just follow the instructions in your vehicle's manual and you're good to go.

If yours is beyond help, also consider changing it out for a new one. At most stores, a new air filter goes for less than \$10.

25. Make your own gifts instead of buying stuff from the store.

If you want to save money while also giving generously, creating your own homemade gifts is one way to accomplish both goals. You can make food mixes, candles, fresh-baked bread or cookies, soap, and all kinds of other things at home quite easily and inexpensively.

These make spectacular gifts for others because they involve your personal touch — something you can't buy from a store — and quite often they're consumable, meaning they don't wind up filling someone's closet with junk. Even better – include a personal handwritten note with the gift.

26. Plan your meals around your grocery store's flyer.

Instead of creating your meal plan out of thin air, plan all your meals around what's on sale in your grocery store's flyer. Look at the biggest sales, then plan recipes based on those ingredients and what you have on hand. Do that for a few months and you'll find yourself with a much smaller food bill than you're used to.

27. Do a price comparison – and find a cheaper grocery store.

Most of us get in a routine of shopping at the same grocery store, and we may not even realize that we're not getting the best deal. Fortunately, there's a simple way to find the cheapest store around. Just keep track of the 20 or so things you buy most often, then shop for these items at a variety of stores. Eventually, one store will come out on top for your purchases – just make that one your regular shopping destination and you'll automatically save money.

28. Make your own when you can.

Before I tried it myself, I thought making homemade bread would just be a complicated waste of time. But after I tried it, I found that it was pretty easy and it was actually much cheaper, healthier, and tastier than buying a loaf from the store.

We rarely ever buy bread at the store these days, mainly because the bread I make is not only cheaper, but much better too. Figuring out what you can make it home is a great way to save some money – and learn new skills along the way.

29. Avoid stress-spending.

It's easy to justify spending money just to wind down from a stressful day at work. However, it's rarely a good idea. Instead of buying things you don't need to make yourself feel better, it might be wise to find other ways to de-stress instead.

Exercise is always a good option, as is meditation and even a good old-fashioned nap. Read, watch movies, or work in your yard if you're stressed out. Spending money won't reduce your stress in the long run.

30. Share your dreams with people you love.

This seems like an odd way to save money, but think about it. If you spend time with the people you love the most and come to some consensus about your dreams, it becomes easy for you all to plan for it. Set a big, audacious goal together and encourage each other to be financially fit – soon, you'll find you're doing it naturally and your dreams are coming closer than ever.

31. Do a “maintenance run” on your appliances.

Check them to make sure there isn't any dust clogging them and that they're fairly clean. Look behind the appliances, and use your vacuum to gently clear away dust. Check all of the vents, especially on refrigerators, dryers, and heating and cooling units. The less dust you have blocking the mechanics of these devices, the more efficiently they'll run (saving you on your energy bill) and the longer they'll last (saving you on replacement costs).

32. Cancel unused club memberships.

Are you paying dues at a club that you never use? Like, for instance, a gym membership or a country club membership? If you're on the fence about any of your memberships or find that you're not using them very often, cancel them. Remember, you can always renew the membership at a later date if it turns out that you actually do miss it.

33. Buy used when you can.

You can often find the exact item you want with a bit of clever shopping at used equipment stores, used game stores, consignment shops, and so on. Just make these shops a part of your normal routine – go there first when looking for potential items and you *will* save money. Clothes, for example, often cost pennies on the dollar when bought used – even if they were only worn once. By buying used most of the time, you can save a ton of cash.

34. Shop for new auto and/or home insurance.

If you own a car or home, insurance is pretty much a given, and you want to ensure you're getting the best deal for your needs. It can be beneficial to shop around for a new car insurance or home insurance policy every few years to make sure you are getting that best deal.

35. Remove your credit card numbers from your online accounts.

It's easy to spend online when you have your card information stored in an account – just click and buy. The best way to break this habit is to simply delete your card from the account.

That way, when you're tempted to spend, you'll be forced to spend the time to dig out your card – and really think about why you're spending this money. Sometimes being forced to take that extra step is all it takes to convince yourself you don't need the item after all.

36. Give the gift of labor.

For new parents, give an evening of babysitting as a gift. If you know pet owners, offer to take care of their pets when they travel. Offer up some lawn care as a gift to a new homeowner.

These types of gifts are always a hit. I know that, as a parent of a toddler and an infant, I *loved* receiving a babysitting gift, probably more than any “stuff” I might get otherwise.

37. Do holiday shopping right after the holidays.

Most people use this technique for Christmas, but it works for every holiday. Wait until about two days after a holiday, then go out shopping for items you need that are themed for that day. Get a Mother's Day card for next year the day after Mother's Day. Get Easter egg decorating kits the day after Easter, and Halloween decorations on Nov. 1. Get wrapping paper, cards, bows, and gift bags the day after Christmas. The discounts are tremendous, and you can just put this stuff in the closet until next year.

38. Join up with a volunteer program.

Volunteering is a great way to meet new people, get some exercise, and involve yourself in a positive project that can lift your spirit. It also comes without a cost to you and can provide a lot of entertainment and a fulfilling day when you're in the right mindset. (In some cases, it can even help erase your student loans.)

I've come to spend more and more of my time volunteering, serving on various committees and groups in the community. It is hands-down the best thing I have ever done.

39. Declutter to save your sanity and some cash.

Go into a room and go through every single item in it. Do you really need that item? Are you happy that it's there, or would you be just fine if it were not? If you can find stuff to get rid of, get rid of it – it just creates clutter and it might have some value to others. You also improve the perceived value of your house – and you're likely to get a lot of cleaning done in the process. It's a frugal win-win-win.

40. Try generic brands of items you buy regularly.

Instead of just picking up the ordinary brand of an item you buy, try out the store brand or generic version of the item. You'll save a few cents now, but you'll also likely discover that the store brand is just as good as the name brand — often, the only difference between the two is the marketing, which I'm not willing to pay more for. Once you're on board the generic train, you'll find your regular grocery bill getting smaller and smaller.

41. Prepare some meals at home.

Get an accessible and easy-to-use cookbook (my favorite "beginner" cookbook is Mark Bittman's excellent "How to Cook Everything") and try making some of the dishes inside. You'll find that cooking at home is much easier than you think – and *way* cheaper and healthier than take-out or dining out. Even better, you can easily prepare meals in advance – even handy fast-food type meals.

42. Switch to term life insurance.

Repeat after me: *insurance is not an investment*. If you're stuck in an expensive whole life policy, choose cheaper term insurance instead and use that difference in cost to get yourself out of debt and start building some wealth.

Universal and whole-life policies are much more expensive and offer a subpar investment opportunity. In almost every case, you'll be much better off with a cheap term policy and more money in your pocket. You can get rate quotes here:

43. Stick to reliable, fuel-efficient cars.

A reliable and fuel-efficient car will save you thousands over the long haul. Let's say you drive a vehicle for 80,000 miles. If you choose a car that gets 25 miles per gallon over one that only gets 15, you'll save *2,133 gallons* of gas. At \$3 a gallon, that's \$6,400 in savings right there. Reliability can pay the same dividends.

Do the research: It will pay off for you. Learning some simple strategies for fuel-efficient driving can also help.

44. Avoid the mall.

The mall might be a fun place to people watch, but it can also be packed with temptation. That's why you should avoid the mall unless you actually need to purchase something.

Trust me, window shopping when you're on a budget can be torture. Unburden yourself and find something else to do when you need some entertainment. A walk outdoors, a fun puzzle, or a good movie can easily replace your regular mall shopping adventures.

45. Master the 10-second rule.

Whenever you pick up an item and add it to your cart or to take it to the checkout, stop for 10 seconds and ask yourself *why* you're buying it and whether you actually *need* it or not. If you can't find a good answer, put the item back. This keeps me from making impulse buys on a regular basis.

46. Rent out unused space in your home.

Do you have an extra bedroom or in-law suite that's not being used? Rent it out on a site like Airbnb.com. If you live near a popular or tourist area, doing so could bring in a *lot* of extra money. Just make sure you know the risks and are willing to take the steps required to protect your family and your possessions.

47. Create a visual reminder of your debt.

To put your debt into terms that are easy to understand, make a giant progress bar that starts with the amount of debt you have and ends with zero. Each time you pay down a little bit, fill in a little more of that progress bar.

Keep this reminder in a place where you'll see it often, and keep filling it in regularly. It can help keep your eye on the prize and lead you straight to debt freedom.

48. Cancel magazine subscriptions.

Do you have a pile of unread magazines sitting around your house? It's likely the result of a subscription that you're not reading.

Not only should you not renew that magazine, but you should give their subscription department a call and try to cancel for a refund. You never know until you ask— they might even give you the prorated amount back. I've had to cull my subscriptions in the past, and I've never regretted it.

An app like TrueBill can even review your purchase history to find forgotten subscriptions and other recurring charges, and help you cancel or renegotiate them for a cheaper rate.

49. Eat breakfast.

Eating a healthy breakfast fills you up with energy for the day while also curbing your desire for a big, expensive lunch. Meanwhile, breakfast can be very healthy, quick, and inexpensive. A bowl of oatmeal in the morning is often the one thing that keeps me from running out to eat an expensive lunch later in the day.

50. Swap babysitting with neighbors.

We live in a neighborhood with dozens of families with young children. Because of that, there are a lot of parents out there willing to swap babysitting nights with us, saving us the money of hiring one for an evening out. A few families even take this to incredible extremes.

Try to find another set of parents or two that you trust, and swap nights of babysitting with them. If you can pull it off, you'll get occasional evenings free without the cost of a babysitter and save a ton of money in the process.

51. Don't fear leftovers: Jazz them up instead.

Many people feel as if leftovers are just inferior rehashes of regular meals. However, there's nothing cheaper than eating leftovers, and with a few techniques for making leftovers tasty, you can often end up with something surprising and quite delicious on the other end.

My favorite technique? *Chaining* – using the leftovers as a basis for an all-new dish. For example, if you have leftover ham and rice from last night's meal, use them to make fried rice or black beans and rice tonight.

52. Go through your clothes – all of them.

If you have a regular urge to buy clothes, go through *everything* that you have and see what you might find. Take the clothes from the back of the closet and bring them to the front, and suddenly your wardrobe will feel completely different. Take the clothes buried in your dresser and pull them to the top. You'll feel like a brand new person who doesn't need to spend money on clothes right now.

53. Brown bag your lunch.

Instead of going out to eat at work, take your own lunch — if not every day, then at least a couple of times a week. With some thoughtful preparation and just a few minutes of time, you can create something quite enjoyable for your brown bag lunch – and save a fistful of cash each time you do. Your co-workers may not understand your desire to save money, but that's their problem.

54. Learn how to dress minimally.

Buy clothes that mix and match well and you won't need nearly as many clothes. If you have five pants, seven shirts, and seven ties that all go together, you basically have an endless number of options already.

This is exactly what I do in order to minimize clothing purchases and still look professional – I just mix and remix what I wear by using timeless, simple pieces that go well together.

55. Ask for help and encouragement from your inner circle.

When you're feeling discouraged, sit down and talk to the people you love and care about the most and ask them for help. Tell them that you're trying to trim your spending and you'd love it if they would offer any suggestions and support they might have.

Then, *pay attention* to what they tell you. They might have some personal insights for your situation that will really help. At the very least, they might understand your situation better.

56. Try to fix things yourself.

Years ago, it was far more difficult to find ways to fix everyday items we have in our homes. But today, it should be a piece of cake. You can find online tutorials and videos that show you how to fix almost anything, and all for free. No matter what you're trying to fix, it's always worth a shot. Learning a new skill never hurts either.

57. Keep an idea notebook in your pocket.

I've wasted countless amounts of time and money simply because I've forgotten some of my best ideas. Nowadays, I keep a small notebook with me to jot down ideas so that I never forget anything important. This keeps me from forgetting the ideas I have throughout the day.

58. Invest in a deep freezer.

A deep freezer can be a great bargain after the initial investment, but only if you'll use it. Often, having some extra freezer space allows you to buy in bulk and pay lower prices overall. Even better, you can store lots of meals prepared in advance, enabling you to just go home and pop something homemade (and cheap) in the oven. Read this post if you need help determining whether a deep freezer is worth it.

59. Look for a cheaper place to live.

The cost of living in Iowa is surprisingly low, enough so that I'm quite happy to give up the cultural opportunities of other places to enjoy Iowa all year round. When I want to enjoy the cultural attractions of another place, I'll travel there – after all, I can afford it because I save on living expenses the rest of the year.

If you live in a truly expensive area, take some time to decide if the extra expense is really worth it. You may find that a move could mean the difference between having plenty of money and barely scraping by.

60. Check out free events in town.

My town has several wonderful parks, free basketball and tennis courts, free disc golf, trails, and lots of other stuff just there waiting to be used. You can go have fun for hours out in the wonderful outdoors, playing sports, hiking on trails, or trying other activities – and it's all there for free. All you have to do is discover it. Here are more than a hundred free things to do if you need more inspiration.

61. Inflate your tires.

For every two PSI of air pressure under the recommended level in your tires, you lose 1% on your gas mileage. Most people's car tires are five to 10 PSI below the normal level, so that means by just inflating your tires, you can improve your gas mileage by up to 5%.

It's easy, too: Just read your car's manual to see what the recommended tire pressure is, then head to the gas station. Ask the attendant inside if they have a tire air gauge you can borrow (most of them do, both in urban and rural settings), then stop over by the air pump. Check your tires, then use the pump to fill them up to where they should be. It's basically free gas!

62. Start a garden.

Gardening can be an inexpensive hobby if you have a yard. Just rent a tiller, till up a patch, plant some plants, keep it weeded, and you'll have a very inexpensive hobby that produces healthy food for your family.

I like planting a bunch of tomato plants, keeping them cared for, then enjoying the huge flood of tomatoes at the end of each summer. We like to eat them fresh, can them, and make tomato juice, sauce, paste, ketchup, pasta sauce, and pizza sauce.

63. Dig into your community calendar.

Most communities have a ton of free events, although you may not know about them at the time. If you want to stay abreast of everything going on nearby, check out your town's website or stop by the local library or city hall and ask how you can get ahold of a listing of upcoming community events. You can often get free meals, free entertainment, and free stuff just by paying attention – even better, you'll get in touch with what's going on around you.

64. Take public transportation.

If the city's transit system is available near you, take it to work instead of driving your car. It's far cheaper and you won't have to worry about the added expense or hassle of parking your vehicle either.

When I lived in a larger city, I bought an annual transit pass that actually paid for itself after less than two months of use compared to using an automobile. After that, for 10 months, I basically could ride to work (and to some events) for free. *That's* money in the bank.

65. Cut your own hair.

This may not be a popular idea, but it works if you have a simple hairstyle. I cut my own hair with a pair of clippers, for example. It may seem like an impossible feat, but it really isn't that hard to learn how. Just put a garbage bag over the bathroom sink, bust out the clippers and scissors, and get it done. Two or three cuts will pay for the clippers, and then you're basically getting free haircuts. With a bit of practice, you can make it look good, too.

66. Carpool.

If you live near anyone you work with, you might both be able to benefit by carpooling to work. Or perhaps your spouse works nearby — if so, consider whether it would make sense to take one car back and forth each day. Doing so could save money and wear and tear on both of your vehicles.

67. Design your 'debt snowball.'

Everyone needs a plan to help them get out of debt, so sit down and plot out which debts you're going to pay off and in what order. Simply *having* a plan goes a long way toward putting that plan

into action, and paying off debts early is one of the surest ways to put money in your pocket over the long run.

68. Get a crock pot.

A crock pot or slow cooker is perhaps the best deal on earth for reducing cooking costs in a busy family. You can just dump in your ingredients before work, put it on simmer, and *dinner is done* when you get home.

There are countless recipes out there for all variety of foods, and every time you cook this way, you're saving money compared to eating out. Crock pot meals are also notoriously good as leftovers, which can mean additional savings.

69. Do some basic home and auto maintenance on a regular schedule.

Instead of waiting until something breaks to deal with it, develop a monthly maintenance schedule where you go around your home (and your car) and perform a bit of maintenance where it's needed. This little activity, taking you just an hour or two a month, will keep things from breaking down and help you catch problems before they become disasters. Maintaining your home can also keep it in better shape and improve the value of your property over time.

70. Buy staples in bulk.

With items we use a lot of, we buy them in bulk, and that's particularly true when it comes to items that don't perish. For example, we buy trash bags, laundry detergent, and diapers in the largest packages we can find. This cuts down on their cost per usage by quite a bit and, over the long haul, adds up to significant savings.

71. Pack food for road trips.

Whenever you're ready to hit the road, take some time to pack snacks and meals you can easily eat on the go. That way, instead of stopping in the middle of the trip, driving around looking for a place to eat, spending a bunch of time there, and then paying a hefty bill, you can just eat on the road or, better yet, stop at a nice park and stretch for a bit. Convenience foods are notoriously expensive, so you're better off avoiding them whenever possible.

72. Go through your cell phone bill, look for services you don't use, and ditch them.

There are plenty of strategies to save money on your cell phone bill, and that includes switching from one of the big legacy providers to one of the smaller companies offering service in your area for less. At the very least, you should take a look at your monthly bill and see if you are paying for any services you aren't using.

73. Consolidate your student loans.

Interest rates are very low right now, so depending on the type of loans you have, it could be worthwhile to consolidate your student loans into one low-rate package.

It's just one way to tackle student debt, but consider the various student loan consolidation packages available and see what you might save: Even a 1% reduction on a \$10,000 loan saves you \$100 a year, and your loan is probably bigger than that (and the rate cut you could get is probably bigger).

74. When buying a car, look only at used models.

It's hard to argue with the fact that new cars make terrible investments. Not only do they drop in value the moment you drive off the lot, but they continue dropping in value with each year that goes by.

If you want to save as much as possible on transportation, look only at used cars in relatively good condition. If you focus on cars that are only a few years old, you may also be able to find one within its warranty period.

75. Hit the library – *hard*.

Don't look at a library as just a place to borrow books. Look at it as a free place to do all sorts of things. I've used it to learn a foreign language, meet people, use the Internet in a pinch, check out movies and CDs, grab local free newspapers, and keep up on community events. Best of all, it doesn't cost a dime.

76. Use a simple razor to shave.

I've been a big advocate of the basic safety razor for a long time, but that's just one piece of the puzzle. For "normal" shaves, I just shave in the shower and dry off the blade afterwards — using just soap for lather is also incredibly cheap since I only swap blades once every few weeks.

The real moral of the story? Use a simple razor — not an expensive electric one that stops working in three years, or the newest swiveling multi-blade model with its expensive replacement cartridges — and shave your face when it's wet. You can get a very good shave with some practice and save a lot of money over the long haul.

77. Find daily inspiration for making intelligent moves.

I'm usually inspired by my children. Perhaps you're inspired to make changes by your spouse — or even by someone in the community you respect. Maybe it's just a personal goal, like an early retirement.

Find something that makes you *want* to make positive changes, then use that person or thing as a constant reminder. Keep a picture of it in your wallet, in your vehicle, and on your bathroom mirror. Keep it in your mind as much as you possibly can.

78. Learn about *all* of the benefits your company offers.

Spend some time with an HR person at work learning about *all* the benefits of your job — you might be surprised at what you find.

After sitting down with someone at my job, I gained access to free tickets to sporting events, free personal improvement opportunities, and an optional employee match on some retirement funds that maximized the money I was socking away. This not only cut down on my own spending on things like sporting and community events and educational classes, but also improved my retirement plan.

79. Make your own cleaning supplies instead of buying them.

I like to make my own laundry detergent and my own Goo-Be-Gone, for starters. I also like making my own Glade, Windex, and Soft Scrub. In all these cases, it's way cheaper than buying the commercial versions.

Hunt around for recipes – it's amazing how many things you can make at home in just a few minutes to save a ton of money compared to the commercial version. Our Frugal Spring Cleaning Checklist can give you some ideas.

80. Suggest cheap activities when meeting up with family and friends.

This is often a tricky thing to do, but there are a number of techniques you can try. My favorite one is to be the first one to suggest something – that often gives you the power to steer the group towards things that are cheaper. If you can convince your friends to go to the park and shoot hoops instead of going golfing, for example, those greens fees are going to stay in your pocket.

81. Don't speed.

Not only is speeding inefficient in terms of gasoline usage, it also can get you pulled over and cost you a bundle between a ticket and higher insurance premiums, as I discovered a while back. It's far more cost-efficient to just drive the speed limit, keep that gas in the tank, and keep the cops off your tail.

82. Read more.

Reading is one of the cheapest – and most beneficial – hobbies around. Most towns have a library available to the public – just go there and check out some books that interest you. Then, spend some of your free time in a cozy place in your house, reading away.

You'll learn something new, improve your reading ability, enjoy yourself, and not have to spend a dime. Here are some more ways to get into the reading flow.

83. Buy a smaller house.

There are plenty of reasons to buy less house than you can afford. I currently live in a 2,000-square-foot house with my wife and two kids. Frankly, it's just the right size for us – if anything, it's a little big.

We often find ourselves in the same room in the house, just surrounded by empty space. You don't need a giant place to live. Instead, buy something more modest and you'll find yourself with plenty of room – and still plenty of cash in your pocket.

84. Drive a different route to work.

This is an especially powerful tip if you find yourself “automatically” stopping for something on the way into work or the way home. Get rid of that constant drain by selecting a different route that doesn’t go by the temptation, even if the new route is a bit longer. You’ll still save time by not stopping, and the money you save on any unnecessary indulgences you avoid will add up over time.

85. Always ask for fees to be waived.

Any time you sign up for a service of any kind and there are sign-up fees, ask for them to be waived. Sometimes (but not always), they will be – and you save money just by being forthright about not wanting to pay excessive fees. I did this with my last cell phone sign-up and got them to wave the fees, lowering my bill significantly.

86. Don’t overspend on hygiene products.

Most people would probably find that inexpensive hygiene products work just as well as the expensive stuff. Personally, I just buy whichever toothpaste is the cheapest, and the same goes with deodorant and the like. The key is to use this stuff regularly and consistently – bathe daily, keep yourself clean, and you’ll be just fine. No need to buy a \$40 facial scrub if you actually scrub your face properly.

87. Eat less meat.

Meat is very expensive when you consider its nutritional value, especially as compared to vegetables and fruits. And in almost every case, protein-packed staples like beans offer a much better value. Even if you don’t want to become a full-fledged vegetarian, you can still save a bundle just by eating meat less often.

88. Use a brutally effective coupon strategy.

To save as much money as possible, use the coupons in conjunction with your grocery store flyer and shopping list. Doing so can help you save double – both through the initial sale savings and through the use of the coupon. This strategy also helps you avoid purchasing items you don’t really need just because you have a coupon or discount.

89. Air seal your home.

Most homes have some air leaks that make the job of keeping it cool in summer and warm in winter that much harder – and that much more costly for you. Spend an afternoon air sealing your home and keep your energy dollars from leaking out. The DoE has a great guide on basic air sealing.

90. Make your own beer or wine.

If you enjoy an occasional drink, this is a great way to enjoy some of your favorite beverages at a steep discount. You can easily make five gallons of beer or wine at once and it doesn't take that long once you've mastered the process. Even better, it's a great activity to do with friends – you buy the equipment, they bring the juice, and you both get a few bottles of delicious homemade wine out of the deal. Some nice entertainment, plus some free beverages – that's a great frugal deal.

91. Make sure all your electrical devices are on a surge protector.

This is especially true of your entertainment center and your computer equipment. A power surge can damage these electronics very easily, so spend the money for a basic surge protector and keep your equipment plugged into such a device. To save even more, unplug anything you aren't using frequently to avoid phantom energy use.

92. Get on the automatic repayment plan for any student loans you have.

Many student loans offer a small rate reduction if you sign up for their automatic debt repayment plan. This way, not only do you save a few bucks a month — you don't have to go to the effort of actually paying the bill either. Our automatic plan saved us about \$60 a year.

93. Cut down on your vacation spending.

Instead of going on a big, extravagant trip, pack up the car and see some of the sights in your surrounding area. One of the best vacations I've ever taken was when my son was an infant – we just packed up the car and drove around Minnesota, eventually camping for a few days along the north shore of Lake Superior. For a weeklong relaxing vacation, it was incredibly cheap and quite memorable, too. Another strategy is to look into travel rewards credit cards for ways to earn free hotel stays and airfare.

94. Cancel the cable or satellite channels you don't watch.

Many people with cable services often are paying for a premium package that they don't really need. For the longest time, my wife and I were subscribed to HBO, Starz, and Cinemax, yet we would only tune in once a month at best. We argued that it was worth it because we could watch a movie or a great drama whenever we wanted, but it would have been far cheaper just to rent a movie. Get rid of the channels you don't need and put that cash back in your pocket.

95. Exercise more.

Go for a walk or a jog each evening, practice stretching, or partake in some light muscle exercise at home. These exercises can be done at home for free, but can lead to huge benefits to your health. Just set aside some time each day to get some exercise, and your body *and wallet* will thank you.

96. Utilize online bill pay with your bank.

This serves two purposes. First, it keeps you in much closer contact with your money, as you can keep a very close eye on your balance and be that much less likely to overdraft.

Second, it saves you money on stamps and paper checks by allowing you to just fill in an online form, click submit, and have your bill paid. Try it out – and take advantage of it if you're not already. Some of the best free online checking accounts offer this perk.

97. Connect your entertainment center and/or computer setup to a true smart power strip.

A device like a SmartStrip can cut power to all devices on the strip once a control device is turned off to reduce phantom power drains. So, if you have your workstation hooked up to this, every time you power down your computer, your monitor powers down, your printer powers down, your scanner powers down, and so on.

You can do the same thing with your entertainment console: When you turn off the television, the cable/satellite box also goes off, as does the video game console, the VCR, the DVD player, and so on. This can save you a *lot* of electricity and significantly trim your power bill.

98. Don't beat yourself up when you make a mistake.

Even if you make 10 good choices, it's easy to beat yourself up and feel like a failure over one bad choice. If you make a big mistake and *realize it*, think about why you realized it now instead of then, and try to apply that later on. The memory of that mistake can end up being very valuable, indeed.

99. Always keep looking ahead.

Don't let the mistakes of your past drag you down into more mistakes. Instead, look ahead to the future. Learn to see past mistakes for what they are – lessons that were meant to teach you something.

Sometimes the best life lessons are learned through life experience, good or bad, so embrace your past and don't run from it. Promising to do better and setting goals can help keep mistakes where they belong – in the past.

100. Never give up.

Whenever the struggle against debt feels like it's too much, go read a personal finance blog and remember that there are a lot of people out there fighting the same fight. Read around through the archives and learn some new things – and perhaps get inspired to keep going, no matter what.

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