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## Simple Ways to **Save Money** Right Now

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## It All Starts With A Plan...

No matter how much or how little money you make, the things that you do with your money are going to determine how successful you eventually become. Poor decisions can cause you to let valuable income slip through your fingers, while good decisions can make even a small amount of money grow exponentially. No matter what condition your finances are currently in, the following principles of money management can help you achieve the success you deserve:

1

Don't leave your financial future to chance. Set up your retirement account as early as possible and begin saving as much as you can allow now.

2

Don't go without health insurance. It may seem like an unnecessary expense now, but when you get that \$200,000 surgery bill, you'll be glad you had it.

3

The quickest way to deplete your finances? Spend more than what's coming in. Never, ever attempt to live above your means. If you want more out of life, find a way to increase your means.

4

There's a difference between good debt and bad debt. Before making new charges, make sure the debt will improve your situation and not just move you further into the red.

5

Research all the ways to [raise your credit score](#) and keep it high. When you qualify for the lowest interest rates available, it will be worth the time you spent.

6

Make a monthly budget and stick to it! You can't control your money if you don't know where it's going. Keep track of your spending habits and your money with a monthly budget.

7

To help keep tabs on what you are doing financially, make sure to keep the best financial records possible. Organization is never a bad thing.

8

Many people like to use gifts or other purchased items as perks. Save some money and figure out ways to reward yourself that don't involve buying things you can't afford.

9

Control your money, don't let it control you. At the end of the day, the only one responsible for your financial situation is you. Take time to make sure you're taking control.

10

Don't make impulse purchases. These purchases are the bane of sticking to your monthly budget. If you see something you want, do some research, shop around and find the best deal.

## Words to Live By...

Achieving your financial potential isn't just about making as much money as possible - it's about spending that money wisely on things that will increase your income potential or quality of life. Our first ten tips will help you get started, while these ideas will help to keep you moving on the road to success:

1

Avoiding problems before they arise is typically a wise move. This couldn't be more applicable than to your health. Do your best to stay healthy in order to decrease your healthcare costs.

2

Save now and save often! Those who put away for a rainy day are not only in a better financial situation, but also have the freedom to feel financially secure should an emergency arise.

3

Not every opportunity is really an opportunity. You need to build credit, but don't take every credit offer that comes your way. Check for hidden fees, unexpected charges and interest rates.

4

Diversify! The old saying, "Don't have all your eggs in one basket!" is very true. Make sure you have more than one income source or different savings plans to help protect your money.

5

If you work for yourself, don't charge less than what you know you're worth. It's tempting to offer lower rates to try and get new business, especially if you're starting out. Best advice - don't do it.

6

Never count on bonuses, inheritance etc. Count those things as extra money. These are not "income" sources for your budget. These are extra, one-time income sources. Treat them accordingly.

7

Opportunity is literally everywhere. Constantly look for new ways to increase your income potential - anything from saving more money on items to taking some additional side jobs.

8

Invest time and money in yourself. Wealth isn't about accruing masses of money. It's about living the good life. Take time to make sure you're investing in #1 - yourself!

9

Keep track of your finances. Constantly assess whether you can cut costs or get better deals. Being vigilant about this can bring you quite a bit of unexpected savings.

10

If you're in debt, consider making a debt budget. This budget will allow you to keep track of past bills and debt. Use it to manage payments and to keep track of past due amounts owed.

## Saving Day-to-Day...

We often have plans to avoid wasting large amounts of money, but what about the day-to-day purchasing decisions we make that could be costing us tons of our hard-earned money? Here are ten alternatives to consider before you spend more than you have to:

1

Before buying new clothes, try a few secondhand stores and see what you can find. If you must buy new, only buy items when things are on sale or at deep discounts.

2

Plan a week's worth of meals, make a grocery list around that plan, and only buy what you'll need for your meals. Save even more by planning your weekly meals around the week's specials.



# 3

Never turn down a customer reward program. It may only benefit you a small amount, but even a small amount is better than nothing.

# 4

Plan out your grocery trips before you go and make use coupons or special “club” pricing with reward cards. When you go, avoid temptation and only buy what’s on your list.

# 5

When you eat out, order water instead of soda. If you really want soda, use that \$2 to buy an entire two-liter bottle from the store on your way home.

# 6

Instead of eating out frequently, practice a bit of self-discipline and cook for yourself at home. When you do eat out, look out for TV specials and coupons online or in your local paper.

7

Frequent your local library, or take advantage of the plethora of free books available online. Also, the library isn't just for books anymore. You can rent movies, audiobooks and more.

8

Cancel your cable service and instead utilize Netflix and Hulu for a much cheaper entertainment option. Hulu offers next-day release network TV shows and Netflix has tons of movie options.

9

Instead of spending \$20 to see the newest release, head to RedBox and find a movie that interests you for \$1. Even better, wait for their monthly "freebie" code and get movies for free!

10

Improving your credit score will ensure you're getting the best possible deals when making larger purchases. Good credit gives you access to lower interest rates which helps you save.

## Easy Ways to Save...

Hopefully, you're now a bit more aware of how little purchasing decisions can add up to save you a good bit of money. If you're ready to expand your frugality a bit more, here are ten MORE ideas that can help you make excellent daily decisions:

1

Save gas and carpool, and not just to work and back. If you can catch a ride to the store with a neighbor and split the gas, you both come out ahead.

2

Compare generic brands to name brands. Generic brands have come a long way. If the two products are of similar quality, chances are you can save money choosing the generic option.

# 3

Nothing's worse than just giving away money for nothing. Avoid late fees from missed payments. Keep a schedule of when payments are due and stick to it.

# 4

Keep tabs on your accounts and avoid overdraft charges. Just like late fees, overdraft charges are nothing more than money down the drain. (Biggest Culprit - Automatic Withdrawals)

# 5

If you can't wait for that new movie to come to DVD, catch a matinee and save yourself a few dollars. Also, check out the theater's website for additional coupons or special deals.

# 6

Cancel unused memberships. We all want to go to the gym, but if you're not realistically going to actually do it, you're wasting a good bit of money.

7

Double your meals by sharing meals when you eat out. Alternatively, ask for half your meal to be brought out in a to-go box and take it home to eat later.

8

Pay credit card balances in full each month to avoid interest. It's easy to consider just paying the minimum balance when money is tight, but you're not doing yourself any favors.

9

Turn off lights and electronics before going to bed. Not only will you increase the life of these items, but you'll save each month on your energy bill.

10

Bring your own lunch to work. Those \$5 sandwiches add up extremely quickly. Not only will it help you save money, but you'll probably eat a lot healthier as well.

## We're Here to Help...

No matter what financial situation you're in, [Professional Credit Help](#) is here to provide guidance and advice. We'll help pair you up with credit or financial advisors that can help get you where you want to be. For more great credit or financial tips, make sure to visit us online @ [www.professionalcredithelp.com](http://www.professionalcredithelp.com)!