



-Top Ways to Save Money-

1. Reduce your bills by simply asking

One of the most effective means of shaving money off your monthly costs doesn't involve a website, coupon code, or any kind of hack, unless you count working up the small courage required to just, well, ask. Call all of your utility providers, credit card companies, cable companies etc. and ask them what they can help you with to save money on your monthly bill. You'll be surprised at what you can save just by asking.

2. Get Rid of Your Landline

Many people can save money by only using their cell phones and just doing away with a landline. If you prefer to use a landline rather than a cell-phone, you can still save money by getting free long distance calls using a device called Magicjack. Admittedly it is a little quirky, so read my Magicjack review to be sure you know what you are getting into.

3. Save money with the library

Of course you can borrow books instead of buying them, but they also often have subscriptions to high cost services or publications like Hoovers or Valueline. Your local library has grown a huge collection of popular CDs and DVDs. So, it can be a cheap (free) ways to catch a few good movies.

4. Regularly Shop Insurance Rates

Regardless of who you buy from, you can save money by shopping around every year or so for insurance. Now there is something to be said for finding a top-rated insurance company - it may not be worth saving \$50/year to switch to a terrible company, so use your own judgment.

5. Make money with your clutter

It is easier than you may think. eBay and Amazon.com make the process a breeze. Sign up for an account, take a few digital pictures, post it, and watch the buyers come to you. HINT: The biggest key I have noticed is selling brand name items and taking a few seconds to think, "If I wanted to buy this item, how would I search for it?" If you do this, you will be much more successful.

6. Maintain stuff

Even if you buy the best stuff, if you don't maintain it you will not save you as much money as it could. You'll then spend less on buying new stuff. When you buy something worth maintaining, take a few minutes to read the maintenance manual, and create a maintenance checklist that you can attach to the item. For important things like your car's oil changes or tune-ups, put them in your calendar.

7. Saving energy = Saving money

Use compact florescent light bulbs (CFLs) instead of traditional bulbs. Add extra insulation to your water heater. Have your furnace tuned every two years. Lower the temperature on your thermostat. Use cold water to wash your clothes. Use a weatherstrip around your front and back door. Set your water heater to 120 degrees. And try adjusting your lawnmower to the 3-inch setting.

8. Buy a used car

You can save a lot of money on car depreciation by purchasing a car 2 years old or older. Some cars can lose as much as 35% in value during the first year. It's best to drive a car as long as you can especially if you do purchase them new.

9. Shop after the season

Shop for holiday cards, decorations, and gift wrap as the season ends, and keep them for next year. When you do this, you can also enjoy the nice surprise after Thanksgiving of finding out what we bought the previous year that we forgot about.

10. Save money on your home entertainment

You can now watch many TV programs and many free legal movies online if you hook your computer up to your TV. Or you could spend about \$60 on a device that allows you to watch HDTV on your computer. Or if you rent a lot of movies one of the best ways to save money is to use Netflix or Blockbuster's streaming or online video rentals. For even more, you can check out these 5 movie renting alternatives.

11. Get better at re-using your stuff

Stretch out supposedly disposable, used items further than most consumer companies want you to. Use your mind—and your hands—to solve problems without jumping in the car and busting out the wallet. Research how to reuse disposable items.

12. Cut your food costs

Other than shelter (rent) and water (also rent, or municipal bills), food is the one thing you have to spend money on every day. If you really want to hack down your bills, carnivores can save money by buying whole animals—a process that's easier than they might think. For a weekend kick, you can make your favorite chain restaurant recipe at home. And for those nights when cooking a full, healthy meal just isn't in the cards, a "Microwave Diet" is a surprisingly nutritious fall-back.

13. Dress and look sharp with less cash

Focus on taking a clean, elegant style and maintain and extend it without hitting the malls at all. Spend some free time in your local thrift stores and consignment shops; they can be less crowded than major shopping outlets so take your time focusing on purchase a nice outfit. Vintage is back!

14. Start working for yourself (crazy as it sounds)

Assuming one's money is locked down, it can be surprising how much cheaper it is to start working for yourself—if the conditions are right. The self-employed route is one of the most common routes taken today and, if you don't have to pay for a commute, parking, lunch-on-the-go, daycare, or many other costs, freelance work might help you stem the losses, at least until you can land back on your feet. Everyone's situation is different, of course.

15. Trim your cell phone costs

Providers may fight harder to keep you paying for data plans, text messages, and other "value added" items in these economic times, but they really, truly don't want to lose you as a customer. If you can't re-negotiate a better deal, though, cut your phone bill by actually jumping ship (to a pay-as-you-go phone), then let them come crawling back with a package pitch.

16. Get serious about Craigslist

Craigslist is a website built for an economy that's scaling back to basics. People looking for extra cash divest themselves of stuff they don't really need, and those who need to spend less snatch up their stuff. If you're on either side, it helps to have the right tools. Get savvy with your selling and hone down on exactly what you're looking for (time is money, after all).