

# TIPS FOR CHANGE

Follow these tips and watch great things happen to your money.



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April is National Financial Literacy Month and although our team is dedicated to helping consumers achieve financial wellness every day of the year, we created [FinancialLiteracyMonth.com](http://FinancialLiteracyMonth.com) to honor the specifically designated days. The site features a 30 step path to financial fitness that works regardless of the day or month of the year you begin.

Financial Literacy Month also inspired us to put a call out to financially savvy savers, spenders, and investors to share some their favorite money management secrets. Together, their tips make up this helpful guide to saving money.

# TIPS FOR CHANGE

We invite you to browse ideas on how to save money while shopping, at home, and in the car. Some of our tipsters also shared their thoughts about saving and the wise use of credit. We hope you find an idea or two that can help you make positive financial changes.

If you have a tip to share, we want to hear from you! Tips submitted may be used to fuel financial tip widgets and gadgets, which may be downloaded to desktops and social networking profiles around the world. Tips may also be used in future editions of this eBook.

The opinions expressed do not necessarily reflect the views of Money Management International.



# SHOPPING TIPS

To make the most of your money, you need to be a savvy shopper. Our tipsters understand that every purchase we make—excluding such absolute necessities as food, rent, and gas for the car—is a choice.

Always shop with a list! Tanisha W • Houston

Ask for discounts! I was amazed when I called my cable provider and said I was considering satellite. They immediately gave me a better package for a lower rate. Chris S • New York City

This may sound silly, however, review your receipts! I've found pricing errors at the grocery store, wrong amounts charged to my credit cards, etc. Michael A • Chicago

I don't buy anything online without checking online for coupon codes. You can normally find something and, heck, free shipping is better than nothing! Cindy W • San Antonio

When shopping for appliances, consider buying a floor model. A scratch or dent might be worth the substantial savings.

Kathy K • Pittsburgh



Shop alone. Marketers spend a lot of money convincing kids to buy their products for a reason. By reducing your distractions, you can make thoughtful purchase decisions.

Josh M • Chicago



Clip coupons for the items you need – look for triple coupon days or coupon matching.

Emily H • Houston

If you have an iPhone, try the free cost comparison tool at [www.SavingBenjis.com](http://www.SavingBenjis.com).

Matthew D • Tempe

Find coupons online before you buy. You can save a lot of money on big purchases by just looking.

Courtney V • Pearland

If you shop online, remember to investigate return policies, shipping charges, and taxes. You will also want to check delivery dates and review warranties.

Jeanette G • Indianapolis

Don't forget to send in those rebates! Don't put it off...you'll forget. :(

Will W • Atlanta

Buy kid's shoes one size bigger and wash and replace shoe strings at least once. It's like wearing new shoes twice with the same shoe.

Warren T • Kansas City



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# AROUND THE HOUSE

Many of our tipsters have found ways to save money at home. With a little common sense, saving money on things like home repairs and electricity is easy. Remember, small lifestyle changes can make a big financial difference!

Unplug what isn't being used (like a toaster), turn off the computer monitor instead of leaving it on standby, shut off a light if you aren't in the room. These small changes add up & can help cut back your electric bill (plus you help the environment too!)

Erin B • Lowell

Instead of dry cleaning, I use DRYELL for the dryer which does an excellent job cleaning my suits and fancy label tops. Tamara O • Wauchula

Buy clothes that don't require dry cleaning. The true cost of wardrobe ownership can be staggering. Roy C • Boston

If you have a dog, and you buy stuffed toys, stitch them up after fido rips them apart. Your four-legged friend will never know the difference.

Chris R • Sugar Land

Don't touch the thermostat. Reminds me of that commercial, 'set it and forget it!' assuming you have a programmable model. Martha L • Charlotte

I cut back on cable altogether because I can't justify watching TV with two jobs so I watch local channels with my new digital converter box when I do get the chance to watch my favorite sports or dramas. Tamara O • Wauchula



Maintain your house. Doing the little things along the way is much better than facing major repairs down the road. Charlie M • Dallas

When appropriate, try to fix it yourself. I've managed to fix some things after a quick online search saving. The key? Knowing when to call an expert! Walt T • Washington

I'm not sure if this has a significant effect or not, but I don't let my dishwasher dry my dishes. I just dry them as I put them away and assume it's saving me a little bit each time. Wendy M • Dallas

Water your yard in the evening or in the morning – these are the coolest times of the day and the water won't evaporate. Andra H • Dallas

Don't let the water run while brushing your teeth; take shorter showers. Sharon J • Richmond

Wash your clothes in warm or cold water instead of hot water. Jeffrey J • W. University Place

Replace your regular light bulbs with compact fluorescent bulbs. Sean T • Tomball

Turn lights off in your house when you're not using them. Nhi P • Bellaire

Turn off your computer instead of leaving it in "sleep" mode. Anna N • Houston

If you are paying Primary Mortgage Insurance (PMI), check to make sure it is still necessary. Once you have 20% equity or more in your home, you may be able to cancel the PMI. Kim M • Denver

Clean your own carpets.  
You can rent a rug doctor  
cheap.

Barb M • Memphis



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# HOW WE EAT

If you are frustrated by the sometimes lengthy family budgeting process and are longing for a quick fix, start in the kitchen. Your food bill is probably one of the largest budget-breakers. Fortunately, our tipsters reveal how easy it can be to cut down on the cost of food.

Turn your next dinner party into a pot luck. It's an easy way to save money, try different foods, and involve guests. [Kristi S • Mesa](#)

Refill gallon jugs with bottled water at a self-service machine. There is a significant savings vs. the portable size bottled water. Then you can refill your own small portable bottles. [Edward F • La Porte](#)

Drink more tap water! [Mackenzie O • Midlothian](#)

Give store brands a try. Many times the contents are manufacturing by the name brand anyway! [Lee R • Orlando](#)

Brew your own coffee.

[Heather M • Saco](#)



Consider joining a community garden. Make friends, harvest fresh vegetables and learn new skills. Eat better and save money by growing your own veggies- even if you plant just two items.

Cate W • Chicago

Buy generic brand groceries. Most if not all are made by a major name brand company. Sometimes you can even tell which company by the shape of the container. Obviously this doesn't apply to canned goods. Mona L • Evanston

Eat lunch out, not dinner. You get the experience without the higher expense. Liz M • Detroit

Instead of dining in at great family restaurants, call ahead and take it to go. No need to tip the server and you can supply your own drinks back home. Betty P • Manhattan

Invest in a good water filter and stop buying expensive water bottles. Tanisha W • Houston

Eat your leftovers! I know most folks don't like to eat the same things twice back to back, but I'll either take it for lunch or eat it for dinner. And, some meals actually taste better the 2nd time! (Not sure what that says about my cooking!) Will R • Fort Worth



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# GETTING THERE

A vehicle is the most important and expensive piece of machinery most people own. In addition, the price of gas is now taking up more of the family budget. To ease the financial burden, our tipsters share ways reduce the cost of transportation.



Car pool! I know it sounds basic but it saves me sooo much each month!

Laurie S • Williamsburg

When buying a car, shop with your head and not heart. Above all, a car should provide reliable, safe transportation.

Maggie S • Kansas City

Wash your car! The better your car looks the easier it is to resist the urge to buy a new one. Sarah J • Richmond

I refuse to pay full price for an oil change. There's always a coupon around somewhere. Marc H • Dulles

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I find myself using GasBuddy.com; at \$4/gallon it's worth my time. Jen W • Las Vegas

Carpool. If you can carpool with a co-worker, spouse or friend, take advantage of the opportunity. That could mean a buddy to talk to in traffic and savings on gas each week. Does your office have a vanpool? If not, start one.

Allison E • Katy

Need auto repair? Buy your auto parts direct from a distributor then pay your local mechanic for labor only. Mechanics up charge the cost of parts to make a profit.


Darish S • Boca Raton

If your job can be done from home, make your case. I've saved a lot of money and I work more hours. It's a win-win.

Jon S • Houston

Volunteers, don't forget that the IRS allows you to deduct expenses (mileage, etc.) you incur during your work.

Kim M • Denver



Keep your tires fully inflated and your car in repair to get the best gas mileage possible.

Michael T • Thornton

# EASY WAYS TO SAVE MONEY

If you find the concept of saving money challenging, the key is to start small. For most people, financial health doesn't depend on how much they earn, but how much they spend.



You have stuff that other people want (odd, I know). List your unwanted stuff on sites like Craigslist or eBay and make someone else happy. Ben W • Phoenix

My best advice? Use the net to search for money saving tips on a particular topic, like 'how to save money on electricity'. You can find tons of information this way. Tiffany J • Denver

Never, ever open that little fridge that's in your hotel room. Don't even peak...unless your company is paying. Brian B • Denver

I keep my expensive hair clips in those little plastic dishes so I don't lose them. If not, you could lose \$4.00. Hilary H • Cary

Visit the library instead of purchasing books that will be read once then set on a shelf. If you have books you're not using, turn them into your used bookstore for a credit to read more! Amy C • Seattle

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Camping is a great way to spend your vacation without over-spending on accommodations. The cost of a tent is less than the cost of a hotel room for one night and lasts for years! Jennifer M • Worcester



I purchase plants for my garden at local plant sales that Garden Clubs advertise. Plants are better quality, 1/2 the price of garden centers.

Joan G • Chicago

Borrow, rather than buy, one book per month and save up to \$15 a month.

Jeff K • Phoenix

Most people have garages, basements, and attics full of items they no longer want or need. Holding a garage sale or advertising some of your things online could result in a boost to your savings account. T Kaz • Reading

Consider pet insurance. A trip to the vet is costing more and more these days. Doug L • Tampa

Check with professor before buying textbooks for a class. Many have used copies and will share when text book is needed. If you plan ahead, buy used textbooks before the term starts. Betsy W • Eagle River

If you're considering joining a gym, always check prices online first and wait for a time when there is a promotion going on. You can save yourself as much as 2/3 of the cost! Better yet, do your exercising outdoors for FREE by walking your dog or running on a track. Anna N • Houston



Pay your bills online and avoid the postage! Most banks offer free online bill pay so use it and avoid standing in line to buy stamps.

Thomas M • Houston



Instead of giving material gifts, give your time instead. Help is always appreciated and always one-size-fits-all! Kim M • Denver

I shop for gifts at silent auctions that charity groups have as fundraisers. I get unique gifts and help the charity. Diane V • Round Lake Beach

One word, regift. Jennifer J • Lexington

Take the time to look up a phone number (online or in a phone book) rather than using directory assistance. Directory assistance can cost up to \$2 per call! Matt M • Ames

We got rid of our local telephone and make all our calls using our cell. We don't miss the land line, but do enjoy the savings. Betty L • O'Fallon

Bundle. By using the cable company for Internet and phone we saved a small bundle!

Mary B • Philadelphia

Do you really need a land line? I switched to digital and have been happy with the savings.

Linda W • Austin

To avoid late fees on credit cards, make all credit card payments automatic for the minimum amount. Mail in an additional amount to pay the card down and off whenever you can.

Mary Ann C • Little Rock

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# SAVING FOR THE FUTURE

In addition to long-term savings, financial experts agree that consumers should aim to have three to six months living expenses saved for emergencies. If you are having trouble establishing a nest-egg, don't despair. Our tipsters offer some simple ways to boost your savings.



Always pay yourself first! Make it an automatic deduction from your paycheck and watch your savings grow. Jo K • Rockville

Having money automatically deducted from your checking account into a savings account helps to ensure that you meet your savings goal. Even better, if your employer has the capability to automatically deposit your paycheck, have some of the funds directed into a savings account. Kim M • Denver

Save for Christmas and periodic expenses by setting up a payroll deduction where funds are deposited directly to your credit union (no ATM card). Eric A • Houston

I find it easier for me to save if I save nothing but change. For example, if I want to save \$25, I will get all \$25 in nothing but change and put it in a bottle/jar or whatever container you like. Basically, I'm more disciplined at not touching it vs. if it were actual \$1 bills. Just think of the process of POURING, COUNTING, ROLLING, & CARRYING all the change to the store and holding up the line. Sharla G • Fort Worth

Think Retirement! Jakki B • Houston

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Save for fun things like vacation spending money by paying cash for everything and saving the resulting change. For example, if an item is \$1.15, give the cashier \$2.00 and save the \$0.85 in a piggy bank - it really adds up quickly. Bank of America has the Keep the Change<sup>®</sup> program which does this automatically when you pay for anything on your debit card and they'll even match some of your savings at the end of the year. You can't lose!

Judith O • Port St Lucie

**Save for your vacation. You can enjoy it much better.** Erica D • McDonough

**Sign up for the health care cafeteria plan at work. It took me years to do so and I've been kicking myself for paying extra in taxes unnecessarily.** John W • Phoenix

**Pay yourself first by putting some money aside in a savings account. If this isn't working for you, try an automatic savings deduction.** Joyce J • Statesville

**A better deal than putting money in a savings account is to enroll in your company's 401(k) program -- if they have one. Not only does your money grow, but a certain percentage is often matched by your employer. That's almost like being paid to save!**

David S • Houston

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Take advantage of all the benefits your employer offers. Flexible spending accounts for child care and/or medical is a good way to reduce your taxable income. Wouldn't you rather have the money than Uncle Sam?

Marci G • Houston

It's smart to always keep 3-6 months worth of expenses in a savings account in case of a permanent or even temporary job loss. Write down all of your expenses for a month, and multiply that amount by three. If you live paycheck to paycheck, multiply the amount of your paycheck by three. It's not impossible - in fact, it might take up to a year or more to save that much. Save as much as you can, and cut costs. You'll be thanking yourself in the long run!

Betty S • Llano

Save 10% of your income, no matter how impossible it may sound.

Carrie F • Madison

Don't squander that tax refund! Stimulate your savings account; let someone else do the purchasing.

George H • Dallas

Try to put at least 6-8% of your monthly income into some form of long term savings, like a 401(k). If you make the change when you get a raise or bonus, you won't even miss the money and it's going toward your financial future.

Court H • Houston

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# IN THEORY

To be financially successful, you have to examine more than the numbers. Sometimes, your attitudes about money are what matter most. Our tipsters also some words of wisdom to help improve your financial approach.



Before I purchase a mid/large sized ticket item, I break down the expense to hours worked. It's interesting to think about it in those terms. Is that new 'blank' really worth XX hours of work?

Bill M • San Francisco

Turn off the TV and balance your checkbook! Suzy Z • Heber City

Advertise to yourself. Post pictures of that vacation you want to take or that bathing suit you want to fit into by summer. These visual reminders will help you achieve your goals. Ann S • Columbia

Think small...as in small home, car, etc. A smaller home is cheaper to cool, heat, maintain, furnish, etc. Bigger is not always better.

Teresa L • Chicago

Get out of mistakes when appropriate. If you've made a bad financial move, fix it - don't feed it! Brett T • New York City



Be patient. Watch the pennies and the dollars will follow. Ann R • Salt Lake City

Buy quality. You may pay for upfront but, over the long run, you should come out ahead. Ted W • Charlotte

I'm all for saving, but hate to read stories about people that died with millions in the bank and never really enjoying it. I guess what I'm saying is, don't be afraid to spend money once you've worked hard to save it.

Meredith H • Richmond

Simply, live below your means. It's hard to go wrong if you just live simply.

Kim F • Baton Rouge

Read Rich Dad/Poor Dad and follow his advice. JT • Woodlands

Set a good example for your kids. They'll likely form their thoughts on money by watching how you spend yours. Tex D • Richmond

Stop watching TV! Not only can your time be better spent, but you don't have to consume the ads telling you to buy, buy, buy! Katie Z • San Antonio



Use the 24 hour “wait to buy” rule for items over a certain dollar amount. If I had not, I would have a bright red chair!

Cate W • Chicago



As we continue to make the switch from checks to debit cards, it's easy to quickly lose track of how much we spend. Try combining old with new. Use your old fashioned checkbook register to record your debit card purchases. You can make sure you have enough money and still use a more modern form of payment.

Courtney V • Houston



Expect what you pay for. I've started to, get this, take stuff back when it didn't work as described. Crazy, I know. Charles D • Charleston

Take action. All the tips in the world won't matter if you don't use them. Lizzy B • Queens

Never spend any money until the check clears. Always assume money that you are going to receive will not come. Keep reliable reserves. Always question everything. David H • Baytown

When making positive changes, most people fall into the trap of changing everything at once. I've found that the best approach is to focus on one change at a time, and more importantly - allowing enough time for the change to become a natural, everyday habit. If you're asking yourself how long is long enough, some say it takes 30 days to form a pattern. 90 days to form a habit. Michael K • Houston



# A-LIST TIPS

Read financial tips from some of the Web's most trusted resources. Also, for daily does of financial fodder, visit Money Management International's new blog.



Here's one excellent way to begin your retirement savings: When you've finished paying off your debt, take the amount you were using for this each month and, instead of spending it, stick it into a retirement account. You've already developed the habit of using the money to improve your financial life; this is just another way to do it!

JD • [www.GetRichSlowly.org](http://www.GetRichSlowly.org)

If you have some financial decisions or actions you've been putting off now is the time to take care of them. I find what works for me is to make a prioritized list of the things I need to do and carry it around with me until I've completed it. You probably won't have time to get them all done at once but if you write them down and stay on top of it you should finish sooner rather than later.

Ben • [www.MoneySmartLife.com](http://www.MoneySmartLife.com)

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How can anyone make any sort of meaningful financial progress without a budget, spending plan or whatever you want to call it? Certainly some people do live and do “ok” without a budget, but are they really making the most of their money? I don’t think so.

If you are being constantly hounded by bill collectors, unable to pay for groceries and gasoline, have to ride your bike on dates and keep having your credit cards declined at dinner, you can just about forget about ever getting a date. And if you are married, you might soon be on the road to divorce, which especially for guys, can just add a huge pile of debt onto your already existing debt.

These reasons you should not ignore credit card might seem harsh, but in reality, these are the types of things you are facing. Debt reduction through small payments, borrowing from family members, communicating with your creditors...these are the only true ways out of your debt. You probably created the debt and had no problem doing it. At some point, you have to pay it back...and hiding from them is not going to save you. It will only make it worse.

David • [www.MyTwoDollars.com](http://www.MyTwoDollars.com)

We’ve had a budget for our entire married life (15 years) and we’ve tracked our expenditures using Quicken™ for 7-10 years or so now. Doing so has helped us plan, make decisions, adjust to unexpected circumstances and control our spending. I consider having and using a budget to be one of the cornerstones to growing your net worth.

FMF • [www.FreeMoneyFinance.com](http://www.FreeMoneyFinance.com)



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Should married couples combine finances? Married couples should do whatever it is they feel is right for them and their situation because everyone's situation is different. For me, the answer to that question is yes. Many people always jump to the issue of trust whenever talking about combining finances because they assume that if you trust one another then you would combine your finances. If you trusted one another, you wouldn't require a prenuptial agreement. If you trusted one another, you would have separate bank accounts and you wouldn't draw the line so clearly. The problem with that line of reasoning is that it's not that simple anymore and to boil down a financial decision into an emotional one is a bad decision. There are many emotion independent reasons why you should combine finances and there are many emotion independent reasons why you shouldn't.

Jim • [www.Barganeering.com](http://www.Barganeering.com)



In one of my poor-little-me moments, I once complained to a woman, who I thought had it all: luxe car, huge house, elaborate vacations. But she nodded and disclosed that she was also caring for a dear, but ailing relative. Faced with the poor health of a loved one, she would have traded the keys to her car and home for my healthy family. I took the hint and focused less on my deficits and more on the tangible and intangible assets in my personal accounts.

Sharon • <http://Sharonhr.Blogspot.com>



## Operation Garage Sale: Parting with my collection.

Overall, I had a display cabinet full of items. Everything sits in a cabinet in our living room and I admit, I barely look at them. In fact, I stopped acquiring new items since starting our debt reduction journey because I no longer wanted to spend money on them.

Now, I only have a few items left. They include a picture that I drew and one eagle my mom gave me along with a few bald eagles that she painted. Everything else is up for sale. I'm not sad, though. It actually feels a little liberating because I feel that simplifying my life will provide more pleasure than any collection could.

Of course, I'm not saying that you should go out and sell your collection (s). It's a very personal choice. For me, though, I feel very good about my decision. It feels wonderful to be simplifying my life.

Tricia • [www.BloggingAwayDebt.com](http://www.BloggingAwayDebt.com)



We've setup guidelines for good and bad consequences of budgeting snafus. The bad consequence of blowing the budget on any given category is the deduction of funds from one of our funner categories for that month. The good consequence of going under the budget is to transfer any leftover money into savings.

H&H • [www.MakeLoveNotDebt.com](http://www.MakeLoveNotDebt.com)



You get three free annual credit reports. Make sure you go to [www.annualcreditreport.com](http://www.annualcreditreport.com) to get your free reports. Searching online could deliver you to one of many copycat sites that will try to charge you. Even by using the free site, you have to dodge “special offers,” but [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) is the real deal.

Flexo • [www.ConsumerismCommentary.com](http://www.ConsumerismCommentary.com)

Take a few minutes and think about all the little things you might do each day that would save some money, improve your health, and save lives — your own in the short term, your children’s in the mid-term, and the earth’s in the not-so-far-away-either term.

Little things, like...

Eating locally, or at least eating foods that are in-season. Drinking tap water from a glass, not a bottle that was trucked in from who-knows-where. Using that same water glass all day long, or heck, for however many days it takes until it gets dirty. Using cloth napkins. Using torn-up tee shirts instead of paper towels. Cleaning with baking soda & vinegar instead of harsh chemicals. Washing your clothes less frequently. (Such as when they’re actually dirty, instead of every time you wear them.) Changing some light bulbs. Walking instead of driving. Combining trips if you do drive. Turning the water off while you brush your teeth. Not using your toilet as a trash can. Recycling glass, paper, and plastic. Buying things with the least amount of packaging available.

Every. single. one. of those things can make your life easier, save you money, help you live a healthier life, or all three — and they’re all extremely easy to do.

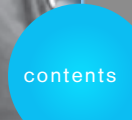
[www.BluntMoney.com](http://www.BluntMoney.com)

Drink tap water from a glass...

[www.BluntMoney.com](http://www.BluntMoney.com)



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There's pretty much no excuse for paying bills late. Unfortunately, I'm guilty for missing payments in the past, or dropping the ball on them for a variety of reasons: misplaced bills, lack of organization, questions about the bill that hold up the payment, procrastination, and so forth. But there are some unsavory consequences to late bill payments, especially if you do this habitually: your credit history and credit score can be adversely affected, which could lead to unfavorable interest rates and additional fees on loans you take out. The difference between a good and a poor credit score can literally be many thousands of dollars, especially if the loans in consideration are for big ticket items such as mortgages or car loans. Apparently, even a single late payment can cause rate increases among your creditors across the board.



So what to do? The key is organization (which I need to be improved upon!) Review your mail immediately and file your bills away using a system that you can stick with. Pay bills on a regular schedule or as soon as you get them. For those bills that don't need to be sent out right away, label them with the date you intend.

SVB • [www.TheDigeratiLife.com](http://www.TheDigeratiLife.com)

Financial success has little to do with money, stocks, bonds, asset allocation and retirement plans. Sure those matter, but let's not confuse financial tools with the fundamentals. The foundation is based on preparation, planning and the relationship that money has with other aspects of your life.

The fundamentals: Set financial goals, communicate with your spouse, motivate yourself with frequent rewards, and plan for the unexpected. Finally, don't delay happiness. Too often, we tell ourselves, I'll be happy as soon as I pay off this debt... retire... or earn more money. Setting goals is great, but there is no reason you can't enjoy the road to get there too.

Madison • [www.MyDollarPlan.com](http://www.MyDollarPlan.com)



# ABOUT MMI

Money Management International (MMI) is dedicated to improving lives through financial education.

As proud members of the nation’s largest, nonprofit, full service credit counseling organization, we have developed materials that cover a wide range of topics; all to help educate you in making the most of your money and achieve financial wellness.

We also provide professional financial guidance, credit counseling, community-wide educational programs, debt management assistance, bankruptcy counseling and education services, and housing counseling assistance to consumers via phone, Internet and in-person sessions.

To learn more about MMI, visit us on the Web at [www.MoneyManagement.org](http://www.MoneyManagement.org). We can also keep in touch through [Facebook](#). For daily financial inspiration, check out [Blogging for Change](#) and our more micro-level communications on [Twitter](#).