

Employment
Dining Out Saving
Home **Billing** Credit
Shopping **Pets** Education
Healthcare **Income**
Personal Care **Food** **Bank**
Travel Retirement
Entertainment **Grocery**
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Retirement
Saving
Grocery

Food
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111 Ways to Save

By Jill Russo Foster



After years of working with clients to improve their finances, author Jill Russo Foster found that many want to reduce their expenses. Many then get frustrated about not knowing where to start. 111 Ways to Save is meant to help people with their personal finances think outside the box to reduce their expenses, and getting them started on the path to financial independence.

111 Ways to Save

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WAYS TO SAVE

Jill Russo Foster

111 Ways to Save

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First Edition

Home

1. Make your own cleaning supplies. You can save big with ingredients as simple as distilled vinegar, baking soda and/or lemon (which you probably already have in your home). For example, distilled vinegar mixed with water is a great glass cleaner and distilled vinegar with baking soda is great for carpet stains. There are many cost effective solutions for making your own cleaning supplies. Check them out online.
2. Ask if there is a discount for paying in cash. Our heating oil company gives us 10¢ off per gallon if we pay in cash the day the oil is delivered. Heating bills can add up and so can the savings. Many gas stations charge one price for cash and a higher one for credit. It never hurts to ask, the worst they can say is no.
3. Are you planning a home improvement project or replacing an appliance? You might be eligible for a rebate and/or a tax credit. Search the internet to see if there's something available for you. You can also check with your utility company or state energy department about rebates, tax credits and/or special financial

options available. These special deals change every year, so watch the dates, and make sure you check a few months into the year and again later, as things are always changing.

4. Think your interest rate is too high on your mortgage? Call your mortgage company and make your case: “I have been a good customer for XX years and have always paid on time. Is there a way to get my interest rate lowered by modifying our mortgage?” The person you are speaking with may not have the authority to help you, so you may have to ask for a supervisor. Be polite and don’t threaten to take your business elsewhere unless you are actually prepared to follow through. If it doesn’t work, you can always call again and speak with someone else for another try. You will never know unless you try and this may lower your interest rate.
5. Think home maintenance. Spend some time each and every month doing upkeep which will save you from major repairs. Regular upkeep will save you both time and money. For example, check and replace the grout and caulk in your bathrooms before you have a leak that may require a whole new tile wall. Clean behind and

under your appliances – we regularly vacuum under the fridge and the dryer vent to remove the dust build-up, which can cause problems with your appliances.

6. Learn to do small repairs around the house. If you have a big project, check at your local major home improvement store to see if they offer classes. If you want to tackle a project without taking a class, the employees at the home improvement stores may have helpful tips and advice. Any maintenance or repair you do yourself will save you money. Remember not to do anything that you are not comfortable with. For example, if you don't like heights, it might be better to hire a painter to do the outside painting of your house.
7. Do you have more home than you need? Consider downsizing your home or renting the extra space for additional income. Remember to do your due diligence if you decide to rent out a room, as you are letting a stranger into your home with all your belongings.
8. Do you pay your own utilities? Most local utility companies will do a no or low cost energy audit

to help you save money. We did it. We paid \$75 and they replaced all the light bulbs, caulked all the windows and doors for air leaks and mounted door sweeps to stop the drafts. These small improvements would have cost so much more if we had hired someone to do it. Check with your state energy department for information about this.

9. Unplug your small appliances. We use a power strip on our TVs so we can completely turn them off when we aren't watching - TV's are notorious for drawing standby power which means they use electricity even when they aren't turned on. Most of our small kitchen appliances are only plugged in when we use them. We do this throughout our home each day – plugging in the toaster when needed and then unplugging when done. Taking this extra step has easily saved us \$20 each month.
10. You can save electricity by air-drying your dishes in the dishwasher. Stop your dishwasher when it gets to the drying cycle, open the dishwasher and let the dishes air dry. Since most drying cycles last 30 minutes, the savings will add up.

- 11.** Keep your thermostat as low as you comfortably can in the winter and as high as you comfortably can in the summer. It will lower your energy costs. You can wear a sweater to keep warm when you lower the thermostat a degree or two. This year we purchased a microfiber sheet set for those cold winter nights. What a pleasure to get into a warm bed. Never turn your heat off in the winter to save money. If your pipes freeze and burst, it will cost you more in the long run.

- 12.** If you don't need hot water, use the cold water handle by itself. When you turn the hot water handle, or combination of the hot and cold handles, you are drawing water from your hot water tank and emptying it just enough to start a water heating cycle. What if you want warm or tepid water? Trust me, you'll most likely get room temperature water in the first few minutes with the cold handle because the water's been sitting in the pipes. Your energy savings will add up with this little cost-saving habit.

- 13.** When you are doing laundry, make sure you run a full load and use cold water to wash your clothes. Consider air-drying your clothes. I personally love the feel of clothes that have been

dried outside in the summer months. If you need to use the dryer, do multiple loads back to back to conserve heat.

- 14.** When charging electronics, remember to unplug the cord from the power source in addition to unplugging the electronic item when it's done charging. Don't charge your phone before going to bed as the charger and phone will be plugged in all night and the charging will be finished well before you get up. Chargers without an electronic item attached will still use electricity. And we all have lots of electronics to charge.

Groceries & Food

- 15.** When you put items in your shopping cart, take note of the price. Just today, the advertised price on the cottage cheese was 2 for \$4 and the hummus was 2 for \$5, but they both rang up incorrectly at the register. I was given 1 of each item for free, and the total was worth about \$4.50. I find this happens a lot when I shop on the first day of the sale. You have to know the price of the items you are purchasing so watch the register as the items are scanned. You won't catch this if you are unloading the cart or packing your bags. Pay attention to the scanning process to save yourself money.
- 16.** Have you ever gone in to the store to purchase a specific item that was on sale, only to find out they are out of that item? Ask for a rain check when sale items are out of stock. That way you can go back and get the discounted price on a future trip to the store (usually within a month). I actually file these rain checks along with my coupons in the box that I carry to the store.
- 17.** When you grocery shop, look for yesterday's items. My store sets aside fruits, vegetables, breads, baked goods and meat - all at a

substantial discount. My thinking is that I usually shop once a week. Some of the items in my fridge can be as old as a week. Just this week we saved 50% off a loaf of yesterday's bread. Bread in our house lasts a long time, so one day old isn't a problem and it saves us money.

18. You can also look for discontinued items and dented cans to save money at the grocery store. You have to look at what you are purchasing before you decide to buy it. But if it's something you can and will use, you might want to take a look in this area of your store to see what's there. This is especially great with seasonal items that you might want to buy for next year, ahead of time.
19. Being organized saves you money. Have you ever bought something you thought you needed, but when you got home you found you already had it? This can apply to food, clothes, and incidentals - any item in your home. Keep your closet, drawers, and pantry organized so you can easily see the items you need to use. One way to keep your pantry organized is to label the shelves. You know what shelf you keep the canned tuna on, but does everyone else in your household? Take the time to put labels on the lip

of the shelves and that way everything has a place and you can easily see what you need to purchase. Avoiding double purchases will save you money.

- 20.** Combine the grocery store flyer with your coupons to get more savings. Here is one we do often. When tissues are on sale at 88¢ a box, we combine this with a coupon for 50¢ off the purchase of 3. Three boxes cost \$2.64 on sale plus an additional \$1.00 off with the coupon (my store doubles coupons under a \$1). There is also a website [www. CTSmartBuys.com](http://www.CTSmartBuys.com) for CT that will tell you what is on sale in the grocery store you shop at and let you know when there is a coupon available for those products. All you have to do is save the inserts from the Sunday paper and save them by date. This website tells you which insert the coupon comes from or has a link to download the coupon.
- 21.** Ever run into the grocery store for one or two things and come out with a full bag? This used to happen to me until I figured out that I needed to go in the store without a shopping cart. That way, you can only buy what you can carry.

- 22.** Do you spend more at the grocery store than you planned or more than your budget allows? Shop with cash and leave the debit card at home. If you only have \$75 in cash on you, then that's all you can spend. I have found that I am more selective and bargain savvy when shopping with cash. I get only what's on the list - impulse items don't go into the cart and I don't come home with things I don't need or already have.
- 23.** I use coupons. I actually have 2 systems for my coupons. For grocery shopping, I keep my coupons in a small box and take it to the store with me (the same one I file my rain checks in). I am careful not to buy a product just because I have a coupon. This was a hard lesson to learn. Just because I have a coupon, doesn't mean that I need to make the purchase. There will be another coupon or another sale coming in the near future. If I need the product, and I have a coupon, plus it's on sale, I buy it and save money. For non-grocery stores, I keep the coupons clipped to the fridge with a magnet in expiration date order. If we're going shopping, we check the coupons. The expired ones are easy to spot and toss because they're on top. This system works

as I can easily find the coupons when I need them and can toss the expired coupons.

- 24.** Eat at home. Yes, you have heard this one before, but eating at home really is less expensive than eating out or buying takeout. If you have a busy schedule like most of us do, you might believe there's no time to prepare meals. There are many 30 minute meals that are easy to prepare. A little planning ahead makes all the difference. Make soup on your day off and have it ready to heat up when you work late. We make soup on the weekend while doing household chores like the laundry. Think about your time, and you can find ways to cook your own meals. Look at your schedule and think about when you have time to cook. Cook once, eat twice (or more), because you can repurpose the leftovers for another meal. For example, you can roast a chicken for the first night and then use the leftover chicken to top a salad, make chicken salad sandwiches, stir fry, or make chicken tacos for the second or third meal. If you don't want to eat the same ingredients twice in a row, freeze the leftovers for next week. This works well for times when there is no time to cook, because you can just get something out the freezer. Your

own ready- to-eat meals will be much healthier than prepared food from the store.

25. Make your own “convenience” food. Pre-boxed foods and bottled drinks foods are easier, but they usually cost more. We make our own iced tea for the cost of a few tea bags, sugar and water. It’s much more cost effective than buying bottled ice tea. We also take leftovers from a meal and freeze a complete meal for the nights when there is no time to cook. Sometimes, portions of items are too big for our family and we freeze into smaller portion size packages. For example, we buy organic berries and eat some and freeze the rest. This makes a great home-made smoothie or lemonade.
26. Grow your own. Yes, you heard me right. For years, we have had a small garden in the summer months to grow our own herbs and vegetables. My family has had a garden for my whole life. We have tomatoes, many varieties of lettuce, peppers, green beans, squash, spinach, parsley, cilantro, rosemary, basil and strawberries. There is nothing as tasty as food picked fresh from your garden. We keep our garden small so it’s easy to manage. Anything you grow yourself, you won’t have to buy and it costs pennies for seeds

compared to buying the item at the store. We also make our own seeds and use them year to year.

- 27.** When gardening season is over, freeze your leftovers for use later in the year. We make tomato sauce with our extra tomatoes, freeze the berries, and dry the herbs, all to use later in the year. The more you have in the freezer, the less you buy in the year. You can even stretch the growing season by container gardening in your home. It's easy to grow herbs year round on your window sill.
- 28.** Make a meal plan for the week. For our house, we plan 4-5 meals for the week based on the sale flyer from the grocery store. On the unplanned nights, we repurpose the leftovers into another meal. When we shop, we make sure we have all the ingredients needed for cooking and we eliminate the "what's for dinner" question that makes take-out seem so tempting. For a copy of my meal plan worksheet, see the Examples section at the back.
- 29.** One of our biggest splurges is good, quality food – grass fed meats, organic fruits and vegetables, etc. Even so, we manage to stay within our

budget with some planning. We shop at local farms and farmer's markets where we get to know the farmers and how they grow their food. Good food can be more costly, but I believe that you can be healthier and save later on in life with a healthy lifestyle. To find farmer's markets in your area go to www.LocalHarvest.org. Also, remember you can buy yesterday's food, see tip #17.



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