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**52 WAYS TO SAVE MONEY ON PRACTICALLY EVERYTHING  
BY MARGARET ROSS**



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# 52 Ways to Save Money on Practically Everything

Frugal is fashionable. Being cheap is now chic. If the avalanche of economic news has you looking for ways to cut your spending and beef up your savings or if earning a savvy shopping black belt interests you, we're here to help. We have suggestions to avoid over paying or start saving on nearly everything.

**Bonus Idea One:** It's your money, so don't over pay Uncle Sam. If you get a tax refund that means you're overpaying Uncle Sam from the beginning of the year and not earning the interest that you could easily gain with a high interest savings account. Boost your take-home pay today by adjusting your tax withholding on your W-4 form with your employer.

**Bonus Idea Two:** Don't watch your money go up in smoke. Smoking is not only bad for your health but it burns up your cash. A pack-a-day habit at \$6 a pack costs \$180 a month and \$2,190 a year.

## **THE FISCAL FITNESS FIFTY-TWO**

### **Pay Less for Food**

**1. Here's how to lower your caffeine cost.** Do you regularly stop by Dunkin Donuts or Starbucks for a caffeine boost? At these java emporiums, a coffee easily costs \$1.65 per cup. Try this. Buy a pound of gourmet coffee for about \$10 and make 40 cups for about 20-cents to 30-cents per cup. Your savings can buy a lot of coffee travel mugs.

### **2. Rethink your afternoon snack.**

If you are eating protein bars and high fiber cookies to carry you through to dinner, you may be spending \$2 per bar and consuming nearly as much sugar as when you munched your favourite candy bar. Stock up on fresh fruit and low cal cookies for the mid-afternoon moment to save cash and calories.

**3. Snub the national brands.** You pay less for store label brands which on average sell for 30% less than big name brands. It's a win/win. The store gets more profit and you get a lower price. Over the years quality on store brands has increased and most customers say they are highly satisfied with them.

**4. Collect Coupons.** Rather than throwing money off coupons in the trash, collect them and use them to save money. For more online savings try CouponCabin.com or Wow-Coupons.com. Consumer products companies are offering coupons on social media sites such as Twitter and FaceBook.

### **5. Watch for Sneaky Sign Language.**

Many sale signs tempt you to buy more than you want by proclaiming something like "Buy 4 for only \$5." Did you know that the same price is often also available for smaller quantities--if you ask for it?



**6. Beware End Caps.** Many busy shoppers assume that items on the display at ends of aisles are on special or sale. This prime grocery store real estate is called end caps. As a rule you should wheel right by them. Grocery stores often place higher priced items on end caps along with items nearing expiration date and/or combine one true sale product with multiple non sale items in an attempt to get us to buy more than we planned.

**7. Be a Disloyal Consumer.** Being loyal to a single store limits the number of special offers available to you. It is important to shop around. Do your competitive shopping online to save time and gas.

**8. Consider Shopping Clubs such as Costco, BJ, and Sam's Club.** A Costco membership (\$50 annual membership) helped a family of four save 30% on groceries last year and provided 2% in merchandise rewards.

**9. The plain truth about bottled water.** It's important to be hydrated. However, bottled water may not deliver the value you wanted. Picking up a single bottled water can cost you \$2.00. Plus, the quality is often on par with tap water. If its tap water anyway, go to the drinking fountain and bring a glass with you. Save the cash.

**10. Don't Super-size.** The average cost of supersizing a fast food meal is 99 cents. That may not seem like much but over time it adds up. For instance, if you supersize just three meals per week, this will add \$155.44 to your annual food bill. Plus, you're paying for calories you'd be healthier avoiding.

### **Banking, Debt, & Loans**

- 1. Put a stop to those creeping and sneaking late fees.** Millions pay credit card late fees, as much as \$39 monthly. Keep up to \$468 in your pocket by setting up an automatic debit. If your pay check doesn't match the bank's due date, pay the minimum by debit the day before the banks published payment due date.
- 2. School Loans.** If you have federal student loans see if you qualify for a new income based repayment plan.
- 3. Declare war on paying interest.** Carrying a credit card balance costs you cash. If you have a \$2,000 balance on a card that charges 18% interest, you blow \$360 every year on interest that you could use better elsewhere.
- 4. Don't pay to use your ATM card.** A dollar or two service charge here and there adds up if you regularly use out of network ATM's.
- 5. Avoid this big banking fee.** Overdraw your checking account and you'll pay \$20 to \$30 for each occurrence. You could end up paying \$60 or \$90 in banking fees for the \$18 check you wrote to the drycleaners before you left on business. Banks can charge you for each time they run your check. And they do. Sign up for email balance alerts to be notified if your balance reaches a warning level.



- 6. Save 10% Each Month.** It is prudent to put at least 10% of your monthly income in a separate savings account. Don't allow your nest egg to sit and mildew; opening an online high yield, no fee savings account with Schwab.com or INGdirect.com can provide fast access and higher interest rates.
- 7. Bring on the budget software.** Step one in learning to make the most of your money is to create a budget. Try this. Sign up for a free online budgeting site such as Wesabe.com, Mint.com or try out Lending Tree's MoneyRight tool.

## Leisure/Entertainment

Your cost of entertainment can be contained without squelching your fun.

**1. Tune out songs on CD. Download the cheaper MP3.** If you've purchased a CD for \$18 to get the one or two songs you wanted, download only those cuts you wanted from iTunes for .99 cents each or from Amazon for as little as .79 cents each.

**2. Don't over pay for movie night.** A movie date night for two can easily cost \$20 - \$30, when you include a single trip to the refreshment counter. And that doesn't include the cost of gas and the babysitter. For \$5 a month, you can watch two movies from Netflix or pay \$9 for unlimited viewing. Pop your own corn and enjoy.



**3. 'To Go Restaurant Dining' can cut the dining tab by 30%.** Many casual sit down dining restaurants (Ruby Tuesday, Chilli's, Applebee's) offer online ordering of your favorite entrées and priority curbside parking for speedy pick up. Order as you leave the office and your meal will be ready on demand. Choosing this method saves you a 20% tip, beverage costs, and it's easier to say no to dessert when the tray isn't in front of you.

**4. Rental cars refill for less.** Pay for your own gas. Prepaid rates are often close to pump prices, but unless you return the car on empty, you're paying for fuel you didn't use. Off site rentals can save you money because they avoid the concession fee. Join rental car clubs to be notified of savings and to get free upgrades.

**5. Rental car research – Hotwire works.** Hotwire.com consistently offers good deals on cars by collecting rates from its seven rental-car company partners, including Budget, Enterprise and Europcar.

**6. For Airfare Deals, go Kayaking.** Kayak.com fetches fares from more than 200 online sources. On the search results page, you get lowest ticket prices their bots can find linked to that airlines' site, and kayak sports a baggage fees calculator. The recent airline baggage fee price gouging practice makes me see red. If you can fly Southwest in the US, consider it. So far, Southwest stands alone in welcoming your bags for free.

**7. Bing.com - travel offers travel search for the risk adverse.** The main attraction of the site is its "price predictor" feature. Enter your itinerary and the site will return a list of airfares with a recommendation to either buy now or wait for a fare drop. I entered a trip two months out, Bing suggested I buy within the next 7 days and offered an 80% probability the fare would remain the same or increase. I found it too vague to be of real value. It proved more useful on short term travel predictions. Other than that, it functions much like Kayak. With Microsoft as the owner, we can expect multiple versions and millions spent in advertising.



### **How To Avoid Going In The Red For the Holidays**

Too many people tell us they are still paying for Christmas on their credit cards as Easter arrives. Here's how to avoid going in the red during the holiday season.

**1. Set a Budget and Don't Budge from it.** In the shopping frenzy and abundance of last minute sales, your enthusiasm can easily overwhelm your best financial intentions. Don't let it. Just say no.

**2. Make A List and Check It Twice.** It works for Santa and will for you too. People with written grocery lists spend 20% less than those who don't. Next to each name write the spending limit you've set for that gift. Services, gift cards and home made items are often the most appreciated after all the paper and bows landed in the trash.

**3. Build up your coin stash for more cash.** 10 years ago, we put a shoe box on a dresser top. We'd read that the daily habit of emptying loose coins from pockets and billfolds could painlessly provide holiday or vacation cash. The first year, we tallied up \$700 when all the coins were rolled and counted. Buoyed by our success, in year two, we stopped ignoring the lone penny on the sidewalk. We paused to pick them up and added those to the shoe box, too. We now average \$1,200 a year from our cash of coins.

**4. Have a plan for paying off your bills.** If you overspent again last year, this is the perfect time to do better. A crash spending diet is likely to meet with the same failure rate as a crash diet. Set realistic goals for this holiday. Cut spending by 30% and pay off all balances before Valentine's Day. Meeting this realistic goal will make you feel great about your frugality.

**5. Keep tabs on your holiday spending.** If you are using credit cards for Christmas shopping, keep a running tally of what you're spending. Holiday spending is like chocolate consumption. You don't realize you've over done it until you start to feel sick to your stomach.

**6. Give an important gift and help freedom ring.** Operation USO Care Package. Sponsoring a care package and including a personal message provides you with a way to touch the lives of our deployed troops around the world. For every \$25 donation, the USO will send a care package with needed and requested items valued at approximately \$75 to a deployed service member. [www.uso.org](http://www.uso.org)

**7. Consider eBay.** Chances are you'll find something on your shopping list on EBay. You can get things for much less than retail on this website. Before you buy, check the seller's customer rating and return policy before closing the sale. [www.ebay.com](http://www.ebay.com)

**8. Use online coupons and promo codes.** Most smart major retailers will be offering free shipping, web only sales where you enter their sales code in the order form.

**9. Black Friday website offers big savings benefits.** The day after Thanksgiving is referred to as "Black Friday" and it marks the beginning of the holiday shopping season. Via BlackFriday.info, (operating now) popular products such as HDTV's, toys, electronics, and clothing are available at their lowest price of the year. The Black Friday site is a one stop source used by the nations biggest retail names. It's a big time saver, too. [www.blackfriday.info](http://www.blackfriday.info)



**10. Wal-mart.com & Amazon.com.**

These are the top two online destinations for shopping and savings. Amazon is also tops in customer service. Earlier this week, Wal-mart announced they will have 10 children's toys for \$10 or less for this holiday. [www.walmart.com](http://www.walmart.com), [www.amazon.com](http://www.amazon.com)

**11. Holiday at home.** With cheap flights and budget airlines, it's tempting to holiday away from home. While it may be cheaper to fly than it was, it is still cheaper to spend the holidays close to home, and it need be no less enjoyable. We tend to underestimate the number of things there are to do in our own locality. Plan to be a tourist in your own hometown.

**12. The Personal Touch - Make Gifts.** Going out and buying someone a gift is fast but expensive. Plus, re-gifting is on the rise. Your hard earned dollars for that impressive status gift may end up being stored in the attic or being re-gifted to someone you'll never meet. Making a personalized gift may take more time and effort but the value to the recipient is - priceless. My favorite gift from last year was made by my sister and niece. I use it regularly and think about their kindness each time I see it.



**13. Start Early.** Get the easy items out of the way and pay cash for them. The best day to start shopping for next Christmas is December 26<sup>th</sup> of this year. Post-Christmas sales have some of the best bargains you will find all year. December 26 is also the perfect date to open an old fashioned Christmas Club account with auto deposit. A \$20 weekly deposit will give you over one thousand dollars for next year.

**14. Time for the Family.** Inviting members of your extended family over for Christmas or Thanksgiving may seem like an added and unnecessary expense. However, cooking one large meal, rather than many smaller ones, can make things considerably cheaper if everyone is willing to contribute. It can also be more fun.

## Going Green

Going green might save you some cash. Through 2010 you can cut your tax bill by 30% of the cost of certain projects up to \$1,500. And through 2016 you can get credit for 30% of costs of geo-thermal heat pumps, solar panels, solar water heaters, and fuel cells.

**1. Government will pay.** Up to \$1,500 for home improvements such as windows and doors, certain insulation projects and roofs and high-efficiency water heaters. [www.energystar.gov](http://www.energystar.gov)

**2. Rebates.** They've also slated \$300 million for rebates on the purchase of EnergyStar-qualified appliances. [www.dsireusa.org](http://www.dsireusa.org)

**3. Your mom was right. Turn off the lights when you leave the room.** If you can remember to turn the light off when you leave a room, you will be rewarded with a reduction in your quarterly electricity bill. To keep just one 100 watt bulb on for ten hours per days costs \$35 over the year.

**4. Hit the showers.** Showers use less water than baths; this means you save money not only on water but also on the energy used to heat the water.

**5. To waste less electricity. Stop your energy vampires.** Of the total electricity used to run your home electronics, 40% is consumed when the appliances are turned off. Buy a device such as a Smart Power Strip for about \$25-\$40. It will stop your energy vampires from drawing electricity when your gadgets are turned off. Another way to accomplish the same thing is to simply unplug them. Your choice. [www.amazon.com](http://www.amazon.com), [www.smarthomeusa.com](http://www.smarthomeusa.com), [www.homedepot.com](http://www.homedepot.com),

**6. Wasting water can add up. Fix the leaks.** The average US household pays \$500 annually for water and sewer. Every drip of water from a leaky faucet means 35 gallons of water wasted annually. Toilets tend to be the biggest leaky culprits. To catch the problem early, put a few drops of food coloring in the tank, if the water in the toilet bowl colors, within 15 minutes, you have a leak. For more water saving ideas, [www.h2ouse.org](http://www.h2ouse.org)

**7. Install a smart thermostat.** Why pay to heat or cool your home when you don't have to? With a programmable thermostat you can put your thermostat on autopilot. It remembers so you don't have to.



### **How To Stay Connected for Less**

Cable, Internet, Phone, Fax service can be costly. A personal communications audit may show you how to get more from your monthly fees and plug some spending leaks.

**1. Mailing for less, 50 % less.** Save on shipping with US Postal Service's priority mail service.

**Comparison:** With USPS you pay \$4.95 to mail an envelope or small box anywhere in U.S and your parcel is likely to arrive within two days. Larger package cost is \$10.35.

**2. Why pay for TV?** With new digital broadcasting, your over-the-air signal from your local TV stations may produce a picture that's virtually as good as you get from your cable. So try out some rabbit ears or a rooftop antenna and ditch that cable service and all those set-top boxes you're renting month after month. You won't get 400 channels, but you'll save a bundle.

When you are in charge you have more choices. Networks are offering complete popular programs on their websites and there's [www.hulu.com](http://www.hulu.com). Hulu.com is a free online video service offering hit shows such as NCIS, The Office, and Family Guy.

**3. Fax for less.** Instead of paying FedEx \$1.49 to fax one page, sign up to send free faxes from faxZero or K7.net.

**4. Bundles have benefits.** Phone, satellite TV, wireless, and cable companies are offering bonuses and deep discounts if you buy their service bundled. Right now the average bundle price for high speed, phone, and TV is \$99. These services purchased separately can easily cost \$160 a month. So with a bundle the minimum monthly savings would be \$20.

**Note:** Their goal is to charge you more later on and that's why the new customer offers will expire then they'll raise your rates. Be prepared to fire them in 12 months.



**5. Then there's your phone bill.** Consider changing companies and/or dropping services. Do you really need Caller ID? Call waiting? Voicemail? Dropping one or more of these extras could shave \$5 to \$50 off your phone bill. You might even consider dropping your landline phone service altogether in favor of your cell or a free online service like Skype or Vonage. That could save another \$20 to \$50 per month.

## 52 Ways, (continued)

Save on your long-distance bill and chat via computer with free software from Skype.com. You won't pay a dime for any call to another Skype user. You can call non-users' landlines, too, for about \$3 a month. Sure beats the \$15 to \$25 fee for a typical no-frills landline.

Consider other low-cost Internet phone services such as MagicJack or Vonage. Vonage comes with more perks such as Voicemail, Caller ID and Call Waiting and costs \$25 per month for free unlimited local and long-distance calls. With MagicJack.com, you pay a small one-time fee, receive your phone adapter and standard long distance calls are free. Magic Jack provides a phone number that can be easily forwarded to any number you like.

### **6. Cell savings can be as simple as avoiding Directory Assistance.**

Unless you're driving, it makes no sense to pay \$1.50 to \$2 for a 411 call on your mobile phone. Instead, text the name of a business or person as well as the city and state to Google's text-message information service at 466453. You'll receive a text back, with the desired phone number.

### **About Margaret Ross**

Margaret Ross, speaker and writer, grows and encourages people in business and in their lives. Ross is CEO of the Kameron Institute, a leading management consulting, training, and market research communications firm. Margaret is the editor of Kameron PI, the Positive Impact blog, host of Telly award winning Success Class and is a regularly featured guest on America's top radio shows. [www.kameron.org](http://www.kameron.org)

### **A safe way to double you money... and other quotable advice...**

The safe way to double your money is to fold it over once and put it in your pocket. – Frank Hubbard

Try not to become a man of success, but a man of value. – Albert Einstein

Credit card has three dimensions: height, width and debt. – Shelby Friedman

Beware of little expenses; a small leak will sink a great ship. – Benjamin Franklin