

25
ways

to
save
money
in 2012

From

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CHRISTIAN PERSONAL FINANCE



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These are 25 practical ways you can save some money this year!

1. Wait a week for non-essential purchases

One of the best ways to curb unnecessary spending is to just wait. It is amazing how well a little patience can defeat even the toughest bouts of impulse shopping. If you can write down the item(s) that you want and wait a week to make the purchase, more often than not you probably won't even be interested in it any more - and if you are you will probably have a clearer head to make the purchase.

2. Compare Rates For Utilities & Other Services

Most people don't ever check to see if the \$100/m cable package could be found with another company for cheaper. And most don't check the same rates for Internet, Phone, Electricity, Natural Gas, etc. My hunch is that many people could easily save hundreds each month just by shopping around.

WhiteFence.com is a great way to check all these rates in one convenient place. So rather than calling all these service providers, you can just enter your zip code and see all the rates of the carriers near you. Once you find out who can offer you a better rate, you can sign up right from the website.

3. Ebates - Online Shopping Program

If you are shopping online Ebates is a no-brainer! Basically it works like this:

You visit Ebates.com, then click a link to your favorite online store (they have over 1200 stores like Target, Kohls, Walmart, etc) and make your purchase like normal. Ebates will then will be paid a referral fee by that retailer and will share the earnings with you. They pay you a percentage (1%-25%) of the purchase price back.

It is completely free to and they even give you a free \$5 gift card for [signing up](#). I have been with them since 2008 and have earned hundreds of dollars. For more info read my review ([what is Ebates?](#)).

4. Buying used stuff always saves money

This is one of my favorite creative ways to save money. I first learned the power of this back in college, when I discovered that I could [get my textbooks for free](#), by buying used and selling them at Amazon. I was paying a few bucks (at most) for my textbooks that many of my classmates were paying over \$100 for.

5. Get a Cash-Back Debit Card

My PerkStreet [2% cash-back debit card](#) is my new favorite financial product. A lot of people like to use [rewards credit cards](#) so they can get cash back from their purchases, but just one late payment can completely negate any rewards earned that month.

But when you find a debit card that pays rewards just as good (if not better) as most credit card rewards programs it seems like a pretty simple decision to me. I have been banking with [PerkStreet](#) the last two months and have [earned \\$147 in rewards](#) over that 2 month period - not too bad!

6. Save money with the library

If you can get past the frequently outdated décor, public libraries are home to a wealth of resources. 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.

Our local library has grown a huge collection of popular CDs and DVDs over the last few years. So, it can be a cheap (free) ways to catch a few good movies. If you must be “Normal” and buy, at least use these [5 ways to save money on books](#).

7. Simplify your wardrobe

Don't buy clothes that will only work as one outfit. Look for clothes that you will be able to wear with many other things, creating multiple outfits. Instead of buying that green and purple striped coat that will only go with one or two outfits, you could get a solid color gray that will work most of what you wear.

Spend less money on the trendy items that won't be in style long, and spend more on quality items. You really can do this and still be stylish at the same time. [Simplifying your wardrobe](#) is just one way you can [save money on clothes](#).

8. 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.

Below are a few more [ways to make money](#) selling your clutter:

- [How to sell books on Amazon.com](#)
- [How to sell your stuff on eBay](#)
- [How to sell old electronics](#)
- [Selling Your Gold? Be Careful!](#)
- [What to do with old cell phones](#)

Of course, some of your junk won't be worth the effort of selling it online. For that stuff - maybe garage sale, maybe just save yourself the hassle and give it to the [thrift store](#).

9. 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. To make it even easier schedule most of your maintenance all on one day with a [Car Day](#).

10. Saving energy = Saving money

Even though, “Being green is so IN right now,” the “normal” thing to do is waste energy. So not only will everyone think you are cool, 😊 but you can save money as well. Check out these [10 Energy saving tips](#).

Also, I am not sure how much money this will save you, but check out [Blackle.com](#)- birthed out of a question, “How much energy would be saved if Google had a black screen instead of a white one?” Supposedly, the search results are the same as the regular Google results.

11. Save money on exercise

Most people sign up for expensive gym memberships and never use them! You can get much cheaper access to a gym AND use it too!! Sign up for a class at a local community college (as little as \$35 a semester). Then, use your ID to work out at the community college gym. That is a lot better than the \$30-\$40 a month most gyms charge.

12. Regularly Shop Insurance Rates

Regardless of who you buy from, you can be abnormal and save money by shopping around every year or so for insurance. I have [saved over \\$530/year](#) for the same coverage by getting [car insurance quotes](#) on a regular basis. 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 judgement.

Term life insurance is recommended for most people and you can read my [Zander term life insurance review](#) if you are interested. To get other types of insurance quotes you can just click the links below:

- [Get a Health Insurance Quote](#)
- [Get a Life Insurance Quote](#)
- [Get an Auto Insurance Quote](#)
- [Get a Home Insurance Quote](#)

13. Save money on Cell Phone Purchases

I had no idea that you can save \$100 or more by NOT renewing & upgrading your cell phone service at the store. Instead you can buy the exact same new cell phones online at Amazon.com and do it all with them. I didn't think much of it until I saw that some of the top phones are \$100 or more cheaper from them than through your carrier. You can find out more about the program [here](#).

14. Live in a smaller home

For some reasons, Americans just love to assume that bigger is better with just about everything. There is a plague of families constantly having to get a larger dwelling because their stockpile of junk gets too large for their current home.

Often just by throwing junk away and spending time organizing storage areas and closets, you may realize that you DO have a big enough living space, it just needed a little organizational love. A lot of money can be saved by living in a smaller place. When you think about it that way, organizing really might pay very well. 😊

15. Don't use plastic!

Use cash when you buy! There are studies out there that show that

consumers save as much as 18% when using cash rather than credit cards.

16. 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. If you really want to save some cash, one of the best ways you can do it is buying a month's subscription to ConsumerReports.org for about \$6 and finding a reliable used car.

17. Shop after the season

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

18. Shop when no one else wants to

If you are considering a new home, remember the best time to buy is in the dead of winter, when other buyers huddle inside. You can save 5 percent off the peak-season price.

19. Save money on 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](#).

20. Buy jewelry from a discounter

If you haven't purchased jewelry in a while, you may be interested to know that the jewelry industry is going through some major changes. Diamonds have always had ridiculous markups, but recently there are more options for relief.

Many direct importers are selling rings themselves at much better prices than you could get from the traditional stores. It makes perfect sense - the traditional stores have to pay for a storefront, sales force, utilities, etc., therefore the importers can usually beat their prices hands down. [I bought my wife's engagement ring at Amazon](#) and ended up having it appraised for thousands more than I paid. That may just be my best way to save money.

21. Stop eating out!

Start brown bagging your lunch and learn to cook dinner for yourself! It is often a lot healthier and a whole heck of a lot cheaper than going out to eat for lunch and dinner.

22. Go out to dinner for half price

If you do have to eat out - I confess I love to try new restaurants - it is nice when you can save a few bucks. Enter the [Entertainment Book](#) This

wonderful tool costs about \$25, but will pay for itself quickly if you use it a couple of times.

It is available for most large U.S. cities and has thousands of coupons to participating restaurants - most of which are buy-one-get-one-free. This is one of my favorites ways to find new places to eat and save money in the process. Also consider Groupon.com or Restaurant.com who sells \$25 gift certificates (with restrictions) for \$10 to thousands of restaurants across the country.

23. Make your own coffee drinks

My wife, like many Starbucks addicts, regularly spent \$4-\$5 on a mocha-frappa-something from the coffee shop. I suggested buying an espresso machine so she could make them at home. She was skeptical that should would be able to replicate the lattes she loved so much from there. I figured I would take a chance and so we bought [a \\$39 Espresso Machine](#). I think the thing paid for itself in a week. Now after she perfected her craft, she doesn't even like getting them from Starbucks any more because she says hers are so much better!

24. Buy in bulk with Subscribe & Save

For many household goods or dry food items you can buy in bulk from Amazon and get a 15% discount (on an already pretty good price with free shipping) by subscribing to purchase the item on a 3 or 6 month basis. We use this for many items and not only do we save a lot of money, but it also saves trips to the grocery store! Read about how much we saved [here](#).

25. Get Rid of Your Land Line

Many people can save money by only using their cell phones and just doing away with a land line. If you are like me and prefer to use a land line rather than a cell-phone, you can still save money by getting [free long distance calls](#) using a device called [Magicjack](#).

I have been using it for years, when I purchased mine it cost me \$20 for the device and it costs \$20 per YEAR to use - which equates to about \$1.66/month. Admittedly it is a little quirky, so read my [Magicjack review](#) to be sure you know what you are getting into. [Skype](#) is another online option that you can use for free.

BONUS: If you need something, ask for it!

With email, [Facebook](#), and [Twitter](#) you can easily and unobtrusively contact all your family and friends. Just send out an email asking if anyone has an extra printer they don't need or a BBQ pit that isn't being used. It is amazing how much junk people have laying around that isn't being used. And if you just ask, they would probably be willing to give it to you!

Thanks for reading!

If you need more money-saving tips just head over to

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