

35 Ways to Save Money

The secret to saving money is simply to get started. Open your savings account and use these tips as reasons to add to it. Even if you follow a handful of them, it will be money in the bank.

Consistent saving starts small, grows with time and provides peace of mind.

1. There's an app for that. Pick your favorite way to save and then find an app to help. Want to savemoney on gas? Want to clip coupons? Want to earn free food or beverages at coffee shops and restaurants? You get the idea.
2. Speaking of apps, there are a lot that offer to do the saving for you. They link your checking account with a savings or investment account and automatically transfer small amounts at certain times. For instance, you can tell one app to transfer money to savings every time you buy coffee! Be aware that many of those apps charge a monthly fee, so be sure to read the fine print. (Your bank or credit union app likely allows for free transfers among accounts.)
3. Identify one pay-for-convenience item in your life and change your pattern. Wash your own car, make your own smoothie, ride share less often, paint your own nails.
4. Attitude check! Do you find yourself rationalizing a purchase with "I deserve it" or "I've been good this week, so I will reward myself"? Check your attitude and save the money.
5. Online shopping may prevent you from saving money. Delete one-click options from your favorite online shopping sites. That way you'll have to think before finalizing the purchase.
6. Do you volunteer in your community? It's a great way to meet like-minded people and find ways to serve others locally. It usually comes at no cost to you and is free entertainment.
7. Find a mentor and ask what they did at your age to save money. You'll strengthen your relationship with that person, and you will get valuable insights that may prove rewarding.
8. Learn handy phrases like, "Let's eat somewhere cheap" or "Today we'll skip shopping and go for a bike ride." More people are in your shoes than you think, and they will welcome the change.
9. Kudos if you have a savings account or have recently opened one. Now take the next step and automate the savings process. You can arrange to have part of each paycheck transfer from your checking account to your savings account. Do it today.
10. Share your goals with someone. Accountability is a major factor in your success.
11. Impulse shopping is a real thing. And, it can lead to overspending. Make yourself wait a day or two before making purchases you may regret. Then use that time to find a better deal.
12. Fill out those rebate forms. Between 40 percent and 60 percent of rebates go unclaimed every year, according to Investopedia. When you buy something offering a rebate, commit to submitting the form. Be sure to read the fine print and follow the steps properly.
13. Sign up for allergy study or other focus group that pays participants. Then save the stipend you are paid for your opinions and results.
14. Cut your own fruit and vegetables. When you buy pre-cut fruit and veggies at the grocery store, you pay almost double what you would if you do it the old-fashioned way and slice your own carrots, cauliflower and watermelon.
15. Don't be too hard on yourself if you miss a day saving or if you binge while shopping. It may be tempting to stop your savings efforts, but don't do it! Tomorrow is another day. Start again and save some money.
16. Do you need to shop for certain services, such as trash removal, in your community? If so, call another provider and ask for a new-customer discount.

17. Change your perspective on spending by thinking of purchases in terms of hours worked. If you earn \$20 per hour and want to buy a gadget that costs \$100, ask yourself if you are willing to work five hours for that purchase. That thinking will help in the decision.
18. Shop generic and store brands on groceries and household supplies. You can save on hundreds of products and you probably won't notice a difference.
19. Look for online deals and coupons for items you buy anyway, such as toilet paper, tooth paste, and other necessities. Challenge yourself to find one item per month or pay period.
20. Study your bank statement and look for obvious ways to spend less. When was the last time you opened your bank statement? (Reviewing your bank statement regularly is a solid goal.)
21. Avoid ATM fees by using a bank or credit union where they don't charge fees. Then, get in the habit of transferring \$3 to savings every time you use an ATM.
22. Sign up for auto bill pay for your bank account, especially if you have had late fees for any bills in the past 6 months. Avoid late fees!
23. Here's a simple gimmick if you want to save cash. Have everyone in your family save every five dollar bill they get. Pool the cash in an envelope and watch it grow. Five bucks here and five bucks there, and pretty soon your family has some real money to put toward a family fun night or other short-term goal.
24. If your inbox overflows with limited-time offers, unsubscribe from a few of them. It is easy to avoid temptation of shopping if you don't see what retailers don't want you to miss!
25. When you register for loyalty cards, look for those that offer free deals during your birthday month or after earning a certain number of points.
26. Look for ways you can save on car maintenance, such as replacing wiper blades yourself. Save money buying new blades at an auto supply store and search online for a how-to video to learn installation. Another auto tip is to keep your tires inflated properly. It may lengthen the life of your tires.
27. Attend free concerts and events in your community.
28. Prescription drugs are not cheap. But if you take medication for a long-term condition, ask if your doctor to prescribe a 90-day supply and make one copay every three months.
29. Get a library card (or use the one you have). Check for free video streaming services available from your local library.
30. If you are paid every-other week at your job, two months have extra weeks. Save the extra paychecks.
31. Stop a subscription or membership you don't use. Find an app that will scan your credit card statements for recurring payments and alert you to consider cancelling.
32. One way to save may be to start with your paycheck. If you received a sizeable income tax refund last spring, consider reducing your withholding so you get a few more bucks every pay period. Granted, your refund will be less, but you will have those funds over the course of the year instead.
33. Your credit score has an impact on so much of your financial life, including your ability to save money. That's why it's important to keep track of your credit history and be aware of ways to improve your score. Start by finding out your current score.
34. Regarding your credit card bills, keep this simple tip in mind: If you pay the minimum, you will pay the maximum in interest over time. Always pay more than the minimum.
35. What's your spending trigger? Compulsive spenders feel "high" when shopping. Social spenders stop paying attention to the bottom line when at the mall with friends. Reward spenders believe they "deserve" to buy what they want. "It's on sale" spenders convince themselves the savings outweighs the expense. Impulsive and absent minded spenders define themselves. The trick is to identify what makes you spend and enjoy it in moderation.