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7 OBVIOUS BUT OVERLOOKED WAYS TO SAVE MONEY

by Michael Evans on July 24, 2012 with 5 comments



There are a lot of small changes that you can make in your day-to-day life to save money. Most of the money saving ideas on this list are pretty obvious, but there's almost certainly one or two of them that you've never considered. Take a look!

ALWAYS MAKE A LIST BEFORE HEADING TO THE GROCERY STORE, AND DON'T STRAY FROM THE LIST!

1) MAKE A GROCERY LIST AND DON'T STRAY

Little things can add up to big savings if you cut back on purchases. Always make a list before heading out to the grocery store, and do not stray from the list once you get there.

2) AVOID PREPARED OR PROCESSED FOODS

Consider cooking rather than buying prepared or processed foods. Raw foods typically cost much less than products in boxes or cans. If you do not have much time to cook, buy a crock pot and let your dinner slow cook while you are away at work.

3) MINIMIZE GASOLINE USE FOR ERRANDS

Many people jump in their cars whenever they need to buy something simple, like a gallon of milk or carton of eggs. This practice adds to gasoline costs and puts wear and tear on your car. Whenever possible, use your feet for transportation or buy a bicycle for running errands close to home. Also, run all your errands at the same time to minimize driving.

4) BE A BROWN-BAGGER

When shopping for clothes, avoid full-price department stores. Instead, visit a thrift store or yard sale. Better yet, organize a clothing swap among your friends and neighbors. Families with children often have clothes their children have outgrown, so swapping with others can reduce costs for more than one household. You also hold swap meets for exchanging books, DVDs and toys.

5) STOP BUYING EXPENSIVE CLEANING PRODUCTS

Stop buying expensive household cleaning products. Instead of using paper towels for spills or cleaning, invest in a few cloth towels or use tattered clothing for rags. Use ammonia to clean floors and bathrooms, rather than spending five times as much on name-brand products. You can also use baking soda to scrub grout or soap scum and vinegar to clean windows.

6) NO MORE WARRANTIES ON ELECTRONICS

In most cases, you will never need to use extended warranties for home electronics, so think before you buy. If you absolutely can't afford to replace your iPad if it breaks, should you be buying an iPad?

7) CANCEL YOUR LANDLINE

To reduce your phone bills, consider cancelling your home landline service. Many people today make most calls using cell phones and rarely use the landlines in their homes. The advent of VOIP technology, which enables you to call over the Internet, offers great savings for people who do not use the phone often. Most VOIP providers charge rates lower than cell phone or landline services. To talk to friends or family member in other countries, you can use instant messenger services to talk over the Internet for free.

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HUGBEAR July 25, 2012 at 5:44 pm

It's sounds ridiculous, but I do run out for milk and such frequently and never thought about the gas cost associated! Thanks!



LEW August 6, 2012 at 4:24 pm

I think a lot of people spend too much time trying to save money and too little time trying to make money. Stop clicking coupons and spend that time learning to invest or build a business IMHO.



ANGRYBIRDS August 10, 2012 at 11:09 am

I think that warranties are just a way to get you to spend more. True, if you can't afford to replace it, then it was a luxury in the first place and one that you should avoid too!



DILETTANTE August 14, 2012 at 7:02 am

I would not suggest a clothing swap except for close family members. My sister and I both have daughters and the three of them are born a year apart, so we buy the eldest one clothes and then it goes down to her kid next year and it comes back to my youngest the next.



AUTOLOADMOSCOW August 14, 2012 at 11:39 am

I have been making grocery lists for more than 4 years now. One thing I've noticed is that I tend to debate now whether I should really buy something or not. I guess it's the sign of the times.

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