

MONEY-SAVING TIPS

FOR 2013

ARE YOU ABLE TO CUT CABLE?

START STREAMING & SAVE \$128 IN THE FIRST YEAR. THAT'S 71% CHEAPER THAN CABLE.



IT'S ALWAYS COOL TO CARPOOL

DRIVE TOGETHER & SAVE \$888 PER YEAR. THAT'S 75% CHEAPER THAN DRIVING.

DRIVING TO WORK AVERAGES



WASHING IN HOT IS COSTING A LOT

WASH COLD & SAVE \$11 PER LOAD. THAT'S 55% CHEAPER THAN WASHING HOT.



COST TO SMOKE WILL LEAVE YOU BROKE

QUIT & SAVE \$100 PER YEAR. THAT'S 86% CHEAPER THAN SMOKE.



SEND YOUR ELECTRIC BILL DOWNHILL

PROGRAM YOUR THERMOSTAT & SAVE UP TO \$180 PER YEAR. THAT'S UP TO 10% CHEAPER.



STOP BEING CODDLED BY BOTTLED WATER

DRINK TAP & SAVE \$205 PER YEAR. THAT'S 81% CHEAPER THAN BOTTLED.



YOU WILL BE FINE WITHOUT A LANDLINE

GO MOBILE & SAVE \$228 PER YEAR. THAT'S 86% CHEAPER.



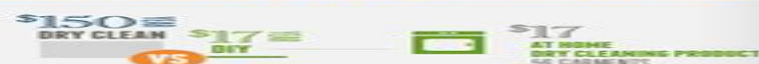
SAVE GREEN ON THE COST OF CAFFEINE

GET IT AT HOME & SAVE \$546 PER YEAR. THAT'S 81% CHEAPER THAN BUYING COFFEE.



DRY CLEAN - TIME TO WEAN

DO IT YOURSELF & SAVE \$122 PER YEAR. THAT'S 89% CHEAPER THAN DRY CLEANING.



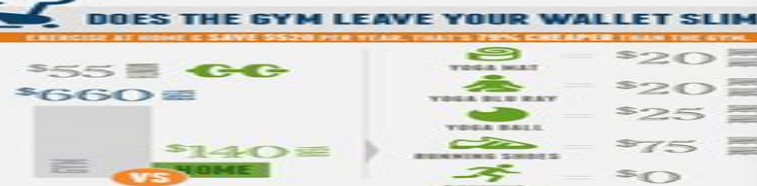
HAVE TO FORAGE TO PAY THE MORTGAGE?

REFINANCE & SAVE UP TO \$3,955 PER YEAR. THAT'S 55% CHEAPER.



DOES THE GYM LEAVE YOUR WALLET SLIM?

EXERCISE AT HOME & SAVE \$528 PER YEAR. THAT'S 70% CHEAPER THAN THE GYM.



IS EATING LUNCH COSTING A BUNCH?

EAT IN & SAVE \$1,924 A YEAR. THAT'S 92% CHEAPER THAN EATING OUT.



A SURE BET TO CONSOLIDATE DEBT

INTEREST SAVINGS CAN BE UP TO \$2,194 FOR A SINGLE YEAR.



A SAVINGS TOTAL THAT WILL MAKE YOU YODEL

TOTAL COMBINED SAVINGS FOR THE 13 MONEY-SAVING TIPS

\$11,244

IT IS NEVER TOO LATE TO START SAVING.

WE HOPE THESE MONEY-SAVING TIPS HELP YOU TO HAVE A PROSPEROUS 2013!

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Advanced Methods For Best Saving Money Tips Tips

**Lawrence K. Wang, Yung-Tse
Hung, Nazih K. Shammass**



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Handbook of Advanced Industrial and Hazardous Wastes Treatment Lawrence K. Wang, Yung-Tse Hung, Nazih K. Shammash, 2009-11-04 This authoritative reference for technical information on industrial and hazardous waste treatment provides broad comprehensive coverage of basic and advanced principles and applications It addresses wastes in a variety of industries including metal finishing food processing milk production foundries and chemical manufacturing Complete with numerous figures tables examples and case histories the text explores new methods of clean production and waste minimization and addresses the treatment of landfills and underground storage tanks

Automotive Merchandising, 1928

Azure FinOps Essentials Parag Bhardwaj, Arun Kumar Samayam, 2024-09-30 DESCRIPTION Azure FinOps the intersection of finance operations and technology has become paramount in optimizing cloud spending Azure FinOps Essentials is a guide to help you navigate easily with cost management and optimization within Microsoft Cloud This book is a practical guide to cutting cloud costs in Microsoft Azure It covers everything from understanding Azure services and cost management to advanced strategies like Infrastructure as Code and serverless computing You will learn to set up Azure Cost Management optimize resources with tools like Reserved Instances and enforce governance using Azure Policy The book also highlights case studies and best practices to help you build a FinOps culture streamline costs and enhance cost efficiency in your cloud environment If you are new to cloud financial management or need a refresher on some of the best practices Azure FinOps Essentials is designed for anyone running an operational workload in both public and private clouds who wants to improve their expense management within the environment KEY FEATURES An in depth guide to the fundamentals of Azure cost management Detailed instructions for creating cost alerts and establishing budgets Practical strategies to enhance cloud resource efficiency WHAT YOU WILL LEARN Establish and enforce standards for Azure cloud cost management through auditing Learn cost saving tactics like rightsizing and using Reserved Instances Master Azure tools for monitoring spending budgeting and setting up alerts Build custom dashboards to accurately display key financial

metrics Implement governance and compliance for effective cloud financial management WHO THIS BOOK IS FOR This book is for cloud architects DevOps engineers and IT professionals managing costs in Azure environments It provides the necessary knowledge and skills to optimize cloud spending improve efficiency and drive business value TABLE OF CONTENTS 1 Introduction to Azure FinOps 2 Azure Fundamentals for FinOps 3 Azure Cost Management and Billing 4 Cost Optimization Strategies 5 Azure Monitoring 6 Cost Allocation and Chargebacks 7 Governance and Compliance 8 Advanced Azure FinOps Techniques 9 Azure FinOps Best Practices 10 Azure Case Studies and Real world Examples 11 Future Trends and Innovations in Azure FinOps 12 Final Thoughts and Next Steps

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