

# 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.



### WASHING IN HOT IS COSTING A LOT

WASH CLOTHES & SAVE \$17 PER YEAR. THAT'S 63% CHEAPER THAN WASHING HOT.



### COST TO SMOKE WILL LEAVE YOU BROKE

QUIT & SAVE \$108 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 \$123 PER YEAR. THAT'S 89% CHEAPER THAN DRY CLEANING.



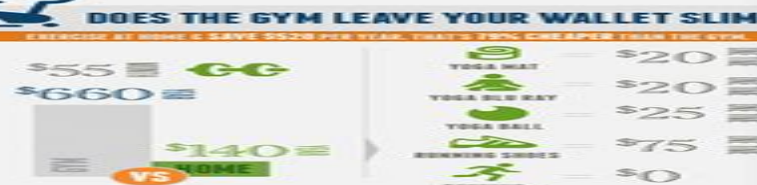
### HAVE TO FORAGE TO PAY THE MORTGAGE?

REFINANCE & SAVE UP TO \$3,955 PER YEAR. THAT'S 65% 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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# Why Saving Money Tips Step By Step

**Henry Haven Windsor**



## Why Saving Money Tips Step By Step:

*The Complete Idiot's Guide to Enhancing Self-esteem* Mark J. Warner, 1999 Gathers questions quizzes and exercises designed to uncover hidden talents support the development of a unique personality and foster confidence when faced with difficult situations

[RICH & YOUNG In 5 Steps](#) Walid Mahroum, 2024-12-19 Rich Young a guide to achieving financial success at a young age This book is for anyone who s tired of waiting until they re older to create the life they want and who s ready to take control of their financial future right now You might be a student a recent graduate or just someone who s always felt like financial success was out of reach You might feel like you don t have the right connections or the right education or the right experience to make it happen But I m here to tell you that none of that matters In this book I will show you that it s possible to build wealth and create the life you want at any age as long as you re willing to put in the work Rich Young is a practical guidebook that will give you the tools and knowledge you need to start building your own wealth today I share expert insights and advice on topics such as investing budgeting entrepreneurship Tricks and tips and more all tailored specifically to young people You ll learn how to identify your strengths and passions and turn them into profitable ventures You ll discover the secrets of successful investing and how to make your money work for you You ll learn how to overcome the common challenges and obstacles that young people face when trying to achieve financial success Rich Young is about empowering you to take control of your financial future and create the life you want not someday but right now So if you re ready to start building wealth and living life on your own terms this book is for you Let s get started

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**Six Reasons To Purchase Saving Money Tips**

- 1 You are tired of living check to check and you know you need help.
- 2 You realize there is plenty of money coming each month and too much going out.
- 3 You want help and you need advice on how to get started and to know what the first step is.
- 4 You realize there is money to be saved in so many places but have been too lazy to think about them until now.
- 5 You will learn the 10 reasons why it is so important to save money.
- 6 You will learn the importance of saving accounts and how to set them up properly.

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- 2 The Importance of Saving Money
- 3 Steps on How to Save Money
- 4 Places to Save Money
- 5 Setting a Savings Goal
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*Popular Science*, 1986-03. *Popular Science* gives our readers the information and tools to improve their technology.

and their world The core belief that Popular Science and our readers share The future is going to be better and science and technology are the driving forces that will help make it better     5 Steps to Successful Money Management Lee E.

Davis,1993 How to end blank balance worries pay cash for your cars stop paying interest have cash in your pocket

**Financial Review and American Building Association News** ,1928     **Saving Money Tips** Richard

Foreman,2015-05-20 This book contains helpful information about saving money and how you can easily begin having more in your account at the end of each week The majority of people in today s society struggle to save We all seem to want the newest and the best even if we can t afford it Credit cards and loans are leading people to financial ruin and even worse schools aren t teaching us how to save properly either In this book we will cover simple steps that will help you begin saving and change your attitudes to money in the process Money is an abundant resource and we need to realize there is plenty to go around Once you have some savings it s easy to turn it in to more and more money in a short time Whether through a business real estate stock market or some other form of investing you can make a lot more money once you have some initial savings Here you will learn the skills that will have you successfully saving and if you follow the steps laid out in this book you will be one step closer to financial freedom This book will explain to you tips and techniques that will help you

successfully reduce your expenses and save more of your hard earned cash I hope this book is able to help you please approach this subject with an open mind and I urge you to give these steps ago     **Science Digest** ,1970     *Popular*

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you have never thought about and give you step by step instructions for immediate and long term savings Bonus chapters will equip you with the knowledge and skills that you can use to improve your financial health and experience your dream life This book goes far beyond what other books on personal finance offer Following the advice within you will also experience a dramatic improvement in every area of your life This book is a life changer We are building our future with today s decisions What good decision will you make today      **Starting and Operating a Business in Indiana** Michael D. Jenkins,1996

## Unveiling the Magic of Words: A Review of "**Why Saving Money Tips Step By Step**"

In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their power to kindle emotions, provoke contemplation, and ignite transformative change is actually awe-inspiring. Enter the realm of "**Why Saving Money Tips Step By Step**," a mesmerizing literary masterpiece penned by way of a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve to the book is central themes, examine its distinctive writing style, and assess its profound impact on the souls of its readers.

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