

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 66% 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 91% CHEAPER THAN BOTTLED.



YOU WILL BE FINE WITHOUT A LANDLINE

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



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!

SAVE GREEN ON THE COST OF CAFFEINE

GET IT AT HOME & SAVE \$546 PER YEAR. THAT'S 91% 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.



\$19,320 VS \$16,164

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.



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



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Table of Contents Advanced Methods For Saving Money Tips Step By Step

1. Understanding the eBook Advanced Methods For Saving Money Tips Step By Step
 - The Rise of Digital Reading Advanced Methods For Saving Money Tips Step By Step
 - Advantages of eBooks Over Traditional Books
2. Identifying Advanced Methods For Saving Money Tips Step By Step
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Advanced Methods For Saving Money Tips Step By Step
 - User-Friendly Interface
4. Exploring eBook Recommendations from Advanced Methods For Saving Money Tips Step By Step
 - Personalized Recommendations
 - Advanced Methods For Saving Money Tips Step By Step User Reviews and Ratings
 - Advanced Methods For Saving Money Tips Step By Step and Bestseller Lists
5. Accessing Advanced Methods For Saving Money Tips Step By Step Free and Paid eBooks

- Advanced Methods For Saving Money Tips Step By Step Public Domain eBooks
- Advanced Methods For Saving Money Tips Step By Step eBook Subscription Services
- Advanced Methods For Saving Money Tips Step By Step Budget-Friendly Options
- 6. Navigating Advanced Methods For Saving Money Tips Step By Step eBook Formats
 - ePub, PDF, MOBI, and More
 - Advanced Methods For Saving Money Tips Step By Step Compatibility with Devices
 - Advanced Methods For Saving Money Tips Step By Step Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Advanced Methods For Saving Money Tips Step By Step
 - Highlighting and Note-Taking Advanced Methods For Saving Money Tips Step By Step
 - Interactive Elements Advanced Methods For Saving Money Tips Step By Step
- 8. Staying Engaged with Advanced Methods For Saving Money Tips Step By Step
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Advanced Methods For Saving Money Tips Step By Step
- 9. Balancing eBooks and Physical Books Advanced Methods For Saving Money Tips Step By Step
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Advanced Methods For Saving Money Tips Step By Step
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Advanced Methods For Saving Money Tips Step By Step
 - Setting Reading Goals Advanced Methods For Saving Money Tips Step By Step
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Advanced Methods For Saving Money Tips Step By Step
 - Fact-Checking eBook Content of Advanced Methods For Saving Money Tips Step By Step
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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