

MONEY-SAVING TIPS

FOR 2013

ARE YOU ABLE TO CUT CABLE?

START STREAMING & SAVE \$128 IN THE FIRST YEAR. THAT'S 77% 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



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QUIT SAVING \$100 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 87% CHEAPER THAN BOTTLED.



YOU WILL BE FINE WITHOUT A LANDLINE

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



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GET IT AT HOME & SAVE \$546 PER YEAR. THAT'S 87% CHEAPER THAN BUYING COFFEE.



DRY CLEAN - TIME TO WEAN

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



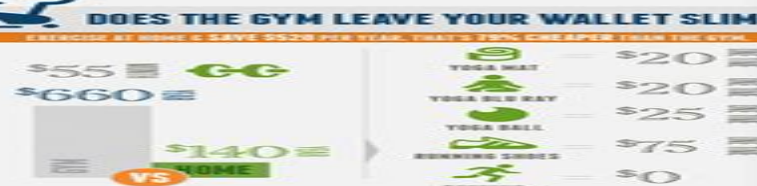
HAVE TO FORAGE TO PAY THE MORTGAGE?

REFINANCE & SAVE UP TO \$3,955 PER YEAR. THAT'S 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 \$2,984 FOR A SINGLE YEAR.



A SAVINGS TOTAL THAT WILL MAKE YOU YODEL

TOTAL COMBINED SAVINGS FOR THE 13 MONEY-SAVING TIPS

\$11,244

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