7 SIMPLE MONEY-SAVING TIPS TO SAVE THOUSANDS OF DOLLARS EVERY YEAR

SHOP SMART AND SAVE ON YOUR GROCERY BILL.

Buy produce when it's in season and save up to 15% on grocery bills

INSTALL LOW-FLOW WATER FAUCETS AND SAVE ON YOUR WATER BILL

Replace sink faucets with low-flow models, and cut your water bill by 25% to 60%. Faucet aerators cost around \$10 to \$20 a piece, guite an investment.

UPDATE YOUR LIGHT BULBS AND SAVE ON YOUR ELECTRICITY BILL.

Replace just five of your lights with bulbs possessing ENERGY STAR certification, and save up to \$75 a year. They come for about \$15 for a four-pack, but last 3 to 25X longer and use power more efficiently.

SEAL WINDOWS AND DOORWAYS TO SAVE MONEY ON HEATING.

Sealing up cracks and adding proper insulation can save an average of 15% on heating and cooling costs.

USE FREE VETERINARIAN CLINICS TO SAVE UP TO \$340 PER YEAR.

Annual veterinarian checkups can cost up to \$140 for kittens and puppies and as much as \$340 for geriatric cats and dogs.

USE CURTAINS AND BLINDS TO CUT YOUR COOLING COSTS.

Highly reflective blinds reduce heat gain by around 45% during summer. Most conventional draperies can reduce heat loss from a warm room up to 10%

STOP BUYING BOTTLED WATER AND SAVE UP TO \$200 A YEAR.

Invest in a water filter is simple and cost-effective. With a basic Brita water pitcher (\$23) and 12 filters (\$60), save \$177 a year.

Save by seeking out free clinics, hosted one or two times a year.

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Gary W. Carter

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