

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.



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.



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

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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Julia Schneider



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Electric Railway Practices American Transit Association. Charles A. Coffin Prize Committee, 1924 **U.S. News & World Report**, 2009

Electric Railway Practices, 1927 Presentations made to the Charles A Coffin Foundation **ABA Journal**, 1983-02

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