

# 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 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.



### 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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# Best Strategies For What Is Saving Money Tips Ideas

**Joacim Rocklöv**





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dramatically boost your credit score Negotiate new terms and payments for burdensome medical bills student loans and credit cards Protect yourself from the devastation of identity theft Master the new credit card rules and avoid the rate and fee traps Learn a revolutionary strategy that will help you become mortgage free in 5 to 7 years change the way you pay all your bills and save hundreds of thousands of dollars Master Your Debt recommends many pioneering strategies as it lays out an innovative plan for achieving the elusive goal of financial success The book is filled with helpful web sites toll free numbers associations and government agencies and vetted companies and services to help you implement this advice In today s volatile economy getting out of debt is the key to surviving and thriving and author Jordan Goodman provides you with the strategies and tools to live debt free      **Master Your Debt** Jordan E. Goodman,Bill Westrom,2010-03-30 Strategies and tools to live debt free The world of borrowing and debt management has changed dramatically leaving people confused about how best to secure their financial future This book is the only guide with detailed advice to help you become debt free or master the debt you have based on the latest laws and new government programs and policies implemented under the Obama administration Is the information and advice on debt management different than in years past Definitely In this savvy engaging guide bestselling financial expert Jordan Goodman will tell you how to Win the mortgage game avoid foreclosure obtain the best refi and modify your mortgage even if it is under water Clean up your credit report and dramatically boost your credit score Negotiate new terms and payments for burdensome medical bills student loans and credit cards Protect yourself from the devastation of identity theft Master the new credit card rules and avoid the rate and fee traps Learn a revolutionary strategy that will help you become mortgage free in 5 to 7 years change the way you pay all your bills and save hundreds of thousands of dollars Master Your Debt recommends many pioneering strategies as it lays out an innovative plan for achieving the elusive goal of financial success The book is filled with helpful web sites toll free numbers associations and government agencies and vetted companies and services to help you implement this advice In today s volatile economy getting out of debt is the key to surviving and thriving and author Jordan Goodman provides you with the strategies and tools to live debt free      ABA Journal ,1984-04 The ABA Journal serves the legal profession Qualified recipients are lawyers and judges law students law librarians and associate members of the American Bar Association      **ABA Journal** ,1986-02-01 The ABA Journal serves the legal profession Qualified recipients are lawyers and judges law students law librarians and associate members of the American Bar Association      **How to Go to College Cheaper** Lance Millis,2009-09-07 A book for those planning to attend college as well as those currently enrolled in college It provides hundreds of ways students and their families can save money on college Information is provided about saving for college the college preparation and selection process scholarships financial aid tax savings student loan repayment programs and income based repayment programs among other topics Over four hundred ideas and suggestions are provided      The New York Times Magazine ,1995-04  
**Time** Briton Hadden,Henry Robinson Luce,1995-04      **The Nonprofit Manager's Resource Directory** Ronald A.



Landskroner, 2002-04-30 A newly revised and updated edition of the ultimate resource for nonprofit managers If you're a nonprofit manager you probably spend a good deal of your time tracking down hard to find answers to complicated questions The Nonprofit Manager's Resource Directory Second Edition provides instant answers to all your questions concerning nonprofit oriented product and service providers Internet sites funding sources publications support and advocacy groups and much more If you need help finding volunteers understanding new legislation or writing grant proposals help has arrived This new updated edition features expanded coverage of important issues and even more answers to all your nonprofit questions Revised to keep vital information up to the minute The Nonprofit Manager's Resource Directory Second Edition Contains more than 2 000 detailed listings of both nonprofit and for profit resources products and services Supplies complete details on everything from assistance and support groups to software vendors and Internet servers management consultants to list marketers Provides information on all kinds of free and low cost products available to nonprofits Features an entirely new section on international issues Plus 10 bonus sections available only on CD ROM The Nonprofit Manager's Resource Directory Second Edition has the information you need to keep your nonprofit alive and well in these challenging times Topics include Accountability and Ethics Assessment and Evaluation Financial Management General Management Governance Human Resource Management Information Technology International Third Sector Leadership Legal Issues Marketing and Communications Nonprofit Sector Overview Organizational Dynamics and Design Philanthropy Professional Development Resource Development Social Entrepreneurship Strategic Planning Volunteerism

**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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