

100 SMART WAYS TO SAVE MONEY

YOU NEED RIGHT NOW!!

1. CREATE A BUDGET
2. PACK YOUR LUNCH
3. MAKE COFFEE AT HOME
4. SAVE ON MOVIES
5. CUT ENERGY BILL
6. SHOP INSURANCE
7. QUIT SMOKING
8. BIKE OR CARPOOL
9. BUY CHEAPER GAS
10. BUY USED
11. VISIT YARD SALES
12. CUT YOUR OWN HAIR
13. INCREASE DEDUCTIBLES
14. USE THE LIBRARY
15. LEARN SEWING
16. LEARN COOKING
17. EMBRACE DIY
18. EARN CASH BACK ON SHOPPING
19. BUY IN BULK
20. USE GROCERY LIST
21. COMPARISON SHOP
22. BUY QUALITY
23. DON'T WINDOW SHOP
24. CUT INVESTMENT FEES
25. AUTOMATE SAVINGS
26. SPEND CASH
27. USE CASH-BACK CARDS
28. AUTOMATE BILL PAYMENTS
29. RAISE CREDIT SCORE
30. USE REGISTERED ACCOUNTS
31. CUT WATER BILL
32. PAY MORTGAGE FASTER
33. VARIABLE MORTGAGE
34. USE CFL OR LED BULBS
35. WINTER-PROOF HOME
36. SUMMER-PROOF HOME
37. DRESS IN LAYERS
38. PLANT A GARDEN
39. SELL YOUR CLUTTER
40. TRIM DOWN CABLE
41. USE LIGHT TIMERS
42. BECOME A LANDLORD
43. AVOID TAX REFUNDS
44. USE COUPONS

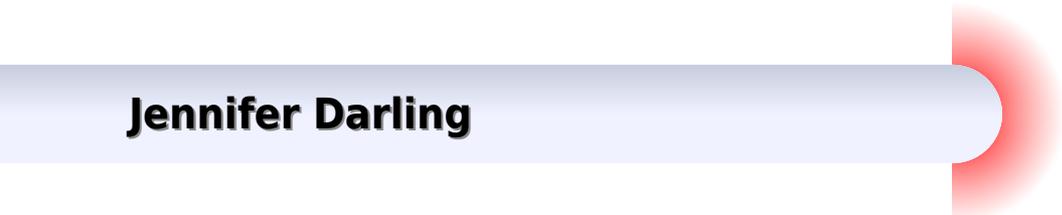
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