

The Daniel Fast for Financial Breakthrough

50 Easy Ways to Save Money

One way to make money is to save it! We can adopt habits to live comfortably for less and use the money we save to live within our means and pay down debt! Can you make a plan to creatively reduce spending in your household? You'll be surprised how a few dollars here and a few more there will soon add up to big savings!

1. Drop the cable connection and instead watch movies from Netflix or the Red Box.
2. If you want to keep the cable, get a basic plan
3. Subscribe to Amazon Prime to get free 2nd day delivery for products and have access to thousands of on-demand movies.
4. Turn off the lights whenever you leave a room. Get CFL bulbs (Compact Florescent Light).
5. Turn the thermostat down. Every degree you turn it down can save 5% on your heating bill. Throw on an extra blanket at night and a sweater in the day.
6. Consider buying antique furniture that increases in value rather than new furniture, which depreciates.
7. If you want newer styles, buy used and be creative with updates rather than new furniture.
8. Buy a good quality used car rather than a new vehicle. A car loses 20-30 percent of its value as soon as it's driven off the lot.
9. Purchase a classic car, keep in well-maintained, and sell it years later for about the same price you paid for it!
10. If possible, consider relocating so you're closer to work and/or places where you visit often.
11. Use envelopes that companies send to you in the mail . . . if necessary, cover the address area with a label.
12. Drink water instead of juice and sodas. Not only will you save money . . . you'll also improve your health!
13. Eat more vegan meals and less meat.
14. Clothe younger children in primary colors – the colors always go together and kids can dress themselves, too.
15. Always buy the same kind of socks so losing a sock won't ruin a whole pair.
16. Plan to have an annual garage sale to get rid of things you don't need and make some money.
17. During the year, sell unneeded items on eBay or Craig's List.

The Daniel Fast for Financial Breakthrough

18. Use coupons creatively to save money on items you already use (don't start using a product just because it's a good price).
19. Plan meals around loss leaders (food items grocery stores sell for less than they pay for them to entice customers into their store).
20. Plan meals to reduce grocery visits and reduce the amount of wasted food (the average family wastes 25-50% of the food they purchase).
21. Line-dry or air-dry some laundry items. Tumble the items with dryer sheet for about 10 minutes, then hang the clothes and allow to dry. Also, run your clothes on an extra spin cycle to reduce drying time.
22. Reuse gift wrapping paper.
23. Wash your own car . . . or delegate the job to one of the kids.
24. Read news and entertainment online rather than subscribing to newspapers and magazine.
25. Visit the library to read magazine, newspapers and checkout books rather than buy them.
26. Use dried beans and bulk food items, which are much less expensive than canned beans.
27. Bake your own whole grain breads.
28. Get movies from the library instead of renting them.
29. Plan a picnic rather than taking the family out for dinner. More fun and much less expensive.
30. The same goes with meeting with friends – meet for potlucks or at a park rather than going out to a restaurant.
31. Do your laundry at night when electric rates are cheaper.
32. Ask your credit card companies for a lower your interest rate. Sometimes rather than lose a good customer, they will grant your request!
33. Buy seasonal items AFTER the season is just over and save up to 75%! Plan ahead and only purchase items you'll use and want.
34. Create an annual "buy list" and plan your purchases to eliminate impulse buying.
35. Clean behind your refrigerator at least once a year to get out all the dust and dirt that can cost you more money to operate the appliance.
36. Reuse plastic bags rather than buying them.
37. Keep your car tuned and your tires properly inflated to save money on fuel.

The Daniel Fast for Financial Breakthrough

38. Buy inexpensive fabric for cloth napkins rather than using paper napkins.
39. Turn unused items into money by returning them to the store. You might not get full price, but some is better than none.
40. Use hydrogen peroxide rather than expensive medicine to clean wounds.
41. Grow your own fresh herbs in windowsill planters.
42. Get really good at cooking a dozen satisfying by inexpensive meals . . . then serve them to your family several times each week.
43. Pack your own lunches to take to work and/or school.
44. Plan a “gift giving list” once a year for your family and friends. Then plan what you will give and buy them on sale. Or, give experiences rather than items – a family dinner or a gallery walk can be a memorable gift.
45. Take advantage of rebates and sales!
46. Review all your magazine subscriptions and cancel all those that you really don’t use or need.
47. Make a habit of recycling and reusing to save lots of dollars (they add up).
48. Visit state and national parks rather than expensive theme parks.
49. Pay your bills on time to avoid late fees.
50. Review your insurance plans to make sure you are getting the best rates for your needs.
51. Walk instead of driving when you can
52. Exercise at home rather than spending money at a health club.
53. Try to do the repairs in your home or car yourself. Or barter with friends with skills.