LIST 10 TIPS TO SAVE MONEY

1. Cut down on your grocery budget

2. Cancel automatic memberships and subscriptions

3. Buy generic products

4. Check your insurance rates

5. Reduce energy costs

6. Pack lunch rather than buy lunch

7. Lower your cell phone bill

8. Ask for discounts

9. Use cash back apps and coupons

10. Sell everything that aren’t interesting

**WHAT IS THE DIFFERENCE BETWEEN SAVING AND INVESTING?**

The difference between saving and investing is the risk factor. Saving allows you to earn a lower return with really no risk. But investing can make you a higher return, but with a high risk of losing money.