

Title:

Easy Ways to Start Saving

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564

Summary:

The holidays can really have us searching for a deeper meaning -- one that tells how to make the dollars go further. There are easy ways to start saving money.

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Article Body:

The holidays can really have us searching for a deeper meaning -- one that tells how to make the dollars go further. There are easy ways to start saving money.

Start with the simple things. Eat out less, and stay home more often. Have your friends over for a movie night instead of going out on the town. Start a rotation. Have friends over to your house one weekend, and go to their's the next weekend. This way you both save without having to sacrifice your social life.

There are many ways to save money shopping for your children. All it takes is a little research. You can often find clothing at a consignment or thrift store for half of the original cost. But be careful -- you can often find the outfit new on sale for the same price. Once you have shopped around for a while, you'll learn where to look.

Set up a clothing swap with your friends who have children. You can hand down clothes to a younger child who will then hand them, and others, back down to your younger child.

There are other areas that you can save money when it comes to your children. You may have noticed that children love to draw. Instead of sacrificing your new office paper, let them use your used office paper. Simply stick a box in your office that you toss paper into. I do this. My children know to just get paper from the box and get busy. You can even re-use paper grocery bags for a change of pace.

Babysitting costs can add up. Wouldn't it be great to find a free babysitter?

Try rotating sitting with your friends. We keep the kids on Friday night and our friends go out. On Saturday, we hit the town. Both couples get to enjoy a night out without the added expense of a babysitter.

Speaking of the weekends, don't blow all that you have saved on the weekend. You have worked so hard all week, so it's easy to think that you deserve a little fun. While that is true, there are ways to enjoy the town without spending a lot of money. For example, instead of going to the amusement park (which can cost a small fortune), go to a new park and ride bikes through the trails. Picnics, hikes and scavenger hunts cost little, but make lasting memories for your children.

One of the biggest ways that money is lost is through simple mismanagement. Credit cards do help make ends meet, but only temporarily. If you can't pay off the balance at the end of each month, you are going to be in a world of hurt in the future. Interest charges and minimum payments can stretch out a small amount of money into a long, endless repayment period.

Overdrafting your account is another example of lost money that you could be saving. Even if you have overdraft protection, the fees will cost you in the long run. If you have a \$25 overdraft fee, and overdraft four times a month, you will lose \$1,200 a year. Was it really worth it? What could have been purchased with \$1,200?

There are ways to save money that don't take a lot of effort. It may seem like a little bit here and there is just useless. But it only takes 100 pennies to make a dollar.