

Title:

Learn To Save Money

Word Count:

742

Summary:

Learn how to save money easily so that you can become financially free

Keywords:

save money, money, free money, earn money

Article Body:

Living on credit is fashionable. Indulging oneself is fashionable. Saving money isn't.

This is a pity, as it has much to recommend it. You have more peace in your life. The end of the month is simply a date on the calendar, rather than a countdown to the next pay-cheque. Purchases born of necessity can be made comfortably. Employment becomes a career, rather than a means of survival. You can look your boss in the eye, rather than dreading his gaze.

Why? Because you've saved up some money.

Take the cringe-factor out of your life. Erase the dread of the small hours. Put some money in the bank! You may not be able to increase your earnings, but you can decrease your outgoings. This has the same effect as getting a pay-rise; more money for you.

How to save money?

Simple!

Examine what you spend it on.

Then, erase fripperies.

Vices: drinking and smoking are habits that kill you slowly. Save up for your hospital care by giving them up. Your lungs, liver and family will bless you.

Gambling. Gambling is folly. There are only three games the player can use skill

to alter the odds even slightly; horse racing, poker and blackjack. These take years of dedicated and expensive research to get good at. And you don't get rich. All the others will beggar you quickly if you play them. The odds are stacked against you, deliberately, by those who own the game.

Luck favours the bold, special need, or those under the protection of the saints. Betting is not brave, it's a compulsion, and no god watches out for gamblers. Examine the feelings that surround your impulse to gamble; you will find they eat away at the energy of your life.

Food. There is food that nourishes, and food that enervates. The former is cheaper: fresh fish, fruit, vegetables, clean water. The latter is more expensive, more garishly packaged, and more poisonous: potato crisps, sweets, fizzy drinks, burgers. Consider that you don't fancy junk food if you are sick; your body knows it takes too much energy to digest, and does not nourish.

Clothes. Do you need to buy fashionable clothes, so you can look like everyone else? If you need to blend in, fine. You can be sure the leaders of fashion don't. They head to charity shops and buy Harris tweed and old lace for pennies. They get suits made to measure by sweated labour in Thailand. That's how they get that 'unique' look. What's that, you don't like the idea of sweat-shops? Guess what, that's where a lot of fashionable clothes get made anyway. It's called 'outsourcing' and 'offshoring'.

Automobiles. Running a car in the UK costs about £5000 (\$9000 USD) a year, all-in. Save, by buying a second-hand auto. Save, by buying a less powerful, more fuel efficient model. Save further by thereby getting lower insurance and road-tax.

Personal foibles: I used to buy a lot of internet magazines. These cost up to £5 each, or about \$10 in USD. I found a lot of information about the internet, was already on the internet, so I stopped buying the magazines. There are very few papers or magazines worth reading. Find the few that inform, rather than titillate, waffle or distract. Visit the local library, it's free. Drop in to a 'Borders' bookshop, and have a free read.

Debt. Don't buy what you can't afford with someone else's money. Credit cards are an expensive way of getting a loan. Try your friends or relatives first. Your local credit union is a good option; better rates, better terms, friendlier faces. Better yet, don't borrow. Live free. Keep away from the loan-sharks. You can manage without that holiday.

Put your saved money in a high interest, 180-day notice account. Put it in a

bank different to your current one, in case the latter goes bust. Make a mental note that it's for emergencies only, then contrive to live 'safely'.

Save up enough to last you a year and a day off work, and notice how much calmer and confident you feel!

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