

## Money saving tips

Let's face it - the economy is putting a strain on quite a bit of families. More people live paycheck to paycheck than ever before. More people are looking for money saving tips in order to keep their household in survival mode. We've all been at a point in our life in which we need to find ways to cut expenses and live more frugally. It isn't always easy to make changes and put a few extra bucks into our pockets, but every little bit of savings helps - no matter how minor it may be.

When looking for money saving tips, evaluate your lifestyle. Do you visit Starbucks or a convenience store every morning for that must-have cup of coffee? Do you use your lunch breaks to eat takeout every day? If you're addicted to coffee or lunch on the go, you'd be surprised at how quickly you can begin to save money. Let's say that you spend \$2.00 on coffee each morning. That's \$10 for the work week. Make coffee before you leave for work, put it in a coffee cup and you've just saved yourself some money. And, let's say that you spend at least \$5 each workday on lunch. That's \$25 each week. If you pack a lunch, you could save \$100 each month. The little things that we spend money on each day and never think twice about can really add up. Every little trip to the vending machines for a snack or a soda, that loose change can accumulate quickly.

Some other money saving tips will include how things operate in your household. Do you leave a light on when you leave the room? Do you let the TV on for background noise? Do you run the dishwasher or washing machine when there isn't very much in it? All of those things use electricity. Turning a light out or the TV off may not save you lots each month, but you will see a decrease in your electric bill. Electricity rates are always on the rise, so if you can find some money saving tips that decrease your electric bill, the more power to you. Instead of running a fan in your room, open a window a bit wider. When going on vacation, put timers on your lights instead of leaving a few on the entire time that you are away.

Some of the best money saving tips include coupons and looking for discounts. Cutting out coupons can save you quite a bit of money each week. The more coupons that you are able to find and use, the more you save. You may find yourself saving \$10 or more on your grocery bills.

There are lots of money saving tips that can be found. You need to look for them. Look around your house - can you save on your phone or cable bills each month? Can you shop at discount grocery stores? Evaluate your lifestyle and then make some minor or major changes. Your paychecks just may go further than you think that they will.

