

Money Minders Vol. I

KOSTER'S

CASH LOANS

Money Saving Tips

1. Use reusable items instead of disposable whenever possible. You can save a lot of money each year by avoiding plastic sandwich bags, paper plates, plastic utensils, etc.
2. Avoid expensive cleaning products that are geared towards convenience. They cost three to four times more than all-purpose cleaners.
3. Cancel subscriptions to magazines or newspapers that you don't read regularly. You can find most publications for free at the library, and some are also available online.
4. Speaking of the library – borrow your books instead of buying them and save money.
5. Rethink your television subscription service. Do you watch 200 channels? If not, why are you paying for them?
6. Buy a car that is two or three years old instead of one that's brand new. You'll get about 80% of the value for about 50% of the price.
7. Buying in bulk at a warehouse store can save you a lot of money, but only if you'll use what you buy. Make sure you're not throwing food (and money) away because it's spoiling before you can eat it.
8. Clip and redeem coupons at stores that offer double value. Some families can save \$100 a month by doing just that.
9. Distinguish your wants from your needs. Don't buy things on sale just because they are a good value. If you don't need it, don't buy it! Save your money instead for the unexpected emergencies that can come up.



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