

# PREMEDITATED SAVINGS

## *52 Small Changes to Save More Money in the New Year*

1. Make a budget.
2. Start a savings account.
3. Track your spending.
4. Stop impulse buys.
5. Cut up your credit cards.
6. Cut the cable cord.
7. Join rewards programs.
8. Save your change.
9. Carpool with friends.
10. Cook at home.
11. Start clipping coupons.
12. Browse sales ads before shopping.
13. Create a weekly meal plan.
14. Try growing a vegetable.
15. Never shop when hungry.
16. Check out consignment shops for clothing.
17. Save at least half your bonuses or raises from work.
18. Change bank accounts if your current bank charges high fees.
19. Turn off the lights.
20. Buy a programmable thermostat.
21. Shop on eBay.
22. Drink water.
23. Do Meatless Mondays.
24. Buy local.
25. Take your lunch to work.
26. Invest in a slow cooker.
27. Look at how many hours you have to work to pay for something.
28. Compare prices.
29. Avoid window shopping.
30. Always shop with a list.
31. Pay bills online.
32. Use generic medication.
33. Work hard to pay off credit card debt.
34. Call your insurance companies to see if you can lower your bill.
35. Reduce your cell phone bill.
36. Use Gas Buddy.
37. Cash in with IBotta.
38. Opt for the bus.
39. Complete surveys for gift cards.
40. Consider reviewing products.
41. Start a side hustle.
42. Have a "no spend" day.
43. Use extra blankets and extra layers to stay warm.
44. Choose a basic hairstyle.
45. Borrow books from friends.
46. Downsize your closet.
47. Do home repair yourself.
48. Have date nights at home.
49. Fix your clothing.
50. Shop for the holidays all year long.
51. Stay up to date on car maintenance.
52. Participate in a money saving challenge.