

500 Ways to Save Money

Ways to Save Money on Groceries and Food

- Know average prices of foods
- Use coupons
- Browse weekly ads
- Use cash back and rebate grocery apps like Checkout 51, Ibotta or Savings Catcher
- Develop a grocery budget
- Make a meal plan
- Build your meal plan off weekly sales on meats
- Stretch meat further by adding it to pastas or rice and serving it with veggies, beans, bread, salad or starches
- Use a shopping list
- Grocery shop at ALDI. Prices are 50% less than other grocery stores.
- Use cloth bags instead of buying new ones (e.g. at ALDI)
- Buy in bulk
- Cook in bulk and freeze the rest for later
- Shop at Dollar Tree for things like spices and flour tortillas
- Cook from scratch. Make your own [bread](#), croutons, granola bars, [mixes](#), [pasta sauce](#), salad dressing, and [pie crust](#)
- Buy generic foods
- Don't buy convenience and pre-made grocery items. [Make your own convenience foods instead.](#)
- Buy produce that's in season
- Only grocery shop once a week or once a month
- Buy frozen meat
- Make your own spice blends (e.g. taco and chili seasoning)
- Have a Meatless Monday
- Pack your lunch for work and school
- Don't waste food or let it go bad
- Have a leftover night
- Don't buy individual portioned foods like cheese sticks, yogurt or small bags of chips
- Don't shop hungry
- Check out your local salvage grocery store
- Shop the clearance aisles in the grocery store
- Sign up for loyalty programs
- Skip the deli
- Eat breakfast so you won't overeat at lunch
- Use your freezer more
- Divide your meat into portions when you buy in bulk. Portion it a little less than you normally would (3/4 lb. instead of a whole pound) and it will stretch your meat further.
- Grow your own herbs
- Don't buy fresh herbs at the grocery store
- Grate your own cheese
- Choose Items with less packaging. They will cost less.
- Have a no grocery week or weekend and just cook what's in your pantry
- Use lemon juice to preserve fruits and vegetables (e.g. apples, pears)
- [Make your own yogurt](#)

- Buy bagged potatoes instead of individual potatoes
- Know what days to shop to get the manager specials
- Watch the cashier to reduce pricing errors
- Buy healthy food instead of junk food. Processed food can be expensive
- Have breakfast food for dinner. Breakfast food is cheaper.
- Don't buy soda or any flavored drinks
- Buy frozen or canned vegetables when it's cheaper
- Substitute inexpensive vegetarian foods such as beans, eggs, tofu, and legumes for more expensive meat
- Buy a whole chicken instead of just the breasts and use the extra meat to make more meals (ex: chicken salad sandwiches, chicken pot pie)
- Grow your own fruits and vegetables
- Use less milk in your cereal, coffee and recipes. Use water as a substitute when you can.
- Use powdered milk instead of regular milk
- Make meals from food you already have in your pantry. For example, if you have a lot of canned beans, then think of meals with beans (e.g. chili, bean soup, beans and rice)
- Pay for groceries with cash. It will make you stick to your budget.
- Eat produce that will go bad first (like bananas, lettuce and strawberries)
- Buy frozen fruits for pies and smoothies
- Buy cheap cuts of meat and make crock pot meals out of them
- Learn how to can your own fruits and vegetables
- Cook dried beans instead of canned
- Use your slow cooker
- Shop at specialized stores (e.g. Asian markets, ethnic grocery stores). Items are cheaper there than regular grocery stores.
- Regrow vegetables (e.g. celery, green onions, romaine lettuce)
- Stock up on sale items
- Buy local
- Avoid impulse buys when shopping
- Buy produce at farmer's markets
- Get a credit card with cash back rewards on groceries. It only helps you save money if you pay it off in full every month though.
- Reuse coffee grounds
- Make your own baby food
- Make a list of cheap recipes to build your meal plans with
- Make your coffee at home and take it with you
- Give up coffee all together, if you can
- Get a rain check if sale items are sold out
- Buy bread at bread outlets
- Use food scraps (bread crust for croutons, apple peels for apple cider vinegar)
- Buy canned meat and fish
- Substitute cheap ingredients for expensive ones

- Time your grocery store trip wisely. Know when the best days and times to go to get special deals.
- Check unit prices when buying in bulk
- Do batch freezer cooking
- Buy a cast iron skillet. It will last you a lifetime.
- Cook with frugal foods (e.g. beans, lentils, soups, oats)
- Don't automatically throw out food that is past its best buy date. It doesn't necessarily mean its bad.
- Save bacon grease to use for cooking oil
- Wear sweaters, cozy pajamas and slippers around the house in the winter time and don't turn the heat up too much
- [Store food properly](#) to make it last longer
- [Freeze foods to keep them from getting stale or going bad](#)
- Keep snacks in the car to avoid buying snacks while you are out
- Drink water
- [Make your own flavored water](#)
- Don't buy bottled water
- Buy a whole ham and get it sliced for cheaper lunch meat
- Get a reusable bottle for water when you are on the go
- Install a sink filter
- Know when to skip organic
- Join a warehouse club
- Pay attention to expiration dates
- Join a co-op

- Pick your own fruits from an orchard
- Consider buying a deep freezer to store bulk items for extended period
- Don't eat out or eat out less often

Ways to Save Money on Eating Out

- Order water
- Don't buy alcohol only drink on special occasions or brew your own
- Sign up for emails alerts to get coupons
- Share an entrée
- Order to go
- Plan ahead. Look at restaurant menus online and decide where you can get the best food for the best price. Trip Advisor, Yelp or Foursquare can help with that.
- Check restaurant websites to find coupons or discounts.
- [Use dining certificates](#), but be sure to read the fine print before you buy.
- Have a small snack at home first so you don't order too much at the restaurant
- Eat at Buffets
- Buy discounted gift cards from [Gift Card Granny](#)
- Order from the value/specials menu
- Go to mom and pop diners instead of chain restaurants. Typically, prices will be cheaper and portions will be bigger.
- [Get free food on your birthday](#)
- Order from the kids menu
- Skip desserts
- Tip based on the service you receive. Don't automatically tip 15%

- Go to restaurants that use student, military or senior discounts (if applicable)
- Choose takeout over delivery
- Buy an appetizer instead of a meal
- Order from the Specials menu
- Instead of ordering a pizza from Dominos, get the ingredients from the store and make it yourself or buy a frozen pizza. It will cost 50% less.
- Instead of going out for dinner, eat at home and just go out for dessert
- Take the survey at the bottom of your receipt to receive free food
- Look for restaurant coupons from Valpak
- [Go to restaurants where kids eat free](#)
- Go out for lunch or during happy hour instead of dinner

Ways to Save Money on Bills and Finances

- Contact companies about lowering your bills. Many companies are willing to take \$10-\$20 off your bill every month to keep you as a customer.
- Turn off the dry cycle on the dishwasher and let them air dry
- Use a prepaid cell phone
- Use a clothesline instead of a dryer
- Cancel your telephone service
- Keep your fridge coils clean. It will help it run more efficiently.
- Turn lights off when you're not in the room
- If you have credit cards, try to negotiate interest rates with them
- Do your own taxes
- See if your company or university alumni offers discounts on gym memberships, cell phone plans, hotels, etc. I get 20% off my cell phone bill every month this way.
- Use the snowball method to repay any debts
- Always shop around for insurance before it renews every year
- Get magic jack if you really need to have a home phone
- Use Netflix, Roku or Hulu instead of cable TV
- Buy your own modem so you don't have to pay \$5 a month to rent the modem from the internet company
- Make a budget
- Use online banking and go paperless. Some banks charge a fee to send you paper statements!
- Install storm windows if you have harsh winters
- Don't pay interest on credit cards
- Mix by hand to save on electricity
- Consider a cash only budget for dining out, entertainment and shopping to ensure you don't overspend
- Don't use credit cards
- Unplug electronics and appliances before you leave your home and at night when you sleep
- Turn clothes inside out when washing to maintain their appearance
- Check plumbing for leaks
- Install low flow faucets and shower heads

- Get a programmable thermostat — improves AC efficiency
- Use curtains and blinds to keep the sun out
- Seal cracks around windows and doors with weather stripping
- Use energy efficient light bulbs
- Shorten your dryer-vent hose
- Use a surge protector
- Wear clothes more than once before you wash them
- Only wash clothes once a week
- Run appliances at night to avoid peak energy prices
- Schedule a furnace or boiler tune-up
- Keep an inventory of your pantry so you know what you have and what you need
- Use ceiling fans and raise thermostat
- Change your AC filter regularly
- Insulate your hot water heater
- Install dimmer switches
- Slow down your internet service
- Improve your credit score to save money on interest
- Maximize air flow. For example, position a fan to blow air out a window when it's hot.
- Boil water in the microwave instead of on the stovetop. It uses 50% less power.
- Perform regular air conditioning maintenance
- Drain your water heater once a year to prevent buildup of sediment on the heating coil
- Fix leaky faucets
- Try to go cash-only on the weekends
- Spend less than you earn
- Use a space heater instead of the furnace when possible
- Use ceiling fans in summer and reverse their direction in winter time to keep warm air circulating
- Keep drapes and blinds shut during the day to block out sun
- Wash clothes in cold water
- Always wash full loads of clothes
- Get a water heater timer
- Use a budget tracking app
- Invest in Energy Star appliances
- Plug electronics into power strips
- Turn off the water when you aren't using it (e.g. brushing teeth, shaving and shampooing)
- Check for loose roof shingles and secure them with roof cement
- Use the microwave instead of the oven when possible
- Consider planting trees to shade your home during the summer
- Adjust the temperature on your water heater to 120 degrees
- Pay your bills online to avoid late fees
- Start a savings account
- Make financial goals
- Transfer debt to a lower interest credit card with a 0% balance transfer. You have to pay it off before the interest offer expires though.
- Increase your automobile insurance deductible

- Get an interest-bearing checking account
- Stop paying for unused memberships
- Use free online phone services to make calls
- Get a free or low-cost home energy audit from your energy company
- Monitor your bank account and be conscious of your spending
- Consider using alternate energy to save on grid electricity cost
- Ask to have fees waived. (e.g. installation fees, bank fees, deposits, etc.)
- If you can, pay auto insurance annually to get a discount
- Try money saving challenges
- Consider only having one car
- Consider public transportation or car pooling
- Comparison shop for the best cell package that meets your needs
- Check your bills. Sometimes you will end up being overcharged
- Live below your means
- Avoid ATM fees and overdraft fees
- Save your change. It adds up over time.
- Switch to a credit union or community bank
- Consider renting out space in your home that you don't use like a guest bedroom on AirBnB
- Setup automatic direct deposit into your savings account every pay period
- [Consider moving to a less expensive city](#)

- Add the money you've saved from these tips to your savings account

Ways to Save Money Around the House

- Make your own laundry detergent, [dishwasher liquid](#) and [fabric softener](#)
- [Use baking soda to clean your house](#) instead of buying expensive cleaning products
- [Use homemade magic erasers](#) instead of sponges to clean your house
- Or cut your sponges in half to save money
- [Turn your bar of soap into a gallon of liquid soap](#)
- Recycle your printer cartilages at Staples to get coupons
- Refill your ink cartridges
- Use both sides of paper
- Use free software instead of paid software (e.g. Google Docs or OpenOffice instead of Microsoft Office)
- [Combine soap leftovers and use them](#)
- Use a push mower instead of a gas one
- Use distilled vinegar to disinfect floors and clean glass
- Use baking soda to deodorize your house (e.g. litter box, pet accidents, refrigerator)
- Use a wind up clock instead of an electric one
- Compost scraps to use in your garden

- Replace aluminum foil with bake ware with lids
- Save empty jars to use for food storage or household items
- DIY only when it saves you money
- Reuse wrapping paper
- Cover your pool when it's not in use
- Flush the toilet less. If it's yellow, let it mellow, if it's brown flush it down.
- Replace garbage bags with used grocery store bags.
- Purify the air with houseplants
- Learn how to do your own repairs
- [Use reusable paper towels or hand cloths](#)
- Use rechargeable batteries
- [DIY Goo Gone](#)
- Use borax for pest control, stain removing, and cleaning. [Here](#) are 20 uses for borax.
- Repurpose what you have
- Wash your own car
- Use cloth napkins instead of paper napkins
- Save grocery bags and bread bags in place of zip-loc bags
- Get home improvement supplies second hand at places like Habitat for Humanity or discount warehouses.
- Buy used tools at thrift stores and yard sales
- Rent or borrow tools you only plan on using once or twice
- Use less household products (shampoo, laundry detergent, soap, etc.)
- Do your own home maintenance. There are many DIY tutorials on YouTube and Google to help you.
- Use reusable food containers instead of plastic baggies
- Reuse egg cartons for ornament storage or to start seedlings
- De-clutter your home and sell unused items on Craigslist, EBay, Amazon, or in a yard sale
- Do your own yard work
- Use baking soda to remove crayon, pencil, ink, and scuff marks
- Cut up old t-shirts and use them as cleaning rags
- Save wood pallets to make furniture and decorations
- Use shoeboxes as organizers and storage containers
- Repurpose every day items into something new (e.g. [make a tote out of a pillowcase](#) or a use a [cereal box as a desk organizer](#))
- [Make your own candles](#) or [air fresheners](#)
- [Ways to Save on Personal Expenses](#)
- Only get your hair cut twice a year
- DIY manicure
- Get discounted or free hair cuts at beauty schools
- Use old toothbrushes for scrubbing small areas
- [Make your own hand sanitizer](#)
- Stock up on toiletries when they are on sale
- Sign up for your pharmacy's loyalty program

- Simplify your beauty regime
- Join the Dollar Shave Club
- Get free product samples at makeup counters or on the internet
- Buy personal care items in bulk
- Mix your foundation with lotion to make it last longer
- [Make your own beauty products](#)
- Make your own [personal care products](#) (e.g. shampoo, lotion, toothpaste, deodorant)
- Instead of having your hair dyed at a salon, dye it at home
- Look for more effective packaging. Products with less packaging will be cheaper.
- [Make skin scrubs out of sugar or salt](#)
- Use olive oil as a moisturizer and makeup remover
- [Buy makeup that does double duty](#)
- [DIY shaving cream](#)
- Use cloth diapers
- DIY your manicures and pedicures
- Shop at Dollar Tree for the beauty products you want, but with lower price tags.
- Add water in 3 -1 ratio to shampoo or body wash without reducing their effectiveness
- Squeeze out the last bit of product. 10% of most products go unused.
- For special events, go to a beauty school to have your makeup done for free or cheap.
- Use a Diva Cup instead of disposable feminine hygiene products

Ways to Save Money on Shopping

- Never pay full price
- Use coupons, promo codes and other discounts
- Never pay for shipping. Many stores offer free shipping deals or free pickup options.
- Use old jeans for patches and to upcycle them into purses or shopping bag
- Price match
- Repair clothes instead of throwing them out
- Use a razor to shave off clothes pilling
- Buy cleaning products and household items from Dollar Tree
- Buy used bakeware, dishware and home décor at thrift stores or discount home stores
- Consider quality over quantity
- Use clear nail polish to stop runs in tights and prevent loose buttons from falling off
- [Make your own stain remover for clothes](#)
- Buy used clothes from thrift stores, consignment shops, or Plato's Closet
- Shop out of season
- If you want to buy new clothes, shop at off price retailers like Burlington or TJ Maxx
- Don't store your credit / debit cards online. It will help you resist the temptation to buy things on impulse.
- Shop clearance racks

- Check out the free section of Craigslist
- Haggle when appropriate (usually for big purchases like used cars, appliances, rent, insurance)
- Make your own gifts for holidays and birthdays
- Have a no spend weekend
- Consider buying refurbished electronics
- Take advantage of price matching
- Don't do flash sales and cancel any email alerts for them so you won't be tempted
- Rent or borrow clothes for special occasions
- Learn how to sew your own clothes
- Use cash back apps like Ebates when you make online purchases
- Avoid malls
- Buy video games at used video game stores, Craigslist or thrift stores
- Instead of buying new books, movies and CDs, magazines, check them out from the library. See my post about [150 Free Things that Libraries Offer](#)
- If you want to buy Blu-Rays, DVDs, books, CDs for your collection, then buy them at thrift stores, used DVD stores or Amazon (many popular media items go for one penny + shipping on Amazon)
- Swap books, music, and DVDs with friends
- Comparative shop online
- Skip extended warranties
- Try buying clothes second hand from online websites like [Poshmark](#) and [ThredUp](#)
- Sign up for free samples
- Get freebies
- Buy things out of season (e.g. swimsuits and patio furniture after summer)
- Buy toys from thrift stores
- Shop resellers for designer items
- Don't sign up for store credit cards
- Visit outlet stores
- Have a clothing swap
- Don't spend money when you're emotional
- Go to flea markets and garage sales
- Buy used furniture from thrift stores, consignment stores or Craigslist and [give them a makeover](#) to match your décor.
- Buy quality clothes because they will last longer
- Research big purchases thoroughly
- Shop at discount stores for uniforms
- Avoid buying dry clean only clothes
- [Know when to buy things](#)
- Think before you buy. Ask yourself: Is the item really worth the number of hours I worked to pay for it?
- Take your credit card out of your wallet before you go shopping, to avoid impulse buys
- Don't go shopping just because you're bored
- Use layaway instead of credit cards; it's interest free.

- Don't buy something just because it's on sale
- Wait 72 hours before making a big purchase to ensure you don't end up with buyer's remorse
- Buy birthday cards at Dollar Tree (They are \$0.50!)
- Or make your own birthday cards to give it a personal touch
- Give baked goods as presents
- Shop After Christmas sales and Black Friday sales

Ways to Save on Entertainment

- Have potluck parties
- Invite friends over instead of going out
- Pick up an inexpensive hobby or a hobby that you can profit from
- Do outdoor activities like hiking or camping
- For parties, buy gift wrap and party supplies at Dollar Tree
- Find cheap entertainment on Groupon or Living Social. A couple of months ago, I got \$4 movie theater tickets from Groupon!
- Go to matinee movies for discounted prices
- Entertain yourself by learning handy DIYs
- Go to free festivals and fairs
- Have a DIY spa day
- Find free local activities on your city's website
- Go to the beach
- Have a book swap
- Try virtual fitness classes instead of paying for a gym membership
- Read magazines online (usually free)
- Visit the weekend farmer's market
- Have a BBQ
- Play a free computer game
- Go dancing when there is free cover charge
- [Download free e-books](#)
- Don't buy online tickets to avoid the convenience fee charge
- Have a movie marathon
- Go fishing
- Ride a bike on a scenic bike trail
- Try a new recipe
- Plan a vacation
- Start a book club
- Play some video games
- Try geocaching
- Have a game night
- Purchase a [discount book](#)
- Tour a local farm
- Take brewery tours
- Play cards
- Go swimming
- Cancel magazine and newspaper subscriptions
- Go to art galleries
- Volunteer
- Stream free music from Pandora or Spotify
- Watch free movies or TV shows on Crackle
- Play sports

- Binge watch a great TV show on Netflix
- See plays at your local theater – student or amateur performances
- Visit your community center for free/cheap activities
- Look up free day admission to museums, zoos, aquariums, etc.
- Take free classes at your local library or [online](#)

Ways to Save Money on Travel and Transportation Expenses

- Use [Gas Buddy](#) to find the cheapest gas in the area
- Walk or use public transportation when possible
- Clean out your car to increase gas mileage
- Don't speed. It decreases fuel economy
- Improve your fuel efficiency
- Consolidate your errands
- Reduce your commute
- Buy a good used car with less than 30,000 miles on it instead of a new car
- Avoid idling your car
- Rotate your tires
- Change your car's air filter every 3 months. It increases your gas mileage by 7%.
- Buy discounted gas gift cards at Gift Card Granny or Cardpool
- Rolling windows down increases fuel economy by 9.5%
- Take advantage of car insurance discounts
- Make sure your tires are inflated to save on gas mileage
- Avoid toll roads
- Consider telecommuting jobs
- Use discounts like AAA or Student IDs
- Travel during off season
- Pack food for road trips and bring a cooler
- Plan your trip in detail
- Create a travel budget
- Be flexible about where and when to get the best airfare deals
- Book in advance
- Fly red-eyes or early morning
- Avoid flying on weekends. Tuesday and Wednesday's are the cheapest days to fly.
- Consider multiple routes when booking flights
- Fly to a hub city and drive from there
- Visit the local tourist information office and get brochures with coupons in them
- Join a frequent flyer program
- Have a stay-cation
- Make sure you are not being charged additional fees when renting a car
- Skip the tourist trap activities and go sightseeing. Take scenic drives, hike, have picnics, go to National Parks, see historic sites
- Use a travel credit card with great rewards
- Track airfare price changes with Kayak and get e-mail alerts when the price drops

- Consider AirBnB, hostels, or camping instead of hotels and motels
- Don't pay baggage fees. Bring a carry on instead.
- Sign up for hotel loyalty programs to get discounts and free stays
- Look into hidden city ticketing
- Find local getaways
- Use websites like Priceline or Expedia to find the best deals on hotels
- Try the [Rome 2 Rio](#) transportation search engine to find the cheapest way to get to your destination
- Consider a travel package
- Eat like a local
- Have picnics instead of eating out at restaurants
- Try to pick a hotel with free breakfast included
- Save hotel toiletries so you won't have to buy travel sized bottles on your next trip
- If you can't, then grab cheap breakfast items from a grocery store (banana, bagel, etc.) and not from a café or coffee shop!
- Get discounted travel gift cards
- Pack light and book online
- Use a coupon book for traveling
- Be aware of roaming fees when you travel
- Find coupons for rental cars
- Dollar and Thrifty have the best deals on rental cars
- Consider driving instead of flying. It's usually cheaper.

- Eat outside the tourist zone. Use Foursquare, Yelp or Trip Advisor to find good food at low prices.
- Check for special deals or mistake fares with websites like [Secret Flying](#) or [The Flight Deal](#)

Ways to Save Money on Health Expenses

- Buy generic medications
- Get discounts on medication with <http://www.goodrx.com/>
- Try home remedies before buying medications
- Get over the counter medications at Dollar Tree
- Get contact lens from DiscountContactLens.com
- Negotiate expensive medical bills
- Give up unhealthy habits like smoking
- Focus on preventative care
- [Make sure you're paying a fair price for healthcare](#)
- If you don't have dental insurance, then go to dental schools to get cheap exams and teeth cleanings.
- Wash your hands so you don't get sick
- Try mail order for long term medications
- Ask your doctor for samples for short term medications
- Practice healthy habits
- Thoroughly research different benefit options before making a selection
- Don't buy supplements
- Order medications in bulk

- Negotiate prices at hospitals and doctor's offices
- Visit a retail health clinic for smaller problems
- Fight back with denied claims
- Visit the Partnership for Prescription Assistance website to receive discounts on medications
- Try mom and pop pharmacies for lower prices on medications
- Keep your current frames when you upgrade your eye glass prescription
- Double check your medical bill. 8 out of 10 hospital bills contain errors.
- Avoid the ER when possible
- Check out discount health plans
- Take advantage of free screenings
- Reduce your prescription co-pays
- Enroll in a discount dental plan
- Follow your doctor's orders otherwise you could end up with more medical bills
- Compare costs for lab tests
- Check drug manufacturer's website for coupons or discounts
- Consider a high-deductible plan
- Choose cheaper fillings
- Check out low-cost or free health clinics
- Use in-network care providers
- Research service costs online
- Pay in cash to receive discounts on your doctor's bill
- Create a payment plan if you can't pay your bill off in full
- Establish a health savings account
- Consider using telemedicine
- Always get a second opinion if the doctor is recommending expensive procedures
- Know what your insurance covers and does not cover
- Get free preventative care like flu shots
- If you've had Medicare Part B for more than 12 months, you get a free wellness visit every 12 months so be sure to use it
- EyeCare America provides eye care through volunteer ophthalmologists at no cost to seniors who qualify.
- Use coupons to save on over the counter medications
- Buy a year's supply of contact lenses before your prescription expires so you don't have to pay for the eye exam every year. For most people, having an exam every other year is sufficient.
- Buy glasses at low cost online retailer like <http://eyebuydirect.com/>
-