

Smart savings ideas

10 easy strategies to spend less and save more



A little savings can make a big difference over time when it comes to funding your retirement.

If you'd like to invest more but are having trouble finding the money, take a look at these simple tips for better money management.

1. **Cut back on nickel-and-dime items.** You might be surprised at how much you can save by reducing out-of-pocket expenses. Instead of indulging on a “designer” cup of coffee, purchase a regular coffee. The amount saved adds up fast.
2. **Save on reading and listening materials.** Visit your neighborhood library to check out books and music instead of purchasing your own.
3. **Brown bag meals.** Work days can be hectic, but instead of buying breakfast or lunch out, carry it in. If you spend \$5 per day on lunch, you could free up \$100 per month for your long-term financial goals.
4. **Reduce fitness spending.** Forego the gym membership and purchase used equipment for your home. Another alternative: Take brisk walks, which also are a great stress reducer.
5. **Seek travel values.** By traveling off-season or during the shoulder season—the time just before or after the peak tourist season—you can receive discounted rates on lodging and reduced airfares, which can cut your vacation expenses substantially.
6. **Resist buying retail.** If you must shop, do so during after-holiday and clearance sales. The key is to plan ahead for your needs and buy accordingly.
7. **Practice energy efficiency.** By turning the thermostat back in winter while you're at work or sleeping, you can save on your heating bills. Same for turning it up on the air conditioner in summer.
8. **Maintain your car.** You can save on gas by keeping your engine tuned and your tires properly inflated. Check your tires on a monthly basis for optimal effect.
9. **Raise your insurance deductible.** The larger your deductibles on policies such as homeowners, renter's and automobile collision, the lower your premiums for those policies could be.
10. **Be creative.** Can't imagine skipping your daily trip to the vending machine? Don't fret. The main point is to look for effective ways to cut back—and then do it. Over time, you might find that a little savings can make a big difference when it comes to funding your retirement.

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