

Basic Tips for Saving

- Save hundreds of dollars a year on gasoline by making sure your car's engine is tuned regularly and your tires have enough pressure.
- Avoid shopping at convenience stores.
- Find out what grade point you must maintain to keep financial aid and then earn those grades.
- Pay yourself first.
- Use direct deposit at work.
- Ask about savings plans at work.
- Do not use credit cards.
- Store all financial documents and receipts in a central location.

It's the little things...

- Drink tap water.
- Make your own coffee.
- Don't use ATM machines.
- Plan to withdraw a set amount of money a month and stick to it.
- Raise the insurance deductibles on your car.
- Pay cash whenever possible and save the receipts.
- Only buy what you have the money to pay for now.
- Take your lunch to work.
- Eat breakfast at home.
- Create a shopping list and stick to it.
- Don't buy sale items just to save a few bucks.
- Give homemade treats as gifts.
- Choose a simple hairstyle that won't cost a lot to take care of.
- Take advantage of free entertainment.
- Cancel expensive cable and subscriptions to magazines.