

10 Simple Things Anyone Can Do to Save Over \$200 a Month Starting Right Now

As a life insurance sales person I often have families tell me thanks but I just can't afford it. I decided to see what I could do to save \$200 a month from my budget. I then took it step further and found 10 things anyone could do to save money each and every month. I eat out at least 4 meals a week while I am running from appointment to appointment. I love Diet cola and drink it with every meal even breakfast. By getting water instead of Diet Cola I can save about \$8 a week or \$32 a month. I also drink a 12 pack of diet cola at home every day. By cutting back to a 6 pack of Diet cola Daily I can save an additional \$8 a week or \$32 Monthly. Just by cutting back on Diet Soda I have saved \$64 a month. I love cheeseburgers and 3 or 4 times a month I go to a fast food restaurant and get a double cheeseburger combo for \$5. By cutting back to a single combo for \$3 I can save an additional \$7 a month. The nice thing about this of course is that it is much healthier than a Double Cheeseburger. I often go out to eat with my Girlfriend. I have an Entertainment card that is available in most major cities. This card can be used for Buy 1 get 1 free meals at 100's of local area restaurants. By using an Entertainment card for 1 Lunch and 1 Dinner each month I can save an additional \$20 a Month. So far by changing a few of my eating habits I have not only saved \$91 a month but I have improved my health at the same time. I have a Gym membership that I pay \$20 a month for. I don't use the gym except for maybe the treadmill once or twice a month when the weather is bad. By walking at the Mall instead of the Gym I can save \$20 a Month. I recently got an all in one Messaging solution for about \$25 a month. This solution comes bundled with a send and receive fax capability. I was able to eliminate my home fax machine and save myself an additional \$15 a month. I had a land line phone that I was paying over \$50 a Month for. I was able to switch to Vonage an internet VOIP provider and save \$25 a month. Every Month My cell phone would go over by an average of just over 200 minutes by changing my cell phone plan to one that allowed more minutes I was able to save \$50 a month. Looking at the saving so far I have saved \$91 by changing my eating habits, \$90 a month by changing my Phone usage and an additional \$20 by walking at the Mall instead of the Treadmills at the Gym. So far my total savings is \$201 a month I also saved \$25 a month by getting rid of 2 Premium Cable TV services and an additional \$10 a Month by asking my Cable provider to bundle my Cable TV and Internet. Hopefully this will give you some ideas on how you can save money on your monthly budget. Here are a few more

1 – Change the Thermostat.

By raising the thermostat 1 or 2 Degrees in the summer and lowering it 1 or 2 degrees in the winter you may notice a big difference in your Energy Bill

2 – Shop the Cell Phone Competition.

When your contract is up shop the competition. I have a friend who has 200 more minutes and extra features like free calls from her Favorite 10 for less money.

3 – Get the Family plan

Many people can save money by combining all the family members into a big family plan for their cell phone usage.

4 – Is cable your only choice?

Quite frequently it is possible to get Satellite TV cheaper than cable.

5 – Give up that expensive coffee

Many people drink 1 or 2 cups of that \$4 coffee daily. By giving up 2 cups a week you can save over \$30 a Month

6 – Find the Early bird.

Many Restaurants have Early bird dinners that can save \$20 or more per family.

7 – Take Out

I know of 1 Family that saves \$10 a week on the cost of Soda by taking out from their favorite sandwich shop as opposed to eating in.

8 – Rent a Video

The cost of the average Movie for a Family of 4 with Popcorn and Soda is well over \$50 nowadays. You can rent a Video, Make Microwave Popcorn and order in a Pizza and still have \$20 left over.

9 – Try a Free Museum or Zoo

In St Louis the Choices for fun free entertainment are endless. We have the Zoo, Sculpture Park, History Museum and the Muny just to name a few. Check out your Sunday paper for activities you can do for free.

10 – Take a Walk

Most big cities have areas where you have to pay for parking. Often free parking is available a block or 2 away, By getting there a few minutes early you can find free parking nearby and get the health benefits of a nice walk.

About the Author

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