

**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**

Welcome to the "Key To Saving Money" Ebook" **version 1.3**. Get ready to tackle the money-saving process quickly and effectively, and finally eliminate all your debt.

[Click Here to Access Chapter One](#)

[Click Here For the Table Of Contents](#)

**Note:** We recommend you start with Chapter One and read the "Key To Saving Money" from beginning to end in the order it was designed.

---

*brought to you by:*

<http://www.SavingSecrets.com>

© Copyright 2001-2002 by GLG Marketing  
[License and Agreement](#)

**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**

## Table Of Contents

Access Chapter 1 by [clicking here](#), or jump to any section by simply clicking on the appropriate link below.

### I. Welcome To The Key To Saving Money Ebook

- [Follow These Steps For Success](#)
- [An Important Note](#)

### II. Do You Really Want To Save?

- [If You Don't Care, You Won't Save](#)
- [No Negative Thinking: Saving Is Imperative!](#)
- [What You Can Accomplish](#)

### III. The Key To Saving Money

- [Declaring Your Money Saving Goal](#)
- [Two Types Of Bills](#)

- [Eliminate Unnecessary Spending](#)
- [Tackling Your VARIABLE Bills](#)

#### **IV. Challenge Yourself And You Will Succeed**

- [Find Those Money Saving Tips](#)
- [Get Your Family Involved](#)

#### **V. Become A Smart Shopper**

- [First, Let's Review](#)
- [Cost/Risk/Benefit](#)
- [Your Spending Plan](#)
- [Don't Forget Seasonal Expenses](#)

#### **VI. Meet Our Sample Family**

- [The Smith Family](#)
- [Tackling Their Variable Bills](#)
- [Starting With Objective Number One](#)
- [Moving On To Objective Number Two](#)
- [Actually Saving Their Savings](#)
- [Summary](#)

#### **VII. Achieving Your Goals**

- [Implement Those Tips And Ideas!](#)
- [Track Your Results](#)
- [Revise - Adapt - Change](#)

#### **VIII. What You Can Accomplish**

- [Where To Start](#)
- [Use Your Bonus Chapters](#)

- [Conclusion](#)

**Bonus Material:** 

[Printable Budget Forms & Samples](#)

[Ten Tips When Dining Out](#)

[Economize Your Home And Save Hundreds](#)

[Organization Is Your KEY To Sanity](#)

[Lower Your Insurance With These Tips](#)

[Buying The Perfect Computer For Cheap](#)

[Unbelievable Savings At The Market](#)

[Saving Money With A Baby](#)

[Fantastic Gift Giving Ideas To Save BIG](#)

---

*brought to you by:*

<http://www.SavingSecrets.com>

© Copyright 2001-2002 GLG Marketing

[License and Agreement](#)

-----

**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**

## - Chapter 1 -



### Welcome to the Key to Saving Money Ebook v1.3

You now have in your hands a straightforward, down-to-earth guide to help you lower your monthly bills and start effectively saving money. If you follow the steps in outlined throughout this ebook you WILL save money, but how much you save is entirely up to YOU.

This may surprise you, but **7 of 10 American families DO NOT** effectively budget their money and prepare for the future!

Why is that?

Why do people fail to prepare for the future if not for their own, at least for the sake of their children and loved ones? It doesn't make sense to put off securing a sound future.

Think about it.

**You** want to retire comfortably some day. **You** hope your children will go

to college. **You** don't want to be in debt for the rest of your life. Then why not learn how to effectively tackle the money-saving process and prepare yourself for what's ahead?

This is where the **"Key to Saving Money Ebook"** comes into play. This step-by-step guide will not only help you master the budgeting process with ease, but will show you how to tackle those pesky variable bills and allow you to start building wealth. Wealth backed by numbers, not outrageous debt.

That's what you want, right?

## Follow These Steps for Success

It's important not to rush through this. For most of you, what you are about to read is a new experience, so take it one step at a time.

It takes time to learn how to effectively save money over a long period of time, so take your time to digest this ebook chapter by chapter.

Begin with the following:

**Start a money saving journal.** Jot down the tips and techniques you find in the following seven chapters. Make a note of anything you think will help. Remember that saving money is a long-term commitment. This journal will grow as you learn more money-saving tips.

**Print out the pages of this ebook.** The PRINT function has been enabled, so print the chapters you want, make notes in the margins, and highlight key points.

**Quiet Time To Yourself.** Refining your spending habits is a task you should ONLY approach when you have some quiet time to yourself. An environment that will allow you to learn and understand our unique economizing techniques so you can put them to use.

**Use the samples as guidelines.** Take advantage of the examples and Internet links throughout this ebook. Be sure to read about our SAMPLE family, the Smiths, for a detailed example of how to incorporate this money-saving information into your real life situations.



**Start A Money Saving Journal ASAP!**

## An Important Note

Throughout this ebook you will find Internet hot links underlined in blue. When you click on a link, it will open your Internet Explorer (4.0 or higher) web browser and connect you to that site (assuming you are connected to the Internet).

This linking only works with Internet Explorer. If you do not have IE, you can highlight the URL/web address, then copy and paste (or type) it to the browser you use.

There may be times when you may want to continue reading without stopping to browse through a Web site. Enter a reminder into your journal and visit the site later. One more reason it's important to take notes so you can save pertinent information.

If you haven't started compiling a money saving diary/journal, get one before you go any further! Any kind of notebook will do, just be sure you have a journal you use for no other purpose but to keep these notes in.

This is YOUR future we want you to prepare for. If you are dedicated, willing to do a little work and change a few habits, then you will reap great rewards. It all depends on YOU and the DESIRE you have to save money!

Are you ready to start the process that will lead to a financially secure future? Then click the right arrow below to move on to the next chapter.



THE

# Key To Saving Money

Version 1.3

**EBOOK**

## - Chapter 2 -



### **DO YOU REALLY WANT TO SAVE?**

Just saying you want to save money isn't going to cut it. Unfortunately all the money saving information in the world is useless unless YOU decide that saving money is something YOU WANT!

Put it this way . . .

How many exercise machines are sold today that **GUARANTEE** you'll shed ten to twenty pounds in **ONLY** sixty days? Or how about those "quit smoking" programs that promise you'll kick the habit in less than thirty days?

Guess what, these products will most likely deliver on these promises, but **ONLY** if you are mentally prepared and determined to succeed.

That new "exercise" machine you just bought still won't do the workout for you! You'll only get that well toned body when you dedicate yourself to some type of a workout routine.

The same goes for lowering bills and saving money. You will only reach your money saving goals when you devote time and energy to the task. In other words, you will only save money when you take the time to learn and research money saving techniques and actually implement them into your daily life.

Only **YOU** can make these changes in your life. Regardless of how much you read, unless you make an honest effort to save money, you will accomplish little. If the most you do is **say**, "I want to save more money," your financial status will stay the same.

Ask yourself how important saving money is to you and your family.

Is it a **PRIORITY**?

Have you had it with outrageous monthly bills?

Are you sick of living paycheck to paycheck?

Do you want to start preparing for your children's future tuition expenses?

What about for your retirement?

Want to buy a new car/home without any worries?

Keep in mind that you will not reach **YOUR** goal unless you make some type of changes. Words don't do things on their own. If you want to save more money, you must actively read this ebook and make some changes. Only then will you start saving money and achieving your goals.

## **If You Don't Care, You Won't Save**

Are you wondering what difference it would make on your budgeting efforts if you really **DID CARE** about saving money?

Think of the times when you wanted to learn something new or take up a new hobby. Maybe learning how to paint or learning how to play the piano. Did you start to practice and learn the new skill? How long did you keep it up? A few weeks? A couple of months?

Chances are, unless you were truly committed to learning the new hobby, your desire wore off rather quickly. The same will happen with your money saving efforts unless you **REALLY** care.

Do you **REALLY** want to start minimizing your expenses, lowering your monthly bills, and saving more of your money? Do you **REALLY** want to achieve your goals and be financially secure?

To show that you are committed, you need to **START NOW!** Not on Monday, not next week or even next month! If you've decided that financial security is something you REALLY want to achieve, start learning how right now!

If you are not ready to make this commitment to yourself and your family, simply save this ebook (and your free bonus) until you are ready to do so.

The **ONLY** way you get good at something, is by carefully taking every detail into consideration. Leave no stone unturned, no avenue unexplored.

## **No Negative Thoughts: Saving Is Imperative!**

Oddly enough, there are many negative stereotypes connected with living sensibly and within one's means. Many people feel that budgets are for the poor, the unimaginative, or the miserly. Shut out these lies! Such negative associations can undermine your budgeting efforts, and make it harder to put any money saving techniques into practice.

Saving money has nothing to do with poverty or welfare. By budgeting and reducing unnecessary spending, you not only manage your resources more efficiently, you give yourself a way of reaching long-term, meaningful goals.

Saving money doesn't sound so terrible when you put it that way.

Success goes hand in hand with **DEDICATION** and **DESIRE**. Successful individuals know what their goals are, and they keep looking forward to the day when they will reach them. They are **DEDICATED** to their cause, and have the **DESIRE** to achieve their goals.

If you maintain a positive attitude towards your budgeting activities, you will be much more inclined to implement various money saving techniques in order to achieve your goals.

Think of it this way: Who do you think will save more, a bitter person disgusted by the thought of having to save money, or someone who is positive, upbeat, and willing to try new things? You decide.

## **What You CAN Accomplish**

You now know the importance of **DEDICATION** and **DESIRE**, and the role they play in your money saving efforts, but are you wondering what you

can actually accomplish from these money saving exercises?

A conservative lifestyle can help you -

- save toward a new car or home
  - start making wise investments
  - start a fund for future tuition expenses
  - save for an early retirement
  - plan family vacations and trips
- just for starters . . . .**

I hope this gets you thinking of what is possible when you set your mind to lowering bills and saving money. Take a moment to reflect on your current situation. Jot down a few ideas in your "Money Saving Journal" so you'll have a list of possibilities when it comes time to decide on your actual money saving goal(s). Remember, this will ONLY benefit you and your family, so put some time and thought into it.



**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**

## - Chapter 3 -



### **THE KEY TO SAVING MONEY**

Saving money should be important to you and only you! It's your money that you are concerned about, so ignore everyone else!

It's not as if you have to walk around town with a sign that says "I SAVE MY MONEY!" Fact is, everyone wishes they could effectively budget and save their money, but they are too afraid to admit it!

Don't give others the chance to bring your hopes and dreams down, even if they do so unintentionally. Keep this "budgeting" plan to yourself and your immediate family, no one else needs to know. This way, you won't have to hear any sarcastic remarks or be on the receiving end of bad jokes.

"So what does budgeting actually accomplish?"

What you are doing is simply designing a plan for spending and saving money which will allow you to save for specific future goals, while still satisfying your current needs.

The best of both worlds!

One reason some save money is to solve or repair financial problems caused by overspending or abusing credit. Saving money in this case, is vital to set spending limits and help the individuals reestablish their credit.

But saving money isn't only for times of crisis.

A family may want to begin budgeting their money to start saving for their children's future tuition, or help save for that family dream vacation. Reduced spending in this case, can help stamp out excessive spending habits and build back a depleted savings account.

Regardless of your particular situation, it's important to learn how to effectively tackle the money saving process, and at the same time, make the whole process enjoyable and as fun as possible.

## Declaring Your Money Saving Goal

Having a meaningful, attainable goal greatly increases your chances for success. Are you wondering why?

Goals help you stay focused on the tasks at hand. Goals keep you on track. Goals give you something tangible to strive for.



You are more apt to implement money saving techniques in order to reach goals that you (and your family) consider to be important. Without a realistic objective to shoot for, your money saving activities will not last very long.

Now that you know the purpose of a money saving goal, how do you go

about determining which goals are appropriate for you?

There are hundreds of things we want, and dozens of things we may even think we need. But you first need to think of the long term. Decide what is MOST important to you (and your family) over the next five, ten or twenty years. Think of only the MOST important necessities! A new house? Retirement security? Children's education cost? A car?

Here are some ideas to get you thinking of some typical goals most of us deal with at some point in our lives.

## **TYPICAL GOALS AS WE AGE**

### **Young singles**

start savings, build investments, buy property

### **Young couples/newlyweds**

down payment on home, new car, household items

### **Families with young children**

a larger home, clothes, daycare, child-related needs, investing

### **Families with children in school**

saving for education costs, new cars

### **Couple with grown children**

retirement planning, children's weddings, vacation home, travel

### **Retirees**

budget for fixed incomes, travel, unexpected medical costs



**Decide On A -GOAL- And Go For It!**

## **Two Types Of Bills**

We all have a certain number of bills that need to be paid every month. That's expected, but who's to say all those bills need to be that specific amount? You may be surprised to know that many of these bills can be lowered relatively easily without doing much work.

In short, ALL bills can be divided into two categories - FIXED and VARIABLE. Fixed bills are those bills whose amount does not change month to month. The amount is set in stone. Fixed bills include car payments, rent, mortgage, etc. We are not interested in fixed bills. Now don't get me wrong, you may be able to lower a few of these bills, but be prepared to do more research and work.

The bills we ARE interested in are your VARIABLE bills. These are all the bills that vary depending on use or the amount you consume. These types of bills can be lowered because you have some control over them. Unlike housing costs or insurance bills, the amounts for VARIABLE bills are determined solely by use: the more you use or the more you order, the more you pay. Here are some examples of the most common VARIABLE bills:

- Electricity
- Food
- Home Telephone
- Gas
- Water
- Entertainment
- Cellular phone
- Clothing
- Gasoline
- Dining out
- Internet (ISP)
- Home Cable
- Pets
- Miscellaneous expenses

Do you find yourself with grocery bills so outrageous, you wonder if you are feeding a whole army? Or what about a monthly electric bill so large, that it makes you wince every time you look at it? Well, here's some good news: these are the bills that you can lower and save bundle!

Write this down! Commit it to memory. By lowering the amount you spend on VARIABLE bills you create the perfect money saving opportunity for yourself.

**YOUR VARIABLE BILLS = MONEY SAVING OPPORTUNITIES**

## **Eliminate Unnecessary Spending**

Over a lifetime, the **average person will spend \$720,000 on VARIABLE bills alone!** This is ALL money that is spent on just VARIABLE expenses.

How does this fit into your budgeting plan?

Instead of just settling for outrageous VARIABLE bills month after month, take matters into your own hands. If you can eliminate most, if not all of your unnecessary spending (money spent on items that aren't REALLY needed), you will find yourself with thousands of extra dollars in your pockets.

In other words, the more of your VARIABLE bills that you're able to lower, the more money you will save. Makes sense doesn't it?

Now that you are aware of the two types of bills, let's concentrate on the

VARIABLE bills that you personally have. You want to make a list of all your VARIABLE bills in a order of importance. Or in the order you would like them to be reduced. You can access SAMPLE and BLANK budgeting forms to print out by clicking the link below.

[Click Here For The FORMS Page](#)

Which VARIABLE bills should you start with?

Take the time to sit down and discuss with your husband/wife/family/roommate which VARIABLE bills have been excessive recently and which ones have the best chance of being reduced. You may find that your electric or gasoline bill has really been out of control lately or the phone bill has been unusually high. These may be a few of the VARIABLE bills you want to start lowering right away. Whatever is appropriate for your situation, that's what's important!



**Make A Detailed List Of ALL Expenses**

## Tackling Your Variable Bills

Once you have a list of VARIABLE bills in order of importance, it's time to start learning how to lower their amounts. This takes some work on your part, but it pays off big time! Soon you'll start lowering VARIABLE bills left and right, saving hundreds of dollars each and every month.

Since you're just starting out, you want to tackle your VARIABLE bills one at a time. Remember, there is no hurry. No need to try and lower twenty VARIABLE bills in thirty days. That's impossible. Not only will you get tired and frustrated trying to implement hundreds of money saving tips, the whole money saving process will drive you crazy.

Take the VARIABLE bills one at a time, in their order of importance. This way you will maximize the amount you save from each bill because you won't be distracted, worrying about the other VARIABLE bills yet. Just one at a time.

For example, if you wanted to start lowering the cost of your household electric bill, start at the beginning. First, start out researching and looking for "electric tips". Go to your local library. Use the Internet search engines to your advantage. You'll be surprised at how easy it is to find hundreds of

tips to help you lower your VARIABLE bills by simply putting your modem to work.

## HELPFUL SEARCH ENGINES

<http://www.37.com>

<http://www.askjeeves.com>

<http://www.google.com>

<http://www.overture.com>

Once you have some tips that you feel will be helpful in lowering your monthly electric bill, start implementing them into your daily routine. It helps if you just implement one tip at a time. This way, you don't get burdened with the task of implementing ten different tips at once.

You are now well on your way to lowering one of your VARIABLE bills and saving hundreds of dollars every year!



**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**

## - Chapter 4 -



### **CHALLENGE YOURSELF AND YOU WILL SUCCEED**

Now that you know how to tackle your **VARIABLE** bills, it's time to challenge yourself to save as much as possible. You want to save as much money as possible right?

Well then, this is where the **CHALLENGE** comes into play!

Take for example a track runner/sprinter who is able to run the 100m in 10.6 seconds. What do you think this runner will do next? He/She will **CHALLENGE** themselves to beat that 10.6 time the next sprint.

Point is, this runner is constantly challenging him or herself to do better. The **CHALLENGE** is to strive for a faster time, each and every time they run the 100m sprint.

Same thing applies to your money saving efforts. You want to **CHALLENGE** yourself to beat the amount you save each and every month.

When you **CHALLENGE** yourself to save as much as possible, you inspire yourself to succeed. Since you are faced with this "**CHALLENGE**" you'll start thinking "Hey, if I was able to save \$75 this month, there's no reason why I couldn't save \$85 next month."

You want to beat your savings total each and every month! For example, if you were able to save \$84 in October, your goal for November is to beat that amount. In other words, save more than \$84 in the month of November.

Once you are ready to challenge yourself, try and think of this money saving exercise as one big game. You can name this **GAME** whatever you want. Possibly incorporate your **GOAL** into the name of this budgeting **GAME**.

For example -

"Hawaii, Here We Come"

"Chevy Silverado Savings"

"Our Family Trip To Vegas"



**Name Your Game And Have Fun**

As with any game, the object is to have fun and win.

Thinking of these money saving exercises as a game will both inspire you and help you take your mind off the whole saving process. More importantly, this game can help you get your whole family involved without having to beg and plead with them to help. Remember, children **L - O - V - E** games!

Make a colorful chart or illustrated graph on which you can track your savings total. You can then post it in a location where your family can look and see their progress whenever they want.

**GET CREATIVE** and **HAVE FUN** with your money saving goals. The more pleasant and enjoyable you make this project for you and your family, the more likely you'll be to follow through with your plan and **ACTUALLY** be successful.



## Make an Illustrated Chart To Track Your Results

### Find Those Money Saving Tips!

Now that you have your **GOAL** and a name for your money saving **GAME**, you'll want to start searching for tips to help lower those pesky **VARIABLE** bills.

The following sources offer countless numbers of "money saving tips", so **BE SURE** to investigate them when you're ready to start lowering your **VARIABLE** bills. Write this list in your money saving journal!

- **Local Library**
- **INTERNET \*one of the BEST sources**
- **Magazines**
- **Television Programs**
- **Newspapers**
- **Ezines/Newsletters \*also FREE & very topic specific**
- **Radio Programs**

Put your modem to work for you. Use the search engines to your advantage. They can provide you with plenty of topic related web sites. Try this search engine that will simultaneously search **37 DIFFERENT META SEARCH ENGINES**. Your best bet to find websites that have the money saving tips you're looking for: <http://www.37.com>

Also, don't forget to sign up with various electronic newsletters and mailing lists that deliver money saving tips. They're usually **FREE** and sent directly to your email inbox, provided you have an email address. If you haven't done so already, sign up for our **FREE** bi-weekly "Money Saving Tips" newsletter that's sent out the 1st and 15th of every month. Here's the link:

<http://www.SavingSecrets.com/newsletter.html>

Your local library can also be an excellent source for money saving books and information. Get in the habit of browsing the card catalogs, computers and shelves for appropriate, helpful books. Remember to **IMMEDIATELY** add all the budgeting/saving tips you find to your "**Money Saving Journal**" so you will not lose any helpful information.

## Get Your Family Involved

I can't stress enough the importance of getting your family involved with your money saving efforts. There's power in numbers. The more hands you have helping you, the less work you'll need to do by yourself regardless of how your family is comprised; family of five, single mother raising two kids, father and son, or just two roommates.

In addition to the extra help, you will be teaching your children a life lesson! A lesson that will really come in handy when they start handling their own money.

Whatever you consider to be your immediate family, get them involved. If you sit down and explain to them your reasons/purpose for wanting to save money, they WILL see how important this is to you and start helping out, especially if they get to enjoy part of the reward afterwards.

With the whole family working toward a single goal, you won't be stuck with the task of lowering the VARIABLE bills all by yourself. Just be sure to get creative when you bring this up with your children. You have little energetic helpers right at your side so get them involved in this family activity.



### Get Your Family Involved For Extra Help

It may help to sit down and discuss a strategy with your spouse so you are both on the same page. Once you have planned your strategy, explain your objectives to your children and get them excited about this new game. Explain what reducing expenses will accomplish and even tell them why you are saving money. This will not only teach them a valuable life skill that will help them the rest of their life, but they will see first hand how to go about lowering bills, and saving money.

Short term goals, ones that the kids can understand and enjoy, can work wonders. For instance, you may want to set a goal that can be accomplished in a month or two like a Chuck E. Cheese night out or a trip to your local family amusement park or carnival. This small reward will show the children that saving money really pays off, and they'll want to do more without you having to say much of anything.

However, you must be the one who is always **IN CONTROL**. Be the leader. Explain your ideas to the members of your family. Take charge of the weekly or monthly "budget" meetings. Designate specific tasks to

each member. Take control.

Very little will be accomplished if you merely state, "we are going to save money now, so go start saving!" You need to give them direction. You need to show them HOW to find appropriate money saving tips. You need to be of assistance in order to keep their spirits alive when it seems like they may be losing interest.

This is what leaders do, and **YOU** are the leader of this money saving mission!



THE

# Key To Saving Money

Version 1.3

**EBOOK**

## - Chapter 5 -



### **BECOME A SMART SHOPPER**

Before we read about our SAMPLE family, it's important to discuss the thought process that will allow you to become a smart shopper. You may not realize it right now, but this process comes in handy when you come face to face with tempting spending opportunities. You know, the temptation to buy products you may not really need.

**Remember** - even if you are able to lower three VARIABLE bills and save \$350, what good would it do if you went out and spent that \$350 on stuff you really don't need. You'd be right back at step one, and all your money saving techniques you implemented would have been done in vain.

### **First, Let's Review**

By now, you should -

1. Know the importance of a specific money saving goal

2. Organize your VARIABLE bills in order of importance
3. Know how to go about tackling each VARIABLE bill one by one
4. Challenge yourself making this as fun as possible
5. Get the family involved with this money saving "game"

You have this all down, right?

Have you been writing notes in your money saving journal? Are you getting an idea of how your money saving agenda will work? And of course, you've probably already started outlining the path you will take in your quest to lower those outrageous VARIABLE bills.

Great!

But we're not finished yet. Remember, all the information in the world is meaningless unless you understand how to put it to use. If you are lost or confused, go back and re-read any chapter or section before moving on to the next part.

## Cost - Risk - Benefit

What does that mean - cost, risks and benefits?

Basically, this is a shopping mentality most frugal and conscientious individuals maintain **WHENEVER** they are faced with the choice to buy, or not to buy. The question every shopper should address before spending their hard earned money.

Think of this as a ritual you follow prior to purchasing **ANYTHING**. From the smallest trinket, to the most expensive gadget, get into the habit of comparing the **COST - RISK - BENEFIT**, before you spend a single dollar.

Regardless of how much it costs, get used to comparing these three important factors. For smaller, inexpensive purchases, you can simply weigh the pros and cons in your head. For larger, more expensive purchases, you should write down the benefits and consequences and discuss it with others.

### **COST**

First of all, the **COST** of the item/product you are thinking about purchasing. Is it reasonable? Will buying this product put a major dent into your spending allowance? Or can you afford to purchase this product without having to change any spending/living habits?

Get used to questioning the cost of every purchase. Ask yourself questions such as - would it be better to wait for a sale or markdown? What about buying the item/product used or borrowing from friends?

## **RISK**

What is the RISK to you and your family if you do decide to purchase a particular product? In other words, how will it affect your lives?

For example, if you were to purchase a new \$30,000 car, what affect would that have on you, your significant-other, your children, etc? Will you have to work more hours in order to get by? Will you have to cut back in other spending areas to afford this new payment? Will this added expense keep you from paying your other monthly bills with ease?

There are always RISKS to consider whenever you purchase something, especially when you purchase something with an expensive price tag. Many times we overlook these RISKS and simply buy without thinking about all the possible consequences. Keep this in mind and you'll avoid putting yourself and your family at RISK!

## **BENEFIT**

In addition to the risks associated with any new purchase, there are also some benefits to consider. At least there should be some benefits or you shouldn't even be thinking about buying it. In short, how will this product benefit you and your family? Do the benefits outweigh the risks?

To put this into perspective, imagine a large scale. The Item/Cost is in the middle of the scale, and on each side are balances. One side has the RISKS, the other side has the BENEFITS.

If you find that the BENEFITS outweigh the RISKS, then you know that the purchase is reasonable and will BENEFIT you and your family. On the other hand, if the RISKS outweigh the BENEFITS, then you may want to consider not buying that particular item. Why put you and your family at RISK if it's not going to benefit them?

Make it a habit to always compare the RISKS with the BENEFITS before buying. Not only will you find yourself becoming a more wise, careful shopper, you'll find that you do not always need to purchase these tempting items that frequently cross our paths. "Impulse" buys add up to quite a bit over time.



## Compare Risks and Benefits Before Buying Anything

### Your Spending Plan

You may be wondering what a spending plan has to do with saving money. Just so you know, SPENDING has everything to do with saving money! If you spent all your money how would you be able to save, let alone accomplish a meaningful goal? It would be impossible!

Sure it's easy to go out to the mall and spend, spend, spend, but why would you want to jeopardize your money saving efforts for bags full of useless stuff? That's not what a conservative, wise shopper would do! Smart shoppers realize the importance of planning, and ONLY buy what is absolutely necessary. This way, they maximize the amount of money that is saved because nothing is spent recklessly or haphazardly.

Many find it difficult to resist the eye catching window displays of the department stores. That's the purpose of those displays - to show the prospective customers sexy new clothes along with the latest, hottest gadgets. Then they'll hang a big sign with a four letter word - S A L E.

When we pass by, we are mesmerized at this beautiful display and proceed in to spend our money. Unfortunately, ALL the money spent is on products we DO NOT NEED. Prior to seeing that attractive window display, we weren't even going to go inside that particular store! Now, we've spent \$220 on unnecessary stuff.

This is what needs to be ELIMINATED! All those **impulse**, spur of the moment purchases.



## Eliminate Unnecessary Spending FIRST

Did you know that **OVER 40% OF ALL THE PURCHASES** we make are not **REALLY** needed?!?! That means approximately 40% of our spending money, is spent on "stuff" we DID NOT plan on even buying in the first place!

Would you consider that wise, smart shopping?

How often have you found yourself walking out of the mall, after a few

hours "browsing" with some friends, with over \$300 in clothes that you DID NOT plan to buy? In addition to the shopping, the casual \$50 luncheon here and there can really add up over time and devastate a well planned budget. Now of course, I'm not telling you to NEVER go out with your friends and have fun, just show a little self-control when you are out.



## **Only Buy the Necessities**

### **Don't Forget SEASONAL Expenses**

Another set of VARIABLE bills that you must take into account are SEASONAL expenses. These are all the VARIABLE bills that we deal with at designated times throughout the year. Here are a few examples of some of the more popular SEASONAL expenses:

**Christmas** - presents, decorations, lights

**Halloween** - costumes, candy

**Thanksgiving** - extra food

**Fourth of July** - fireworks, food

**Valentine's Day** - elegant dinners, presents

**Summer** - swim suits, related clothing/apparel

**Birthdays** - gifts, parties, food

It's very easy to overlook these expenses since they only occur once or twice a year, but keep them in mind when planning out your monthly SPENDING limit. These seasonal expenses can add up to a rather large expense, so be careful and only buy the necessities.



**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**

## - Chapter 6 -



### **MEET OUR SAMPLE FAMILY**

Now that you have an idea of how to approach the money saving process, let's put all this information into a real life example. An example that will give you an idea of how to incorporate this all this information into your family situation.

Remember, this is merely an example to get you thinking of the path you should take in order to be a successful money saver. Take the following ideas and adapt them to work best with your family.



**Model Your Plan  
After The Smith Family Example**

### **The Smith Family**

The Smiths are a family of five, consisting of Mr. and Mrs. Smith along with two boys, ten and five, and a eight year old girl.

Mr. and Mrs. Smith are interested in lowering some of their monthly VARIABLE bills in order to save more money, and also start saving for their children's future tuition expenses. This is one of the most important GOALS for the Smiths, especially since they have three children.

Since the Smiths already know their goals, the next step for them is to identify ALL of their VARIABLE bills. This way, the Smiths know exactly which bills have the best chance of being reduced and which ones they should start out with.

Mr. and Mrs. Smith proceed to list out ALL their VARIABLE bills using the form provided within this Ebook - [Click Here for FORMS page](#)

In order to not leave out any VARIABLE bills, the Smiths search through their records - checkbook register, bank statements, documentation, etc... Doing so, the Smiths will be able to get exact amounts for each bill and also not leave out any VARIABLE bills.

## **Tackling Their Variable Bills**

Now that the Smiths have a list of all their VARIABLE bills, they want to organize the bills in an order of importance. In an order in which they will be tackled.

So the Smiths proceed to organize the bills into a numerical order, with the bills they want to lower first, immediately followed by the rest of the VARIABLE bills as they see fit.

Since the Smiths do not want to be overwhelmed with countless numbers of tasks, they decide to set three objectives to accomplish within the first two months of budgeting. These three objectives happen to be three of the VARIABLE bills that the Smiths feel can be drastically lowered and help them start saving money within the first month. They feel it's important to start with bills that can be lowered rather easily, without doing much work, in order to prove to the whole family (children included) that budgeting really does pay off.

### **THE SMITHS FIRST THREE OBJECTIVES**

**1. Electric Bill** - has been really excessive recently do to an "overuse" of the AC along with careless light and television use.

**2. Phone & Cell Phones** - the monthly phone bills, both home and mobile, have become a serious expense and the Smiths want desperately to reduce these amounts.

**3. Food Expense** - the Smiths want to take a good look at their food expense and try and become wiser grocery shoppers in addition to cutting down on restaurant outings.

These three objectives are VARIABLE bills that the Smiths feel can be lowered relatively easily by implementing various money saving tips. And since these three bills have been quite excessive over the past several months, they hope to lower these three bills quickly, and at the same time get their children involved with this new economized lifestyle.

## Starting With Objective Number One

As stated earlier, the Smiths are in no hurry to try and lower every single VARIABLE bill that they have. They realize that learning to budget and save money takes time and especially patience. They know that if they try to do too much at first, they may get frustrated and quit the whole budgeting plan altogether.

This is something the Smiths **DO NOT** want to happen!

If they quit their money saving plan, how can they hope to accomplish their goals and save enough for their children's future tuition expenses? The Smiths realize this, and in turn, are taking their time with this new undertaking.

Since the ELECTRIC bill is number one on their objectives list, Mr. and Mrs. Smith decide to start actively looking for money saving tips related to the household electric bill. To make it easier, they divide the task. Mrs. Smith agrees to search the Internet for web sites containing articles, tips, or advice regarding electricity, and Mr. Smith agrees to check the local library for books, magazines, or periodicals containing tips on energy saving related to electricity.

Two hours later, Mr. and Mrs. Smith are at the kitchen table comparing notes and other pertinent information they gathered.

The next task is to organize a list of electric tips from the information they were able to get from their searches. This list will not only serve as a guide to help the Smiths save on their electric bill but it will also help them keep track of the tips as they are implemented. Again, they used the "TIPS FORM" that's included within this ebook.

[Click Here For FORMS Page](#)

## THE SMITHS ELECTRIC TIPS

1. Change to lower wattage light bulbs  -DONE
2. Install ceiling fans (reduce AC & circulate hot air)  -DONE
3. Lower temperature on water heater & refrigerator  -DONE
4. Insulate attic area and access panels  -DONE
5. Check for air leaks and drafts and seal/caulk  -DONE
6. ALWAYS turn off appliances when not in use (ie: TV)  -DONE

etc....

Even though the Smiths have developed this list of "electric tips", they will continue searching for additional material that will help them save even more off their monthly electric bill. Always try and exceed expectations. Sure the Smiths were able to find 10+ tips, but why not find twenty or thirty?

Now don't get me wrong, finding ten tips **IS** an excellent start, but finding more will **only benefit** the Smiths, so they'll keep searching and adding to their list over the next few months in an attempt to maximize the amount they are able to save off this one bill.

If you are wondering how the Smiths were able to get their children involved with these "electricity tips", this is what they did -

Although the children are unable to install ceiling fans and insulate the attic, the children were taught about the importance of conservation, and how it is wasteful to leave appliances on when they are not being used (television, lights, radios, etc...). The Smiths designated their 10 year old to be the "electric supervisor" which meant that no one could go outside to play until the "supervisor" checked all the rooms for OFF status. All lights, televisions, radios, etc... in the OFF position.

The two eldest children also helped Mr. Smith search each and every room for any drafts and/or air leaks (spaces in between windows, doors and walls) where air can get in and out. The children now know that these

small spaces where outside air comes in can drastically increase the heating and cooling cost for the home. Their children were also able to help out with the library and Internet searches which Mr. & Mrs. Smith were thankful for.

## Moving On To Objective Number Two

The Smiths will not move on to the next VARIABLE bill (objective two) until they are satisfied with their electricity reduction efforts thus far. In other words, the Smiths will not move on to lowering their monthly phone bills (objective #2) until they have a good grasp on reducing their electric bill AND they have actually seen a decrease in electrical usage. This can be accomplished by reviewing next months' bill, calling electric company to inquire about recent usage, etc...

Remember, the Smiths are in NO hurry to reduce all of their VARIABLE bills. They want to be sure that each and every VARIABLE bills gets its chance to be researched and lowered, one by one. There's no hurry. The Smiths know that they will be budgeting/saving for the next ten or twenty years, so it's important to them that they have a good understanding of how each VARIABLE bill is properly lowered and reduced so they can maximize their savings.

## Actually Saving Their Savings

Now that the Smiths have learned what it takes to lower their VARIABLE bills, they want to be sure that the money they save from each bill, is **actually SAVED**. What good would it do the Smiths if they simply spent the money they've worked so hard to save? They would build no substantial wealth and most likely not save enough for their children's future tuition expenses.

So Mr. And Mrs. Smith decide to open a separate savings account specifically devoted for the money they save off their VARIABLE bills. Thus, each and every time they find themselves with a VARIABLE bill that is lower than its predecessor, that extra money is immediately deposited into this "special" savings account.

For example, the Smiths know that over the past two months, their electric bill has been approximately \$165. After implementing the tips they've found, the Smiths were able to lower their electric bill to \$75 the following month. The following day, Mrs. Smith happily deposited \$90 into their special savings account, and so on, and so on.

For the Smiths, that **\$165 is the standard** that ALL future electric bills will

try and beat. The money that is saved, will immediately be put into their specially designated savings account.

For your family, look back over the past several months, and see what the average amounts have been. You can then set this specific amount to be YOUR standard to beat each and every month.

## Summary

Once the Smiths were able to get past the first VARIABLE bill, they understood what it takes to lower their other VARIABLE bills. They found that the hardest part of this whole process was getting past the first one or two bills. However, once this was done, everything started working smoothly because they now know the steps to take to lower each and every VARIABLE bill.

Now, six months since they first started lowering VARIABLE bills, the Smiths are saving **approximately \$700 a month** which averages out to be **\$8,400 a year!**

They are ECSTATIC because this is money they were NEVER able to save before. Now, if they stay on track, **\$8,400 a year will come out to \$168,000 in twenty years!**

Pretty good for just lowering some VARIABLE bills, don't you think?

Remember, budgeting, lowering bills, and saving money is just like any other new hobby or undertaking. You have to get used to the routine before it becomes natural.

Don't let this be a cumbersome task you hate and despise. Have fun and be creative. Always keep in mind the overall purpose for lowering your bills and saving money and you WILL achieve your financial goals!



**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**

## - Chapter 7 -



### **ACHIEVING YOUR GOALS**

While you are going through the process of saving money, always keep in mind the purpose of your efforts: to achieve your goals. Never forget or lose sight of your goals!

Don't let your money saving quest bring you headaches or frustration. That's why turning these exercises into a game will help alleviate any stress, frustration, or negative energy that may accumulate. Make the budgeting exercises as appealing and fun as possible!

Implementing a 'game' will also get your family more involved with the activities. Children love games, and children love to help out and work together with their parents. It's a family objective so have EVERYONE help out.

Even if it's just a small task, let your children get involved and participate as much as possible. You can even have a "Budget Meeting" once or twice a month where the family sits down to talk about what has been saved, and bring up any new ideas you or they have thought up. This

would also be a good time for you, as parents, to remind them of the PURPOSE for saving money (emphasizing your goals), provide assistance, and answer any questions they might have.

If you are implementing these money saving tips and strategies just on your own, or with your significant other, you can still use the "game" approach. This "game" will help you think of these exercises lightheartedly, where you are simply challenging yourself to save as much as possible.

## **Implement Those Tips And Ideas!**

You will save as much as you want to save, but not by simply wishing it be done. As you read with our sample family the Smiths, tasks were divided and then afterwards, collaboration took place. Do the same with your family.

Aside from searching the Internet and your local library, be sure to use these two sources for money saving tips.

Use the BONUS CHAPTERS in this Ebook to start lowering some of your VARIABLE bills:

### [Bonus Ebook Sections](#)

Browse our FREE money saving article library for more tips and money saving information

<http://www.SavingSecrets.com/articles.html>

From this moment on, adopt the mindset of a conservative spender and an aggressive money saver. When you are at the mall, don't spend money on things you don't need. Wise shoppers always think ahead and plan out their purchases so they buy only what they absolutely need. Conservative spenders monitor their household avoiding any wasteful, excessive use. Limiting your utility usage alone can save you thousands each and every year.

Conservative spenders also watch out for splurges and avoid them at all costs. One family outing to a restaurant can often pay for a whole week of groceries!

## **Track Your Results**

As you know from the Smith family example, tracking your results is one of the MOST important steps to the money saving process. If you do not track results, the money you save from your VARIABLE bills will never be actually saved. That's the reason it's extremely beneficial to open a separate savings account specifically designated for the money you save off your VARIABLE bills.



Since you have this special savings account, you can easily tell how much you have saved by simply looking at your monthly statement. This account will also help prevent you from accidentally spending the money since you don't have direct physical access to the money.



**Don't Spend Your Savings.  
You've worked hard for it.**

## **Revise - Adapt - Change**

Keep in mind that these money saving exercises are ALL new to you. Budgeting, saving money, lowering bills, nothing will be perfect the first time, so don't expect it to be.

Do you think Edison invented the light bulb on his first attempt? Of course not! There were dozens and dozens of failed attempts, but this learning process gave way to his success. He revised his methods and adapted to the new found information. He was also not afraid to change his theory and models to make way for new beliefs and opportunities. Same goes for you.

Don't be afraid to make mistakes, or be unsuccessful with certain money saving techniques. It's OK. It will happen. Point is, it's important to Revise, Adapt, and Change when necessary. If something does not work, make the necessary revisions and try it again. This process is expected and it's a sign of someone striving for success.



THE

# Key To Saving Money

Version 1.3

**EBOOK**

## - Chapter 8 -



### WHAT YOU CAN ACCOMPLISH

I've said this before, and I'll say it again, "You will ONLY accomplish what you truly want to accomplish!". Your entire money saving efforts depend on you and only you. So . . . .

**Have you read this ebook in its entirety?**

**Have you been taking notes in your money saving "journal"?**

**Have you participated in the exercises and followed the examples?**

**Do you have an idea of where to begin saving money?**

You CAN accomplish your goals regardless of what they happen to be, but you have to be willing to make a few sacrifices! Is it worth it? It all depends on how important your goals are to you and your family. If you REALLY want that "dream" home, some work will need to be done and some money saved. Right? Are you willing to put in the time and energy to achieve your dream(s)?

Sure we'd all love to have everything given to us, but unfortunately, life does not work like that. To get what you want, you must work for it.

In this case, in order to save money, you need to do some research, find saving tips, and implement them in order to lower those outrageous VARIABLE bills. If you spend the time to develop a well-thought out plan and get your family involved in implementing the techniques you find, then you are well on your way to a successful money saving campaign.

## **Where To Start**

If you read and understand the seven previous chapters, you should already have an idea of where to begin in the money saving process. But just to make it easier, ALL the links and tasks that were included throughout the "Key To Saving Money" are below.

### **1 - Define Your Goals**

#### **2 - VARIABLE Bills**

**Make An Ordinal List**

**Sample List:** [Variables.doc](#) or [Variables.pdf](#)

**Blank Form:** [Variable.doc](#) or [Variable.pdf](#)

#### **3 - Research & Find Tips**

**Bonus Chapters:** [Access Here](#)

**Over 50+ Money Saving Articles:** [articles.html](#)

**Free Email Newsletter:** [newsletter.html](#)

**Search Engines:**

<http://www.37.com>

<http://www.yahoo.com>

<http://www.google.com>

<http://www.overture.com>

#### **4 - Implement Those Tips**

**Sample Tips Form:** [Tip.doc](#) or [Tip.pdf](#)

**Blank Tips Form:** [Tips.doc](#) or [Tips.pdf](#)

#### **5 - Track Your Results**

**Save Your Savings**

**Variable Bill Tracker:** [Tracker.doc](#) or [Tracker.pdf](#)

**\* Complete Listing of Forms - [Click Here](#)**

\* Don't forget our **SAMPLE** family - [The Smith Family Example](#)



**Use The Printable Forms  
To Your Advantage**

## Use Your **BONUS** Chapters

Don't forget to use the bonus chapters that are included within this **new version 1.3** of the "*Key To Saving Money*" Ebook.

Once you are finished with this ebook, use these **BONUS** sections to start lowering some of those **VARIABLE** bills without having to do all the research and work yourself. These **BONUS** sections have been compiled into this package, so everything is accessible with a click of the mouse!

[Click Here To Access \*\*BONUS\*\* Chapters](#)

## **CONCLUSION**

I hope you now see what can be accomplished by simply taking the time to research and implement money saving techniques in order to lower your **VARIABLE** bills. Challenge yourself to save as much as possible. I want you to be successful and achieve your goals. I want the "**Key To Saving Money**" **Ebook** to have a dramatic impact on your life and be the catalyst of a money saving success story.

Don't feel as though you are in this money saving task all by yourself. You are **NOT ALONE!** There's a wealth of information out there at your disposal. It's up to **YOU** to retrieve it!

Use our **FREE** resources to your advantage to help take some of that work off your hands. Our newsletter and web site provide a service, so be sure to put them to use! <http://www.SavingSecrets.com>

If you ever find yourself lost or confused about your money saving plan and it seems utterly hopeless, send me a note describing your particular situation. I **PROMISE** to get back to you in a reasonable amount of time!

On that note, I hope you'll also write to keep me posted about your money saving **SUCSESSES**. I love to hear from readers who are having success

with budgeting and saving money. So let me know if you are successfully saving money, lowering bills, and on your way to reaching your **GOALS!**

Hope to hear from you soon!

**Sincerely,**  
**Gregory L. Gomez**  
**Owner & Operator**  
<http://www.SavingSecrets.com>

~~~~~



-----

**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**

## **Sample Budget Forms**

These sample, printable budget forms are available in two formats. Select the format that is most suitable for your computer system.

In order to view the WORD format, you will need to have Microsoft Word 97 or higher installed on your computer. In order to view the PDF format, you will need Adobe's Acrobat Reader installed on your computer system.

You can download the FREE Adobe Reader at this URL:  
<http://www.adobe.com/products/acrobat/readstep2.html>

-----

### **Sample Variable Bills List**

[Microsoft Word](#) - - - [Adobe PDF](#)

### **Blank Variable Bill List**

[Microsoft Word](#) - - - [Adobe PDF](#)

### **Sample Money Saving Tips List**

[Microsoft Word](#) - - - [Adobe PDF](#)

## **Blank Money Saving Tips List**

[Microsoft Word](#) - - - [Adobe PDF](#)

## **Blank Variable Tracker Form**

[Microsoft Word](#) - - - [Adobe PDF](#)



---

*brought to you by:*

<http://www.SavingSecrets.com>

© Copyright 2001-2002 GLG Marketing - [License and Agreement](#)

## VARIABLE LIST

- |     |               |               |     |               |               |
|-----|---------------|---------------|-----|---------------|---------------|
| 1.  | ELECTRIC BILL | <u>  X  </u>  | 11. | DINING OUT    | <u>      </u> |
| 2.  | PHONE BILL    | <u>      </u> | 12. | INTERNET      | <u>      </u> |
| 3.  | GAS BILL      | <u>  X  </u>  | 13. | ENTERTAINMENT | <u>      </u> |
| 4.  | CABLE BILL    | <u>      </u> | 14. | WATER BILL    | <u>      </u> |
| 5.  | PRESENTS      | <u>      </u> | 15. | _____         | <u>      </u> |
| 6.  | FOOD BILL     | <u>      </u> | 16. | _____         | <u>      </u> |
| 7.  | CELLULAR      | <u>  X  </u>  | 17. | _____         | <u>      </u> |
| 8.  | INSURANCE     | <u>      </u> | 18. | _____         | <u>      </u> |
| 9.  | CLOTHES       | <u>      </u> | 19. | _____         | <u>      </u> |
| 10. | PETS          | <u>      </u> | 20. | _____         | <u>      </u> |

# VARIABLE LIST

1. \_\_\_\_\_

11. \_\_\_\_\_

2. \_\_\_\_\_

12. \_\_\_\_\_

3. \_\_\_\_\_

13. \_\_\_\_\_

4. \_\_\_\_\_

14. \_\_\_\_\_

5. \_\_\_\_\_

15. \_\_\_\_\_

6. \_\_\_\_\_

16. \_\_\_\_\_

7. \_\_\_\_\_

17. \_\_\_\_\_

8. \_\_\_\_\_

18. \_\_\_\_\_

9. \_\_\_\_\_

19. \_\_\_\_\_

10. \_\_\_\_\_

20. \_\_\_\_\_

# TIPS LIST

\_\_\_\_\_ELECTRICITY\_\_\_\_\_Variable Bill

## ACCOMPLISHED?

- |                                                                                                                          |                      |                     |
|--------------------------------------------------------------------------------------------------------------------------|----------------------|---------------------|
| 1. Turn off ALL electrical appliances when they are not in use – television, radio, games, lights                        | <u>  X  </u><br>yes  | <u>      </u><br>no |
| 2. ONLY use heater and AC when absolutely necessary                                                                      | <u>  X  </u><br>yes  | <u>      </u><br>no |
| 3. Insulate the home – attic, crawl spaces – and caulk/seal any air holes and drafts.                                    | <u>      </u><br>yes | <u>      </u><br>no |
| 4. Adjust the refrigerator to a more cost efficient degrees setting                                                      | <u>  X  </u><br>yes  | <u>      </u><br>no |
| 5. Install ceiling fans throughout the house to circulate hot air throughout the house (winter), & cool in warmer months | <u>      </u><br>yes | <u>      </u><br>no |
| 6. Replace light fixtures with lower wattage bulbs.                                                                      | <u>  X  </u><br>yes  | <u>      </u><br>no |
| 7. ETC.....                                                                                                              |                      |                     |

# TIPS LIST

Variable Bill

## ACCOMPLISHED?

|                    |              |             |
|--------------------|--------------|-------------|
| 1. _____<br>_____  | _____<br>yes | _____<br>no |
| 2. _____<br>_____  | _____<br>yes | _____<br>no |
| 3. _____<br>_____  | _____<br>yes | _____<br>no |
| 4. _____<br>_____  | _____<br>yes | _____<br>no |
| 5. _____<br>_____  | _____<br>yes | _____<br>no |
| 6. _____<br>_____  | _____<br>yes | _____<br>no |
| 7. _____<br>_____  | _____<br>yes | _____<br>no |
| 8. _____<br>_____  | _____<br>yes | _____<br>no |
| 9. _____<br>_____  | _____<br>yes | _____<br>no |
| 10. _____<br>_____ | _____<br>yes | _____<br>no |



**Variable Bill** \_\_\_\_\_

\_\_\_\_\_  
**Fall – Winter**

\_\_\_\_\_  
**Spring – Summer**

\_\_\_\_\_ **Sept**

**Mar** \_\_\_\_\_

\_\_\_\_\_ **Oct**

**Apr** \_\_\_\_\_

\_\_\_\_\_ **Nov**

**May** \_\_\_\_\_

\_\_\_\_\_ **Dec**

**June** \_\_\_\_\_

\_\_\_\_\_ **Jan**

**Jul** \_\_\_\_\_

\_\_\_\_\_ **Feb**

**Aug** \_\_\_\_\_

-----

**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**



## TEN MONEY SAVING TIPS WHEN DINING OUT

Here are some tips that can help you save money when dining out. Keep in mind that these tips are intended to help you save money when dining out at a restaurant type setting.

In other words, these tips will not be related to fast food establishments for their food is already priced reasonably.

### **TEN TIPS:**

- If you can choose the time of day, breakfast meals are usually lower in cost. If that's not possible, dine out during lunch or brunch time, which tends to be cheaper than at dinner time.
- Dine out during the week rather than on the weekend. Most all restaurants offer weekly specials where you'll find prices that are much lower than usual.
- If you have a family, go to places that offer children's menus with low priced meals.

- If you are not a big eater, share an entree with someone else and order an appetizer to supplement your meal.
- Try and avoid alcoholic drinks and desserts since their markup is very high. \$4.50 for a beer is just not worth it!
- Your local city newspaper should have coupons for many of the popular restaurants in your area. Take a look and see what's available to you.
- If you dine out alot, it may be more economical to buy a coupon book of restaurants in your area or a "frequent dining card". You'll find lots of 2-for-1 and 50% off coupons that can add up to big savings.
- If you eat out and you have a huge appetite, go for the all-you-can-eat buffets. That might be all you need for the day! :-)
- If you own a business, dining out for business purposes is a legitimate expense you can write off. Check with your local tax laws for the percentage allowed.
- Last but not least, why not cook? Not only is it much healthier, but you'll save hundreds if not thousands of dollars every year.

## **CONCLUSION**

Most everyone enjoys eating out from time to time. However this can get quite expensive especially if you eat out on a regular basis.

Think out it this way. If you are able to change a few eating habits, you might find yourself saving hundreds if not thousands of dollars each year.



-----  
**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**



## ECONOMIZE YOUR HOME

Many don't realize that our basic utility bills provide the perfect money saving opportunity for practically every household!

Especially with today's energy crisis so prevalent throughout many of the states, you've probably heard this term - **conservation**.

Guess what, conservation really means "using less". Using less energy, means you are spending less money. Inevitably, conservation goes hand in hand with saving money.

We sometimes lose sight of the fact that the water, gas and electricity we use in our homes, always comes back to us in the form of a lovely bill. Use the tips below and you may be surprised to find yourself saving \$1000 or more every year.

**ELECTRIC**

~~~~~

- \* Fans can really cool a house in warmer months if set up properly. Ideally, you want to set up fans to draw in cool air (shady side of house) and circulate into the warmer areas.
- \* Get in the habit of turning off ALL lights and appliances that are not being used. You'll be surprised at how quickly the energy savings will add up.
- \* **TURN THE TV OFF!** Did you know that leaving the television on is the number one electricity waster in the world? When everyone is finished watching television, especially before going to sleep, turn it off.
- \* Replace all "non-reading" lights with lower wattage light bulbs or possibly the new "energy plus" bulbs for even more savings over time.
- \* Get in the habit of hanging your clothes to dry, possibly on a clothesline in a bathroom.
- \* Insulate! Insulate! Insulate! our number one money saving tip! Check the weather stripping around doors and windows. Caulk or foam insulate any place where outside air has a chance to get in. Don't forget to insulate your attic floor with either "roll" or "loose-fill" insulation.
- \* Long Term - Install ceiling fans throughout the house. You can then start decrease A/C usage and during winter months, the fans will help circulate warm air throughout the house.
- \* Long Term - Plant tall shrubs and bushes. Not only will this beautify your property, but also shade your home causing less need for the A/C in summer months and help block out harsh winds in colder months.

## **WATER**

~~~~~

- \* Check to make sure none of the faucets & spigots in your household are leaking/dripping. A slow dripping faucet can accumulate over two gallons per hour.
- \* When watering the garden, set a schedule and try to water in the early morning hours to help minimize evaporation (between 6am-8am)
- \* Avoid taking baths and long showers.
- \* Leave the faucet OFF when you are brushing your teeth or shaving. Only turn it on when needed.

\* If you must wash your car at home, only turn on the hose when you're rinsing.

## **GAS**

~~~~~

\* During winter months, light a fire for warmth instead of using the central heating unit. Wood is still cheaper than gas. \* check and make sure fireplace is working properly

\* Wear seasonal appropriate clothing around the house. Get used to wearing sweaters and pants during winter months. You'll find that you won't need to turn the heat up as high.

\* Lower the temperature on your gas water heater. You really don't need water heated up to 180 degrees. Lower it a bit and save.

\* Turn off stove and oven a few minutes before time is up. Residual heat will finish the job perfectly.

## **PHONE**

~~~~~

\* Compare the prices of various long distance providers and ask the representative which plan provides you the greatest savings based on your calling history. With all the long distance companies on the market, don't be afraid to change to one that's more appropriate for you.

\* Get used to email and the Internet! It costs little to nothing to use, and now with instant chatting services like Yahoo Messenger, here's the perfect money saving opportunity.

\* Find a good reason to have people call you. You can even come up with a good excuse for them to "call you back".

## **HAVE A FAMILY? MAKE A GAME**

~~~~~

If you have a family, turn this utility saving exercise into a GAME! Make some type of 'agreement' with all the family members where the savings accumulated each month will be put into a 'savings jar'. Then after six months or a years time, a nice vacation can be arranged.

Sit down with everyone when the bills come and compare the savings from month to month. Not only can this be an educational experience for your children, but it's the perfect opportunity to get the whole family involved working towards a goal.



-----  
**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**



## ORGANIZATION IS YOUR KEY TO SANITY

Has the repetition of daily life jammed you into auto pilot? Do you find yourself constantly saying 'Where did all the hours of the day go?'. Here's the deal.

Time is our most important asset. Without it, we do not exist, we can accomplish nothing. Fact is, you and only you, make the decisions of what to do with the time you have. Period.

Think about this, there are a whole 24 hours in a single day, why is it then, the day passes by in a blink of an eye, occasionally with little accomplished on our part?

Months pass like weeks, weeks like days, hours like minutes. It's imperative to know how you manage the time in your day. If you adopt the notion that you are in control of your time, you WILL accomplish what you want, when you want.

The more efficient you are with your time, the more productive you will be and the more work you will get done. Start now by following these efficiency

steps and maximize the time in your day.

## **TIME LOG**

~~~~~

How can you improve time management unless you know how you are spending your time?

Simply carry a small pocket sized notepad around with you for a couple days. Log the various activities you do throughout the day. From the time you get up until the time you go to bed, write down everything you do.

You will then be able to see how and where you are spending the time in your day.

## **SET YOUR PRIORITIES**

~~~~~

Prioritize the things you have to do on a scale of importance. What is most important? What is least important?

List them in order of importance. This way, you will visually be able to see what needs to be done, and in what order.

## **PLAN YOUR DAY**

~~~~~

Nothing can be better than having a plan for every day. In other words, a plan for what you are going to accomplish on that particular day.

What is the most important thing you need to do today? This is what you have to decide. What can you accomplish in the morning before work? Chores and errands that need to be taken care of after work. What else? Be productive.

One thing to remember, try not to overload yourself with too many things to do. This will only cause you frustration and make it seem like its a lost cause.

Complete one task at a time and then move on to the next item of business.

## **REVIEW YOUR PLAN**

~~~~~

Look over what you've planned. How does it look? It's important to plan the day in order to maximize the time you have.

For example, if you are going into town to drop some mail off, take care of other errands that need to be done. You'll save a ton of time if you take care number of errands in one trip.

## END OF THE DAY

~~~~~

If there is one time saving tip that you take away from this article, use this one.

At the end of every day, plan out your "agenda" for the next day. Nothing complicated. Nothing elaborate. Just small notes reminding you what needs to be done the following day.

When you wake up in the morning, you will already have a plan to keep you focused on the task(s) that need to be done. The more efficient you are with your time, the more productive you will be and the more work you will get done.

In most cases, feeling organized goes hand in hand with being organized, and being organized allows you to get more work done in the time you have.

Think of it this way, with all that "extra" time you'll have, you can take a nice nap in a cozy hammock after a good dinner.

Sounds good doesn't it? :-)



-----  
**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**



## SAVE MONEY ON AUTO INSURANCE

Nowadays, it seems as though there are just as many auto insurance companies as there are gas stations. If you think about it though, this can work wonders for you if you are willing to take the time to do a little 'investigative' work.

Review your auto insurance policy. It can't hurt, and you might find that small changes can save you hundreds of dollars off your insurance ( ie: raising the deductible, drop towing if you have AAA, etc...)

Be a competitive auto insurance shopper! With all the insurance companies and agencies out there, why not call a few up and get a free estimate?

The insurance agent you speak with will ask you for a few bits of information: type of car, year, model, driving experience, tickets on record.

He/she will then ask you for the type of coverage you are interested in, maybe give you a few options and then quote you a price. It's that easy!

Most importantly, be sure to check with the agent to see if you qualify for

any insurance 'discounts'. Here are some of the more popular auto insurance discounts that most companies offer:

### **Accident-Free**

After three years without a chargeable accident, policyholders will typically get a 10% break on collision, comprehensive and several other coverages; after six years, the discount rises to 15%.

### **Multiple Automobiles**

Insuring more than one car with the same company can mean a discount of 15% on most coverages.

### **Short Annual Mileage**

If you drive your car less than 7,500 miles a year, you may get about 15% off.

### **Good student**

Discounts are available students who have at least a B average. If the student is off at school more than 100 miles away, ask about an additional discount.

### **Over Age 50**

If you're 50 or older you can usually get a lower insurance rate.

### **Defensive Driving Course**

If you complete a course sponsored by your state, you'll often be eligible for a discount. This discount usually applies only to drivers age 55 and up.

### **Passive Restraints**

If your car has airbags or automatic seatbelts, you may save money off your auto insurance. Antilock brakes will also get you a break at some insurers and in some states.

### **Antitheft Devices**

Depending on your state and the type of device, you could save up to 15% of your comprehensive premium.

This should have given you some ideas and got you thinking about some

possible auto insurance saving opportunities.

Look into your current insurance policy. You might find that after only doing a little research, you'll be saving \$200-\$800 a year. It's well worth an hour or two of your time, don't you think?



-----  
**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**



## **BUYING THE PERFECT COMPUTER FOR CHEAP**

Are you thinking about buying a new computer packed with a 950mhz processor, 256MB ram and a 50 gigabyte hard drive?

Well before you go out and spend all your hard earned money, here's a small point to consider . . . .

Do YOU really need a computer that powerful? Do you?????

Before you plop down \$2,000+ for one of these 'super computers', ask yourself if you really need all of that computing power!

How are you supposed to know how MUCH computing "power" you'll need?

First of all, ask yourself what will you be using the computer for. What type of work and tasks will you be doing? What programs will you be using? What type of files will you be opening and working with?

If you are like most computer users, most likely you work within a word processor or spreadsheet application (Microsoft Word & Excel) and use the

Internet for email, research/browsing, etc. Why not save \$1,500 or more by going with a AMD, K-6, or Celeron system (non-Pentium)?

If you haven't noticed, computer prices are dropping faster than you can say "I wish I had a Pentium IV!"

Well maybe not that fast, but at the rate technology is advancing, prices will continue to drop dramatically in order to keep up with the ever changing world of electronics.

As of January 15, 2002, we found a COMPLETE computer selling for ONLY \$349 (plus tax)! It sports a 600mhz Intel Celeron processor with 64MB (up to 256MB), a 6.0GB hard drive, 56K modem, 40XCDrom AND EVEN a 17" monitor!

[\\*Price found in Los Angeles Times, Fry's Electronic Advertisement](#)

And this price is from a few months ago! Imagine what you could find today?

Now that you know this, the important question to ask yourself is - Should you buy a sub \$500 computer, or spend several thousand on a 'speedster'? It all depends on your answer to: What will you be using the computer for?

If you are a video editor or graphics designer who never closes Photoshop or Illustrator working with multiple windows, and gigabyte draining files, then definitely think of a more powerful setup.

But if you fit in more along the lines of a "typical" computer user, you can easily get by with a 600MHZ, 64MB system which will accommodate all of your computing needs.

Take this into consideration when you go out shopping for a new system and you could save yourself 1000+ dollars!



-----  
**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**



## UNBELIEVABLE SAVINGS AT THE MARKET

Are you interested in saving money off your grocery bills? If so, then a few "Smart Shopper" tips are all you need to start saving hundreds off your grocery bills!

However you must make a few changes in the manner you shop for groceries. If you are willing to do so, just follow these shopping tips and you'll be well on your way to saving a pocketful.

### **Let's Begin**

~~~~~

Can you believe that impulse buying accounts for 20%-50% of our total grocery bill every time we shop! If you add up all these unnecessary items you buy every month, you can imagine how much you could save.

First, BEFORE you go shopping, . . . Take the time to list EXACTLY what you need!

Before you go to the supermarket, make a list of everything you need to

buy. This really helps cut down on impulse buying. You know, the kind of buying we do when we pass by the candy aisle, and throw a couple bars in our basket!

Now when you are shopping, tell yourself: "Just get what's on the LIST!" Period. End of story. No impulse buying. No extra spending!

Train yourself to live by this rule.

When you have a list to go by, it helps keep you from getting distracted by all those "goodies" lining the aisles. You can then concentrate on getting just what's ON THE LIST!

**SECONDLY . . .** Go shopping for your groceries on a FULL stomach!

Sound funny? Well it's a proven fact! When we shop for our 'food' on a full stomach, we are far less likely to purchase items we don't need or want.

When we're "full", we do not get those cravings when walking by the cookie shelf, or ice-cream aisle.

Try it the next time you go to the supermarket. Compare the receipts from your previous grocery trip. You'll see a difference!

**DON'T FORGET . . .** When you're able to buy a larger quantity at discounted prices - JUMP ON IT!

Get in the habit of utilizing all the wonderful kitchen storage facilities that we all have! Our cupboards and freezers were made for a purpose, so put them to use!

Get yourself some good containers (tupperware) of various sizes and develop a system. You'll find that you can buy meat and poultry in larger quantities for much cheaper than usual.

Why not divide the bigger portion up into smaller quantities, and store them in your tightly sealed containers and freeze until needed? You can do the same with bread, cereal, cheeses, lunch meat, and practically anything else! Use your imagination!

**FINALLY . . .** Use these valuable tips and you will start saving money!

If you are only able to take one idea from this article, you will save money every month. Take the time to reflect on your style of shopping. You might find that you spend a little too much on unnecessary items.

Better yet, use this as an opportunity to start that "diet" that everyone post-pones for some reason or another.

Now that you have your "LIST" and are a smarter, wiser shopper, you can eliminate all those fat, calorie packed items! Why not? Not only will you be saving money, but you'll be getting healthier at the same time.

Killing two birds with one stone . . . metaphorically speaking :-)



-----  
**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**



## SAVING MONEY WITH A BABY

Here are five money saving tactics that can really come in handy if you have newborns or young children and would like to save money off a few of the many expenses that you have.

1. Borrow items that your friends, neighbors, or family members are no longer using anymore. Graciously accept all second hand gifts people no longer need. Keep what you can use, get rid of, or sell what you can not.

Think of all the people you know who have a small two or three year old. They are perfect candidates to ask for any unwanted baby equipment. Their children are already past this stage.

Your friends really do not need the 'baby stuff' any more (at least for the moment), and would probably be more than happy to either loan or give the items to you.

2. Whenever possible, buy items and clothing used. At first this might seem

ridiculous or unimaginable to some, but really consider this money saving opportunity. You will save up to 95% off what you would normally pay in stores.

Kids grow quickly, too quickly it seems. Over four feet in less than ten years! That means lots and lots of clothes.

Unbelievable bargains can be found at yard/garage sales, flea markets, pennysaver/classified advertisements, online auction and swap sites provide possible money saving opportunities for you and your family.

NOTE: You will not be buying dirty, worn out clothes with numerous holes all over the place. Even the seller knows that NO ONE will buy that!

The clothes at these sales are usually in near mint condition and are only being sold because their own children outgrew them. The sellers just want to get rid of them and you'll usually get a fantastic bargain.

Aside from clothing, you can also find tons of baby related items up for sale. Cribs, walkers, car seats, strollers, changing tables, play pens, baby monitors, all for pennies on the dollar.

Remember, these people you're buying from all have children who have outgrown these products, so it's all junk, in a matter of speaking. Score on a deal when you can.

**3.** Put off unnecessary, expensive purchases until you can either find a lower price, or can save up the money to buy. This is much better than opposed to charging up the credit card and paying for it later.

You may find that after waiting a bit longer and letting the 'excitement' wear off, that you can get by perfectly fine without it. For example, instead of a:

Changing Table: use a towel on top of a bed to change

Diaper Bag: Any sturdy bag can do.

Formula: If possible, breast feed to save on the cost of formula

Clothes: Ask family and friends. Yard sales, swap meets, advertisements.

**4.** Hospitals, churches, charitable organizations and salvation army may provide help to families needing financial assistance who have young children or newborns.

You can find more information at your city/community center, church or local yellow pages for programs that are available to you and your family.

**5.** Last and certainly not least is **TIME**. The time spent with your baby or child. Cherish these moments in your life as your baby grows over the years.

Instead of buying all the latest toys and gadgets, spend time instead of money playing and laughing with your child. Go to the park. Take nice walks with your baby in a stroller or back-pack style holder. Play together on the living room floor. Splash around in the bathtub. Crawl around together on the grass.

This is more special than anything money can buy.



-----  
**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**



## FANTASTIC GIFT GIVING IDEAS

Before you spend your money on the latest over priced, trendy gadgets why not take the time and really think about a gift with special meaning. Something that will remind that person just how much they mean to you.

Sit down and take the time to think about what each person on your list would like to receive. Of course everyone would love to get tickets for a seven day Caribbean cruise, but very few of us can afford to spend that kind of money on a present.

Here are a few ideas to get you thinking of all the possible gifts that can be easily put together without the need to spend much money.

Know of anyone entering college? Put together a "care package". Fill it with all the basic necessities a college student might need (or want). Cookies, snacks, toiletries, wool socks, a new college student "manual", etc... Anything you think a young 18-21 year old student could use while away at school.

Do one of your relatives work in an office?- Put together an "office pack".

The key is in the presentation. Find a suitable container and pack it with office supplies, personalized pens or coffee mugs, magazines, far side calendar, crossword puzzle book, etc.

## **CREATE A BASKET**

~~~~~

Have you seen the decorative basket assortments that are sold around the holidays? You'll generally find them in malls from such chains as Hickory Farms or Sees Candies. Why pay \$30-\$50 for a basket of "goodies" that probably only costs about \$5 to put together? Put the basket together yourself, save a fortune, and even add a bit more creativity.

You can find baskets (straw usually works best) at any discount store or yard/garage sales. Then, simply line the bottom with a decorative cloth (ie: colored bandana, checked cloth, etc...), organize the appropriate items and trim/wrap with holiday decorations.

You can find all types of holiday arts & crafts ideas in books at your local library or on the Internet. The possibilities are endless. Here are a few basket ideas to get you started:

### **Coffee Lovers Basket**

Assortment of coffees, mugs, stirrers, creme assortments, Sunday comics

### **Cookie Basket**

Homemade cookie variety, chocolate/fudge toppings, funny napkins, cocoa mixes

### **Traditional Jelly Basket**

Small jars of homemade jelly, muffin/cornbread mix, spatula, butter & knife

### **Sweet Tooth Basket**

Brownies, cookies, small jars of candy, cocoa mix, peanut brittle, chocolates

### **Pasta Lovers Basket**

Jars of various pastas and sauces, Parmesan cheese, pasta ladle, strainer

### **Fire Starter Basket**

Pinecones, long stick matches, starter blocks, candle scents/oils, ash shovel

**GREAT LINK** - <http://www.stretcher.com/stories/981207i.cfm> Here's a link to great recipes on how to make peanut brittle, bath oils & salts, brownies, potpourri and more for your baskets

## **Brownie/Candy Jars**

~~~~~

An attractive gift, perfect for friends, co-workers, and neighbors. A nice large sized jar filled with either brownies or candies. Attach ribbons or bows to the lid and decorate with puffy paint or simply glue colored pasta shells around the jar. Again, be creative.

## **Homemade Decorative Cookies**

~~~~~

Great teacher or babysitter gifts. Buy a cookie cut out pattern, add some colorful icing and a few ribbons with a nice card is a special holiday gift.

## **Framed Collage**

~~~~~

Perfect for any occasion, great for friends or loved ones. Gather pictures of the person you're making the collage for. Look for pictures of various places you've both been and fun times you've shared. Once you have your pictures, cut and organize them to make an attractive display. Glue them in place, decorate the frame and you have a gift that's a lasting memory. How can you put a price on that?

## **Homemade Ornaments**

~~~~~

Get a recipe for a hardening clay from any holiday crafts book. A child's foot or hand imprint creatively decorated make excellent gifts for grandparents or relatives. This is something special that you can only give once. Your kids will quickly grow up.

## **Family/Children Portraits**

~~~~~

An 8X10 of the family/kids is a perfect gift for grandparents or distant relatives you might not get to see very often. You can even make a holiday frame for it. Look for low prices at JC Pennys or Sears.

## **Magazine Subscription**

~~~~~

Who doesn't like to read magazines? Reasonably priced, magazine subscriptions make excellent gifts. Find out what magazines or interests they have and then every time your friend receives another issue, they'll

think of you.



-----  
**THE**

# Key To Saving Money

**Version 1.3**

**EBOOK**



## **Key To Saving Money Ebook Version 1.3 License and Disclaimer**

### **Agreement**

The use of this program indicates your understanding and acceptance of the following terms and conditions. This license shall supersede any verbal or written statement or agreement to the contrary. If you do not understand or accept these terms you must cease using this product immediately.

### **Copyright**

This product has been copyrighted ©2001-2002 by GLG Marketing. This product is protected by United States copyright law and various international treaties. This software product and documentation may not, in whole or in part, be copied, translated, or reduced to any electronic medium or machine readable form, without prior consent in writing from GLG Marketing.

### **Disclaimer**

This product and/or license is provided as is, without any representation or warranty of any kind, either express or implied, including without limitation any representations or endorsements regarding the use of, the results of, or performance of the product, its appropriateness, accuracy,

reliability, or correctness. The entire risk as to the use of this product is assumed by the user and/or licensee. In no event will GLG Marketing be liable for additional direct or indirect damages including any loss of profits or other incidental or consequential damages arising from any defects, or the use or inability to use the software, even if GLG Marketing have been advised of the possibility of such damages.

### **Restrictions**

You may not modify, translate, or transfer the software, documentation, or any copy except as expressly defined in this agreement. You may not attempt to unlock or bypass any licensing algorithm utilized by the program. You may not remove or modify any copyright notices.

### **License for Usage**

You have the non-exclusive right to use the program only by a single person, on a single computer at a time. You may physically transfer the program from one computer to another, provided that the program is only installed on a single computer at a time. Network deployment is only permitted if you have purchased licenses sufficient to cover the number of copies concurrently in use.

### **Back-Up Copies**

Except as otherwise specified in this agreement, you may make one copy of the software solely for "back-up" purposes. The backup copy must include any copyright notices contained in the original.

### **Terms**

This license is effective until terminated. You may terminate it by destroying the software, the documentation and copies thereof. You agree upon such termination to destroy all copies of the program and of the documentation, or return them to GLG Marketing.

### **Other Rights**

All other rights not specifically granted in this license are reserved by GLG Marketing.

