

17 WAYS TO SAVE \$100'S A MONTH IN 2017

1. **Change in a jar.** The old standby of saving all your change in a jar? It works. Sure, it might be only \$10 a month, but that's \$120 a year that might otherwise have ended up in vending machines or lost under your driver's side seat forever. Or Try a \$1 bill jar - you have to adjust for inflation, right?
2. **Use an app** which automatically saves money from your account a little at a time. You won't even miss the money you're putting into savings! You've used an app to blow money on Angry Birds, so you might as well use an app to save money!
3. **Set up a monthly budget** that includes setting aside a certain amount of dollars at the very beginning of each month. Track your spending for a month and see exactly where all your hard earned cash is going. It's likely that you'll find places where you'll want to cut back. Make it a routine. Just \$15 a week adds up to \$780 over the course of a year. Save over \$1,000 in a year by simply putting back \$80 per month (or \$20 per week). Make "savings" a bill, then pay it. You'd be surprised how much money you spend each month on snacks!
4. **Start using cash instead of a card.** Handing over actual cash is a whole lot harder than swiping a card. Breaking a nice, crisp \$50 bill crushes the soul.
5. **Found money = fund money.** Any unexpected cash (rebate checks, the quarter you found in a parking lot, etc.) goes into savings. Yes, that includes the \$5 bill your grandma still puts in your birthday card.
6. **Pay it forward.** Finally made the last car payment? Keep writing that check – or, rather, transfer the amount into savings each month. Not possible? Transfer half the amount. You're still getting ahead without it costing you anything. Besides, you know something always goes wrong with a vehicle right after you've paid it off - you might as well save for it!
7. **Plan your meals ahead of time and make a grocery list.** This cuts down on going out to eat, and it allows you to plan your grocery store run more effectively. Write a list before you go shopping...and stick to it. Similarly, try not to buy groceries if you're hungry! This helps you avoid buying a dozen candy bars because you couldn't decide which one you wanted.
8. **Make your own lunch each day.** It may not be as fun as hitting up Subway or going through the drive thru at McDonald's, but you'll save money in no time. Better yet, plan ahead and make extra dinner for leftovers for lunch the next day.

9. **Master the 10-second rule.** Whenever you add an item to your cart, stop for 10 seconds and ask yourself why you're buying it and whether you actually need it or not. If you can't find a good answer, put it back. Pair this with the 5-second rule about eating food off the floor, and you'll be golden.
10. **Patience pays!** Especially with gifts. If you make an effort to plan ahead, you'll have time to find a bargain! Last minute shopping rarely yields big savings. You can often find better deals online if you give yourself enough time. Better yet, make your gift something less expensive but more thoughtful for a win/win! Just avoid making a macaroni heart card for your spouse on your anniversary. You might want to splurge for that one.
11. **Do you know the best times of the year to buy for maximum savings?** Fall is the best time to buy a grill because stores need to make room for Christmas merchandise. Check out the [Best Time To Buy Guide](#) with listings by month. There are few greater things in the world than spending \$3 on 12 tons of candy the day after Halloween!
12. **Save money by feeding your kids for free** if you're going to go out to eat. You brought them into this world, you don't need to spend \$4 on a grilled cheese for them, too.
13. While you're eating out, **just order water.** \$2 or \$3 a pop for a pop adds up quickly!
14. **Avoid add-ons and extras.** Every time you add an extra item, it costs a few extra dollars. You can easily add \$10.00 or more the cost of a meal with add-ons (this includes high-calorie appetizers). Except for adding bacon. Bacon is always worth the extra cash.
15. **Go to Farmer's Markets.** You can get great fresh produce for a fraction of the cost than at the grocery store. You'll be supporting local farmers and gardeners, plus your mom will be proud you finally started eating vegetables.
16. **Only visit Starbucks once a week**, even better once every two weeks! Make a trip to Starbucks your special reward for reaching an important goal. You will start to see the savings when you don't visit Starbucks every day. Besides, that Unicorn Frappuccino seems kind of gross, anyway.
17. **Save your extra.** If it's payday and you still have some money left over in your account, put that amount into savings immediately. Cashing your money into \$1 bills and "making it rain" in your living room is another solid option, but there's quite a bit more clean up involved. Saving your extra will ensure you're not spending more than you're making and help build up your savings account.

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