**Unit 3: Easy Ways to Save Money 8/19/15**

There are numerous ways that people can cut back on everyday costs that can overall result in big savings. This is a select list of more than 100 suggestions from two sources: [www.thesimpledollar.com](http://www.thesimpledollar.com) and [www.doughroller.net](http://www.doughroller.net) Not every suggestion will apply. Some may be off limits. But surely there is SOMETHING on this list that can be done with a little bit of effort. See if you can find 5 that you can stick to. *How about 10?? What should be added?*

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| **Useful Tips Especially for Construction Workers** | **Useful Tips for Everyone** |
| 1. Drink water instead of energy drinks or sodas 2. Bring jugs of water instead of bottled water 3. Bring your own coffee: thermos 4. Fix your own stuff; swap skills with friends 5. Go cheaper on gas by:  * Clean air filter * Inflate tires * Fill up at cheaper gas stations * Don’t speed * Share rides to work (and other places)  1. Avoid fast food places; pack a lunch 2. Pack your own snacks 3. STAY HEALTHY 4. Quit smoking 5. Enjoy beers at home vs the bar 6. No DUIs: DON’T DRINK AND DRIVE 7. Plug drafts at home; insulate | 1. Wait 30 days before buying something 2. Lottery tickets aren’t usually winners 3. Lights:  * turn off when not in use * Use LED lights  1. Analyze your cell phone/internet/cable options 2. Check out used before new  * Especially for cars, furniture, household items, even clothes  1. Stick to shopping lists 2. Adjust your auto insurance  * Increase deductibles * Drop collision coverage for older cars  1. Buy staples in bulk (toilet paper, detergent, paper towels) 2. Buy generic over brand name 3. Follow up on rebate offers 4. Monitor/shop around interest rates 5. Avoid extended warranties 6. Eat leftovers; don’t waste food 7. Manage gift giving 8. Avoid “shopping” at convenience stores 9. Adjust thermostat  * 68 in winter; 78 in summer * Lower/higher when away |