**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
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