

So here are the 101 Ways To Save Money from the 4-page “Preparing for a Financial Setback” including the now famous #46 “Don’t be shy about pulling something you like out of the trash.”

1. Set your thermostat to 64 and turn it down to 60 at night.
2. Use the phone book instead of directory assistance.
3. Use coupons at the grocery store.
4. Carpool.
5. Ask for generic prescriptions instead of brand name.
6. Do your own nails.
7. Rent out a room or garage.
8. Replace 100 watt bulbs with 60 watt.
9. Make long distance calls at night and on weekends, instead of mid-day, mid-week.
10. Throw pocket change in a jar and take it to the bank when it's full.
11. Always grocery shop with a list.
12. Buy spare parts for your car at a junkyard.
13. Go to museums on free days.
14. Quit smoking.
15. Get hand-me-down clothes and toys for your kids from family and friends.
16. Meet friends for coffee instead of dinner.
17. Request to get interest on a security deposit for your apartment.
18. Take a shorter shower.
19. Write letters instead of calling.
20. Brown bag your lunch.
21. Make your own babyfood.
22. Use public transportation.
23. Drop duplicate medical insurance.
24. Buy old furniture at yard sales and refinish it yourself.
25. Apply for scholarships and financial aid.
26. Exercise for free-walk, jog, bike, or get exercise videos from the library.
27. Form a baby-sitting cooperative with friends and neighbors.
28. Buy your clothes off season.
29. Go to a matinee instead of an evening show.
30. Share housing with a friend or family member.
31. Hang clothes out to dry.
32. Do not use your calling card.
33. Volunteer two hours a month for reduced cost food through the Share Program.
34. Change the oil in your car yourself regularly.
35. Get pre-approval from your medical insurance company before undergoing any procedures or tests.
36. Buy 'no frills' vitamins.
37. Take a date for a walk along the beach or in the woods.
38. Make cards and gifts for friends.
39. Shop in thrift stores.
40. Have your water company do an audit so you are not charged sewage fees for water used in your garden.
41. Refinance your mortgage.

42. Grocery shop on double coupon days.
43. Trade down your car for a less expensive, lower maintenance one.
44. Convert your cash value life insurance to term.
45. Shop around for eyeglasses.
46. Don't be shy about pulling something you like out of the trash.
47. Recycle.
48. Move to a less expensive place to live.
49. Use low flush toilets or water saving devices in the tank.
50. Drop unneeded telephone services like call forwarding or caller ID.
51. Buy fruits and vegetables in season.
52. Avoid using your ATM card at machines that charge a fee.
53. Bicycle to work.
54. Shop around for auto insurance discounts for multiple drivers, seniors, good driving records, etc.
55. Ask your doctor for samples of prescriptions.
56. Borrow a dress for a big night out. or go to a consignment shop.
57. When you buy a home negotiate the sales price and closing costs.
58. Turn the hot water heater down and wrap it with insulation.
59. Never grocery shop hungry.
60. If you qualify, file for Earned Income Credit.
61. Shop around for prescriptions including mail order companies (Medi-Mail 800-331-1458, Action Mail Order Drugs 800-452-1976, and AARP 800-456-2277).
62. If you pay for childcare, make use of the dependent care tax credit or your employer's dependent care flexible spending account.
63. Buy, sell, and trade clothes at consignment shops.
64. Shop around for the lowest banking fees.
65. Caulk windows and doors.
66. Iron your own shirts.
67. Plan your weekly food menu before shopping.
68. Buy a good used car instead of a new model car.
69. Purchase all of your insurance from the same company to get a discount.
70. Cut your cable television down to basic.
71. Go to an optometrist for routine vision tests or to change an eyeglass prescription.
72. Buy pre-owned toys and children's books at garage sales.
73. Have potluck dinners with friends and family instead of going out.
74. Use the library for books, video tapes, and music.
75. Inspect clothing carefully before purchasing it.
76. Don't use your dishwasher dry cycle; open the door and let them air dry all night.
77. At the grocery store, comparison shop by looking at the unit price.
78. Make your own coffee.
79. Use old newspapers for cat litter.
80. Shop at discount clothing stores.
81. Skip annual full mouth x-rays unless there is a problem; the ADA recommends x-rays every 3 years.
82. Water your garden at night or early in the morning.
83. Shop around for long distance rates.

84. Hand wash instead of dry cleaning.
85. Grow your own vegetables and herbs.
86. Shop around for auto financing.
87. Donate time instead of money to religious organizations and charities.
88. If you are leaving a room for more than five minutes, turn off the light.
89. Shop at auctions or pawn shops for jewelry and antiques.
90. Keep your car properly tuned.
91. Request lower interest rates from your creditors.
92. Trade in old books, records, and CDs at book and record exchanges.
93. Pay bills the day they arrive; many credit card companies charge interest based on your average daily balance.
94. Buy software at computer fairs.
95. Search the internet for freebies.
96. Compost to make your own fertilizer.
97. If your car has very little value, you probably only need liability insurance.
98. Cut the kids hair yourself.
99. Increase your insurance deductible.
100. Buy in bulk food warehouses.
101. If your income is low, contact utility companies about reduced rates.