



# 101 CheapAzz Money Saving Tips

by Brian D. Hawkins

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I am just a Cheap Azz and I have no formal financial training at all. Any advice and/or comments you get from this document is my cheap-azz opinion and always seek someone much smarter than me before doing something stupid. If you don't heed this warning and do something stupid anyway, don't sue me, I've been saving my pennies and I can afford to tie you up in court for weeks. Yes, I said weeks, it's a small penny bank :)

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Looking for cost cutting tips or need to start pinching pennies on household expenses to save money? From frugal shopping tips to common sense spending

habits, it's all right here. I have scoured the net and racked my brain to come up with the best money saving and cost cutting tips I could come up with.

These are very simple tips for the frugal and money conscious. They're not what I would call 'Extreme Money-Saving Tips' like 'Eat out of the pan' but I might make that list too.

1. Shorten the time you take in the shower.
2. Drop the home phone line and use the cell phone.
3. Switch to basic cable and get rid of the premium channels.
4. Get your DVDs from the library rather than renting them.
5. Teach the family to 'turn it off' when not in use.
6. Walk or ride a bike when you can.
7. Cut and fertilize your own lawn.
8. Buy a water filter instead of bottled water.
9. Avoid car repairs at the dealer unless it's under warranty.
10. Sell unwanted items on eBay instead of throwing it away.
11. Trade baby sitting services with family and friends.
12. Use coupons wisely by only buying what you need.
13. Pack your lunch.
14. Eat breakfast before you leave home.
15. Eat before you go grocery shopping.
16. Don't buy it just because it's on sale.
17. Compare prices online rather than driving all over the place.
18. Turn down the furnace thermostat a couple degrees in the winter.
19. Turn up the central air thermostat a couple degrees in summer.
20. Look for store and generic brands as alternatives when shopping.

- 21. Use left-overs for lunch.**
- 22. Avoid multiple trips out. Go to the store, bank etc. on your way from work.**
- 23. Use public transportation.**
- 24. Avoid vending machines. Bring snacks and drinks from home.**
- 25. Try a family meeting as a cost cutting brainstorm session.**
- 26. Check your insurance rates by requesting new quotes.**
- 27. Car pool with a coworker.**
- 28. Close off part of your home if it's rarely used.**
- 29. Learn to budget. Only spend what is planned.**
- 30. Buy and trade used books, cds and dvds.**
- 31. Take on a boarder or room-mate.**
- 32. Shop the dollar store for gifts.**
- 33. Make your own birthday gifts.**
- 34. Buy in bulk for common items like soaps, dog food and rock salt.**
- 35. Make your own pizza.**
- 36. Grow your own flowers.**
- 37. Vacation in a nearby town this year.**
- 38. Go to the park for entertainment.**
- 39. Buy tickets way in advance.**
- 40. Research eBay alternatives before buying locally.**
- 41. Don't eat meat with every meal.**
- 42. Drop extras on your home and cell phone bills.**
- 43. Don't let the water run when doing the dishes or shaving.**
- 44. Purchase necessities before you leave for vacation.**

- 45. Ask for discounts on large purchases.**
- 46. Ask for lower interest rates on current loans.**
- 47. Ask for your annual fees to be waived on credit cards.**
- 48. Have a friend cut your hair.**
- 49. Use rechargeable batteries.**
- 50. Drive slower and less often.**
- 51. Get dial-up internet service.**
- 52. Avoid pawn shops and payday loans.**
- 53. Balance your checkbook so you never bounce a check.**
- 54. Avoid late payment fees by paying bills on time.**
- 55. Read your newspaper free online.**
- 56. Refinance your house if the interest rates are lower.**
- 57. Buy a used car for cash rather than buying new or leasing.**
- 58. Shop for groceries at lower-priced discount food stores.**
- 59. Wait 24 hours before making a large purchase.**
- 60. Pay off your credit card debt and never use them again.**
- 61. Exercise at home and cancel your gym membership.**
- 62. Cut bank charges by shopping for a cheaper bank.**
- 63. Drop bank accounts that charge monthly or annual fees.**
- 64. Share and discuss cost saving methods with your friends.**
- 65. Replace burned light bulbs with compact fluorescent or halogen bulbs.**
- 66. Replace your furnace air filter regularly.**
- 67. Change your own car oil.**

68. Withdraw money from your own bank to avoid ATM fees.
69. Barter with friends. "You fix my car and I'll do your taxes" kind of thing.
70. Get a second opinion from another mechanic before paying for car repairs.
71. Forget loyalty when it comes to local stores. Shop where it's cheapest.
72. Take advantage of "Kids eat free" deals when eating out.
73. Try 'buy it with a friend' agreements. You both want to rent a DVD? Share the expense.
74. Minimize impulse buying by making a detailed shopping list.
75. Take advantage of employee benefits such as a credit union or corporate discounts.
76. Save pocket change for Christmas or birthday presents.
77. Leave your children at home when shopping.
78. Wash your clothes in warm or cold water.
79. Keep your car's tires inflated to the proper pressure.
80. When shopping stay away from aisles & sections you don't need.
81. Negotiate commissions when dealing with agents and brokers.
82. Quit smoking and drinking alcohol.
83. Freeze leftovers & extras and work it into another meal later.
84. Having the family over for dinner? Ask them to bring something.
85. Agree with other adults that 'Gifts are for kids' and buy a card.
86. Turn down your water heater thermostat.
87. Make a game out of 'making a present' with young children.
88. Go to a product's website for online coupons to print.
89. Shop on double coupon days.
90. Keep old cloths and towels as rags for the garage.

91. Read magazine articles online for free.
92. Share rental expenses such as a carpet shampooer and power sprayer with friends and family.
93. Let older children buy their own cloths and extras.
94. Check local farms and farmer's markets for cheaper food.
95. Eat turkey even when it's not Thanksgiving.
96. Don't buy sodas at restaurants, drink water. It's cheaper and healthier.
97. Buy your pet's toys at the dollar store.
98. Cover your windows with plastic film in the winter.
99. Save on play clothes by shopping at thrift stores.
100. Call your phone and cable company and ask for the best deal every 6-12 months.
101. Check your store's discount bin to see if anything there's on your list.



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