

COMMON SENSE WAYS YOU COULD SAVE \$5,000 - \$10,000 (OR MORE) OVER THE NEXT YEAR

1. Stop buying lattes, smoothies, soda and bottled water (bring drinks from home).
2. Bringing fruit, vegetables and other healthy snacks from home to fuel the day.
3. Avoiding Lotto tickets. The statistical odds are not in your favor.
4. Eating breakfast at home.
5. Brown bagging your lunch.
6. Eating (more) dinners at home. Family cooking (and eating) time.
7. Buying an "Entertainment Book" for \$20.00. The DC version has \$24,300.00 in coupons. Remember to bring and use the coupons when you go out.
8. Making meals without using prepared foods. They cost more and are less healthy.
9. Making enough food for 2-3 meals at a time. Freeze it or have it again tomorrow.
10. Shopping at discount stores. Great and not so great stuff. Know the difference!
11. Clipping food coupons from Sunday's paper. Bring them each time you shop.
12. Making a list of "needed items" before shopping. Buying only what's on the list.
13. Getting the newspaper every Wednesday. Shopping food store sales for bargains.
14. "Investing in food". Stock-up on sale items when you have a bit of extra money.
15. Consider saving for a small chest freezer (about \$175-\$275). "Stock-up" on discounted frozen items when you have a bit of extra money.
16. Buying "house brand" groceries. They are made by major companies. Save 25%.
17. Buying items with rebates. Send them in. But don't buy "just to get a rebate".
18. Avoiding "warehouse bulk" quantities. They often spoil before they're empty.
19. Paying it forward. Saving for the things you need/want and then paying cash.
20. Not using credit cards unless you can immediately pay the balance.

21. If you must have a credit card, getting one with cash rebates for food, gas, etc.
22. Using the internet to comparison shop for the best prices. Looking at the item in a store. Buying it on an internet site that doesn't charge tax and shipping.
23. Being wary of extended service warranties. Statistically, they do not pay!
24. Ironing your own clothes. Using a dryer kit for "light dry cleaning".
25. Brushing and flossing your teeth regularly to save a bundle on dental care.
26. Lowering your thermostat by 5 degrees before you go to bed to save 10%.
27. Turning off all lights, TVs, stereo, computers and appliances after you use them. Unplug all chargers when not needed.
28. Replacing standard light bulbs with fluorescent bulbs that save 75% on electricity.
29. Running your furnace on a cold day to check around doors and windows for cold air. Installing weather-stripping. It pays for itself in 1 year.
30. Going out to the movies less. Getting a month of home movie deliveries for the cost of 1 movie ticket!
31. Seeing movies at the weekend "early show" for 50% off. Bringing your own snacks. Saving even more by using "Entertainment Book" movie coupons.
32. Using the DEA gym for free 3-5 x per week. Saving on doctor's visits, medicines and health club membership fees.
33. Getting the DEA to pay you 105% of your salary by contributing 5% of each paycheck to your TSP account. Not withdrawing it until retirement.
34. Starting a payroll allotment to buy U.S. Savings Bonds (\$50-\$200) as often as you can afford it (up to \$5,000 per year).
35. Using a Credit Union for banking. The fees are lower and interest rates higher.
36. Starting a Health Savings Account with the DEA and not having to pay taxes on up to \$5950 per year.
37. Planning to keep your car for (at least) 10 years. Cars lose up to 35% of value in the 1st year. The longer you keep them, the lower the "per-year cost" to you.
38. Continuing to "make payments" into a savings account after your car is paid for. This enables you to buy all future vehicles for cash. Save 12% on every car.