



Life Hacks

Special Edition from Early To Rise

MONEY-SAVING TIPS



Get A Top-Notch MBA Education For Free (Well, Half Of One)

The MBA Program for Executives at Wharton is one of the most prestigious, and competitive programs in the country. And now — they are letting regular people take the first half of their MBA program for FREE. Two years of tuition alone at Wharton costs \$136,420 (not including books, parking passes, food, etc) so you save yourself

\$68,210 by taking the courses for free. You can sign up at [Coursera.org](https://www.coursera.org) for this program, and many others for free. Invest in yourself without paying the heavy price tag!



MONEY SAVINGS

Education · · **\$41,000**

Tax credits · **\$9,243**

Food · · · · **\$4,951**

Entertainment **\$2,304**

TOTAL \$57,498

Buy Gift Cards at a Discount and Give Yourself a Gift

One of the best ways to save money is to buy gift cards at a discount, and then use those steep discounts to save yourself a bunch of money at your favorite stores.

Some of the gift card exchange sites that have good deals include GiftCardGranny.com and CardCash.com. You can even use CardHub.com to exchange gift cards with others who actually want them. One example of the type of savings you can get can be found on CardHub.com, which is currently offering a \$100 Macy's card for \$50. You can buy it and use it on yourself during the store's next big savings deal (getting even MORE bang for your buck), or save it for Christmas and look twice as generous!

Avoid Uber's Rush Hour Surge Pricing With This Sweet App

Transportation apps like Uber are radical. Convenient, GPS based, and with no money being exchanged, they can make life a lot easier. However, the surge pricing with Uber can be a real issue, costing you 2-9x the rate of a regular fare (yes, 9 TIMES the standard rate). For example, on major holidays like Halloween or NewYear's Eve, a cab ride that normally costs \$20 is on average \$175 (a \$155 difference!). Use Surge to know when the rates are on surge pricing, how high, and where you can go to avoid the surge fee and save a ton of money just by walking a block or two. See the video on how it works [here](#).

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4 Tax Deductions Every Parent Should Know About

April 15th is right around the corner! If you haven't filed your tax return yet, and you are a parent, this information could save you quite a bit of money!

1. **Child Tax Credit:** You can claim up to \$1,000 per child up to age 17. The only catch is — if you make over \$110,000 or more combined, or \$75,000 or more as a single parent, you are ineligible for the child tax credit.
2. **Earned Income Tax Credit:** Parents of three or more children who have earned less than \$46,997 if they are single, or less than \$52,427 if they are married, can take this credit of up to \$6,143 per year. Very low-income parents of one or two kids can also qualify.
3. **Child-care deductions:** Working parents who pay for childcare might be able to deduct some of the cost from their taxes. The amount is based on income and savings are generally between \$600-\$1,050 per year, per child. For licensed daycare centers and after-school programs or qualified babysitters with social security numbers, parents can get a dependent care tax credit of up to 35% of the cost of that care. However, there is a \$6,000 maximum for two or more family members and a \$3,000 cap per child.
4. **College Savings Plan Deductions:** If you have opened a 529 plan account or started another state-sponsored college fund for your child, any contributions made during the year can be claimed as deductions on your state taxes.

Three Websites That Offer Big Savings on Textbooks

Looking for a cheaper solution to expensive textbooks? Here are three websites that aren't Amazon. Chegg has been around for years, and you can rent books on their site for almost 90% savings on the cost of a new book. And while you wait for the book to be delivered, you can access the online version of the book free of charge. BIGWORDS is a search engine/aggregator that helps you find the best prices on whatever you need to buy... and has rave reviews from its users. Boasting an average savings of \$1,000 per year, BIGWORDS is the newest textbook savings kid on the block. AbeBooks offers massive savings on textbooks from thousands of different retailers, and you can sell the books back on the site for a decent buy-back. AbeBooks even offers international versions of books, for those hard-to-find versions.

Avoid ATM Fees With This App

Avoid those pesky \$3 ATM fees with the AllPoint app for iPhones and Android devices. It's free, and it will show you the nearest surcharge-free ATM. This app also works all over the world — so the next time you are enjoying the beach in Mexico, you can save yourself a few more pesos.

Don't think those ATM fees add up? A new study by Tufts University estimates that the average family pays \$1,739 per year on ATM and banking fees alone! Eliminate this with the AllPoint app!



The Best Way to Save On Your Grocery Bill

A recent National Resources Defense Council report found we throw out about 25 percent of the food we buy, costing us \$1,365 to \$2,275 a year. One simple trick, called the Receipt Reference Technique, can save around \$2,000 a year on your food bills.

Here's how it works: After a spendy trip to the grocery store, place your grocery receipt on the fridge to serve three purposes.

The list acts as an “informal inventory” of what is new in the fridge and cupboards.

Since receipts have purchase dates, it serves as a gentle reminder of looming expiration dates.

If you place a check mark on the bill next to the items you've consumed, your receipt turns into the beginnings of a new shopping list. Before you go to the store again, you can write additional items you need on the back, and skip those that were never eaten.

Bonus: Gourmet Ham and Cheese Sandwich Will Save You \$2,951/ Year

Everyone knows taking your lunch to work or school saves you considerable cash vs. eating out. But saving a few dollars on lunch is sometimes tough to justify when your co-workers bring back their delicious gourmet sandwiches. Not to worry, you can have premium taste at budget cost. Here's a better-than-average twist on the classic ham-and-cheese sandwich:

Ingredients:

- 1 ciabatta bun, sliced
- 4 oz (113g) rosemary stone baked ham, thinly sliced
- 2 oz (57 g) Brie cheese, sliced
- 2 lettuce leaves
- 2 tbsp (30 mL) whole-berry cranberry sauce, no-name
- Garnish: 1 toothpick, 1 stuffed olive, 1 cherry tomato

Cut the bun in half, slather on some cranberry sauce, layer slices of deli ham, cut the cheese and stack some Brie, top with a bun and add a garnish. Your sandwich is served.

Bottom Line: Eating a premium ham and Brie sandwich once will cost you \$2.65/day. Savor the sandy over a week and you'll pay \$13.25/week. Packing the sandwich for a year totals a tasty \$689 per annum. Pretty frugal (not cheap) considering a premium take-out lunch costs around \$14/day, or \$70/week, or \$3,640/year.

Note: Five business days is a week, and 260 days (5*52) is a year.

Total Premium Sandwich Over Take-Out Savings: Eating the ham and Brie sandwich and skipping the premium take-out saves a hungry diner a stunning 81% — that's \$11.35/day, \$56.75/week, \$2,951/year.



- Bread: 69¢
- Brie: 84¢
- Ham: 91¢
- Lettuce: 5¢
- Cranberry Sauce: 8¢
- Garnish: 8¢

Total Cost: \$2.65

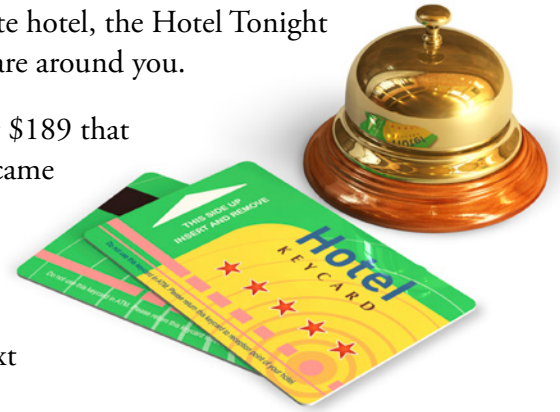
Squawkfox.com

App Can Save You Up To 60% On Hotels

If you are traveling in the U.S. or London and are in need of a last-minute hotel, the Hotel Tonight App offers immense discounts at some of the most luxurious hotels that are around you.

According to a recent search in London, A Thompson Hotel came up for \$189 that night, which was marked down from \$529. On the same search, Blakes came in at \$378, down from \$604.

Hotel Tonight announces rooms no earlier than noon that same day, and offers rooms for 1-2 people only. So if you are traveling by yourself or with a friend, download this app and get ready to save big on your next luxury hotel.



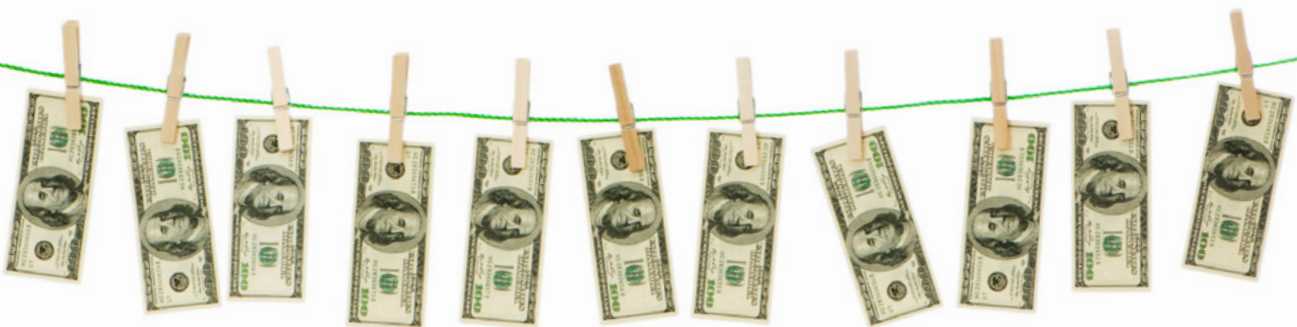
Save Money On Your Credit Card Bill By Asking For A Rate Reduction

Take any of your credit cards carrying a balance, and call the company directly. Tell them that you want an interest-rate reduction or you will take your business elsewhere. If the first person you speak with won't give you the rate reduction, ask to talk to a supervisor.

This could save quite a bit of money in the long run. If you have a \$5,000 balance, even a 3% reduction saves you \$150 per year.

To Get the Best Airfare Rates Online, Empty Your Web Browsing History

Many people do not realize this, but airlines (and most sites in general) put a tracking pixel on you when you surf their website. This will cause you problems when searching for airfare, however, because airlines will increase rates when they see you shopping around. To get the best bang for your buck, make sure to erase your browsing history when looking for plane tickets. Some people have saved up to \$50 in a single day from this technique.



For the past 15 years, **EarlyToRise.com** has partnered with the world's leading experts to help you improve your health, wealth, and productivity every day. It is our mission to help you live your best possible life.

Meet the experts:



Craig Ballantyne

Craig Ballantyne has been the Editor of Early to Rise since 2011. He's the creator of Turbulence Training and the no-equipment Home Workout Revolution system, and is the author of *The Perfect Day Formula*.



Chef Gui Alinat

Chef Gui Alinat is the author of the groundbreaking *Eat More, Burn More* cookbook, and a regular contributor to Early to Rise. His fat-burning recipes allow you to burn fat while eating more of your favorite foods.

Chef Gui will show you that you no longer have to starve yourself or eat boring meals to lose weight.



Missi Holt

Missi Holt is a regular contributor to Early to Rise. She's a world-renowned pain relief expert and body transformation coach, a Certified Turbulence Trainer and the creator of *Yoga for Pain Relief*, the *Anti-Inflammatory Diet*, and the *Miracle 3-Day Chocolate Cleanse*.

Missi has decades of secrets to help you eliminate pain and quickly transform your body so that you look and feel 10 years younger.



Nick Papple

Nick Papple is the Managing editor of Early to Rise's "The Daily Brief." Nick works closely with Editor Craig Ballantyne, curating content, overseeing ETR's *LifeHacks* and *Financial Independence Monthly* newsletters, and writing and editing essays for the daily newsletter. Nick has a Bachelor of Science degree in Human Kinetics from the University of Guelph in Canada.

Thank you for reading this Special Edition of Life Hacks

If you have a favorite hack or shortcut for improving your life, please send it to support@earlytorise.com. I'd love to include it in an upcoming issue to help all our readers.

Life Hacks is a monthly newsletter designed to reveal the shortcuts to the good life.