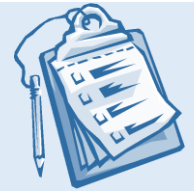


NEED TO SAVE MONEY FAST?



40 WAYS TO SAVE \$1,000/YEAR

Borrow/lend with neighbours/friends instead of buying – tools, equipment etc.

Decide ahead of time how much your budget is for entertainment the month

Bring your own lunch, coffee, beverages & snacks - wherever you go

Get 3 quotes for all services and large purchases

Car pool, even just sometimes – share gas expense

Entertain at home – potluck, bonfire, theme parties

Downsize housing for lower housing costs

Improve credit rating for best rates

Shop based on flyers – stock a pantry & freezer

Create grocery list based primarily on sales

Look into prepaid unlimited annual texting plans for kids instead of data with monthly fees

Renovate and repair instead of new

Use public transit instead of driving

Cook from scratch

Prepare healthy snacks for the week

Clean your own house

Pick up your own dog's crap

Barter

Avoid paying for storage

Keep receipts for returns and warranties

Compile all insurance details & re-evaluate; on debt, in benefits, all other

Break unhealthy habits & replace with positive & ideally new free habits

Replace old appliances (15yrs or older) for energy efficiency

Do own lawn care/gardening/painting

Take free courses for DIY – laying hardwood, investing

Plan trips/entertainment based on budget first

Save money for when life happens avoiding high interest loans

Use lemon aid guide when purchasing vehicles

Purchase 2-3 yr old vehicles instead of new

Ensure adequate insulation in attic to save on heating costs

Get personal referrals before you do business – not just internet

Finance items that appreciate, not depreciate

Pay off debt

Avoid rent to own, pay day loans, layaway, title pawning

See cars as transportation, not status symbol

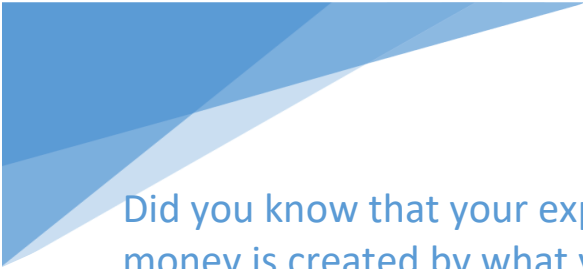
Use cash

Plan all spending

Avoid 2nd mortgages, consolidation if possible, set up auto payments for debt

Be aware of advertising, marketing & the role of media

Accumulate slowly, wisdom and resources over stuff



Did you know that your experience with money is created by what your parents modelled to you?

Once you understand that, you become open to the opportunity to change those patterns. We can show you how!

