

State Department Federal Credit Union Topics of Interest

100 Ways to Save Money

For most of us, saving money has become a high wire balancing act. With all of our daily, weekly, and monthly financial obligations, we face a constant demand for our hard earned money. We're advised to set aside 10% of our income for savings and to "pay ourselves first", but we still struggle to maintain any savings plan at all.

If your paycheck is running out before the week does making it difficult to save money, try some of these ways to save:

- ❑ Use coupons at grocery stores and buy house brands instead of name brands whenever possible.
- ❑ Prepare meals in advance and freeze them to avoid the temptation of ordering pizza at the end of a long workday. Cooking at home will make your food budget go much further.
- ❑ Throw pocket change in a jar and take it to the bank when it's full.
- ❑ Brown bag your lunch.
- ❑ Review your phone bill and drop unnecessary services like Caller ID and Call Forwarding.
- ❑ Cut your cable television down to basic.
- ❑ Hand wash instead of dry cleaning.

You'll find these and many other money saving tips at <http://www.balancepro.net/sdfcu>. Try them and soon you'll see your savings rate rise.