A hand in a dark suit sleeve is shown from the top right, carefully placing a gold coin on top of a stack of gold coins. The stack consists of several stacks of coins of varying heights, with the tallest stack in the center. The background is a light blue gradient.

# 100 Ways to Start Saving Money: Instantly & Long Term

*"Money should be mastered,  
not served," - Syrus, Maxims*

A N N A F A N I

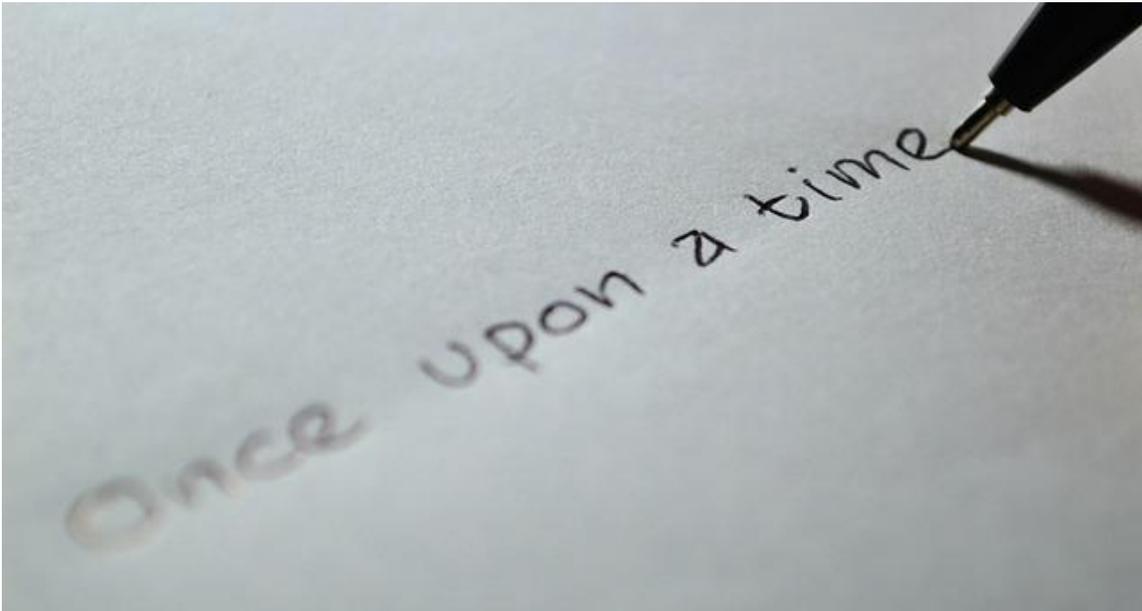
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# Preface



I come across so many people who tell me it's not practical or possible to be debt free. I used to believe that too until I grew tired of living paycheck to paycheck. I decided to stand up to my debt and started working out a system that would set me free.

If I'd known all the things I know now about money management and personal finance 10 years ago, I would be a millionaire today but better late than never, eh?

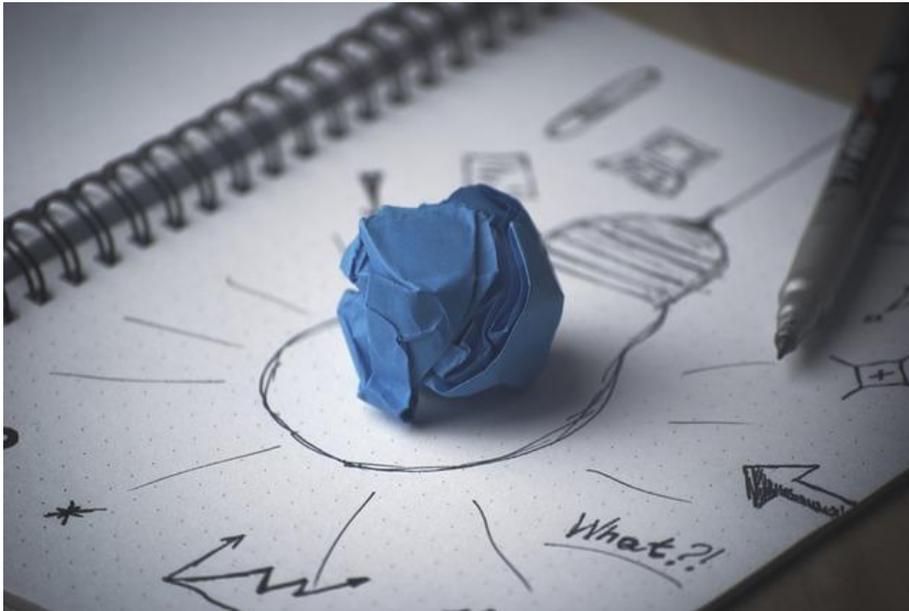
There's no comfortable, speedy Gonzales way to getting out of debt, building wealth & following your dreams. It takes patience, willingness to sacrifice in the short term, careful planning, budgeting and making every penny work. I went into this in more detail in [The Simple Road to Riches](#).

Outlined below are all the places in my budget where I was able to locate money that was previously invisible. By implementing these techniques, I've been able to save over \$5,000 every year since 2011 and you can do it too.

Over the last few years, most of these techniques have now become habits to me and I do most of them without thinking about it.

Even though I'm now following my dreams, the habits remain with me and continue to save me thousands every year.

# General Tips



1. Make a ~~budget~~ budget (expense sheet). I know that's scary but you need to tell your money where to go instead of the other way around.
2. Keep track of every penny you spend and record it. If you can't do it everyday, save the receipts but I wouldn't advice doing this for longer than 3 days as you will get overwhelmed and just throw out the receipts. I had this problem when I started keeping track of my expenses. You're less likely to spend if you see where your money is going.
3. Stop trying to keep up with the joneses. You have no idea what is going on beneath the surface. Face your situation and your finances and keep up with yourself and no one else.
4. Give up smoking. Health implications aside, a 10-a-day habit can cost over \$1,000/year.
5. Read your news online instead of buying the papers.

6. Use your bank's ATM. There's a charge every time you use another bank's ATM. It's minimal but little drops of water a mighty ocean makes.
7. Invite your friends over for dinner instead of going out. You can play games, have a few drinks and watch some movies.
8. Give the mall a rest and check out free activities – a walk on the beach, fishing, etc. One of my close friends and I are total beach bums. We're on the beach several times a week lounging around. It's free and we bring snacks with us.
9. Never give up. When it starts to feel like you're getting overwhelmed, visit personal finance sites, read through the archives and get inspired to keep going. You're also welcome at [www.thewriterentrepreneur.com](http://www.thewriterentrepreneur.com) anytime to get inspired.

# Smart Shopping



10. Pay for all purchases with cash. When you're paying with plastic, you're more likely to spend 20 - 50% more.
11. Know what you want to buy and which store it's located in before you go shopping. Visit those stores only. Don't just meander around a mall looking at everything. You will start spending more than you want to.
12. Avoid extended warranties when buying goods. I have products I bought over 8 years ago without extended warranties that are still working fine. My microwave, electric kettle and printer come to mind.

# Food



13. Always check the expiry dates before you pick up a pack of something perishable for  $\frac{1}{2}$  the price. Are you going to finish using it before the expiry date?
14. Items in the bargain bin are nice but do you actually need them. Don't just pick up something because it's a bargain.
15. Bring lunch to work. You can knock together a sandwich at home for less than \$5. Lunch out at work inclusive of drinks can cost as much as \$20/day. That's over \$4,500/year. If you have trouble with putting together a meal plan, have a look at [\\$5 Meal Plan](#). They will customize a healthy menu for you every day of the week.
16. Stores spend a significant amount of money on finding out ways to make customers part with more of their money than intended. Circumvent this by taking a shopping list with you when you go grocery shopping and stick to the list. You're less likely to impulse shop with a list.

17. Organize your shopping list. You're less likely to pick up things you don't need that way.
18. When you're putting together the grocery list for the week, go through your fridge and cupboards and make sure you've run out of something you're thinking of adding to the list. Tip - my grocery list is ongoing. If I run out of something, I put it on the list immediately instead of waiting until the last minute.
19. Keep an eye on your bill at the supermarket. There are times something priced lower on the shelf is more expensive on check out. Also, check your receipt after paying in case you didn't notice the wrong price while your goods were being scanned.
20. Buy your fruits and veggies at the local market. They cost much less and you can bargain as well.
21. Never grocery shop when hungry. I did that once and when I unpacked the shopping at home; I had packets of crisps and biscuits in my bags. The crazy thing is I don't even like crisps!
22. If you only want a few things, don't pick up a trolley. Pick up your few things by hand. If you use a trolley, there's an increased possibility you will pick up something you weren't planning to buy.
23. Cook in bulk and freeze weekly portions. It saves money and a lot of time in the kitchen during the week.
24. Cut out soda, juice, and other drinks. Stick to water. If you really must drink something with flavour, infuse a bottle of water with strawberries, lemons or some other fruit for a few hours before drinking. Natural and chemical free.
25. Cut down on cost of meat by switching to vegetarian meals a couple of times a week.

26. Consider buying in bulk with a friend so you can split the perishables. This works well if you have a deep freezer or large fridge-freezer.
27. If you don't want to eat the same thing two days in a row, freeze the leftovers for later instead of throwing it out.
28. Save the chicken or meat carcass and scraps from vegetables to make stock, which you can use for soups or stews.
29. Make coffee at work instead of buying a \$5 cup of coffee everyday.
30. If your grocery store has a loyalty card, sign up for it. I get great discounts, coupons and multiple loyalty points with certain purchases with my card.
31. Even if you're happy with your grocery store, every once in a while check prices at other stores. You may be able to get some things cheaper somewhere else.
32. If you have your own yard, consider growing your own herbs, fruits and vegetables.

# Household Items



33. Buy used furniture. People who need to move ASAP sell furniture in good condition at low prices.
34. Instead of using a tumble dryer, dry your clothes outside.
35. Switch off lights when you're not in a room. To take it further, no point using the lights during the day. By engaging in this, I was able to drop my bill from \$200/month to \$60/month. I live in a large studio apartment by the way.
36. Unplug all devices - iEverything, laptops, etc - once fully charged. Leaving them plugged in drains electricity and adds up in your utility bill.
37. Buy store brand products. Believe me; they work just as well as the branded products if not better. I was able to drop my grocery bills significantly by switching to store brand toilet paper, dishwashing soap, detergent, etc. Before I buy anything, I check for the store brand first.
38. Dilute your dishwashing soap, gels and shampoos. They will last two to three times longer that way and the efficacy isn't lessened.

39. Don't use the washing machine unless you have a full load of laundry. It saves water and energy. If an item really needs to be washed, you can hand wash it. Same goes for the dish washer.
40. Don't leave the water running while you're brushing your teeth, shaving, washing your face or doing the dishes.
41. Spend less time in the shower. Cutting your shower time down by a few minutes is good for the planet and can reduce your utility bill by as much as \$20 every month.
42. If something's not working at home, do some research and find out if you, your partner or a family member can fix it before calling out a service. I draw the line at electrical components though as I have no desire to be electrocuted.
43. Change your lights to energy saving bulbs. They last longer and cut down on your utility bills.
44. Reuse food jars for storage instead of buying new jars at the store.
45. Make your own vase out of glass bottles and some paint. I use old tins and coloured paper and strings.
46. Make your own household cleaner with distilled vinegar and water. It can be used for cleaning floors, bathrooms, etc.
47. Reuse plastic grocery bags as trash can liners or as lunch bags.
48. Clear blocked drains with baking soda, vinegar and hot water instead of expensive industrial products.
49. Some people make their own laundry soap, which can save a lot of money if you have a large family. You can learn how to make your own laundry soap [HERE](#).

# Beauty, Grooming & Fashion



50. Resist the latest trends. They're short lived and a waste of money. Go for classics that will stand the test of time. I have a black jacket I bought from Hobbs UK for £125. That sounds like a crazy amount of money for a jacket but do you know how long I've had it? 6 years! And it's still as good as new. It goes with every work dress and suit in my closet too.
51. Buy dual-purpose items you can mix and match with other items in your closet easily.
52. Go shopping alone. When you go shopping with friends or family, they're more likely to enable you to spend more. You can go window-shopping as a social function but resolve not to spend any money on those trips. When you really need to buy something, go alone.
53. Don't fall for everything the sales associate tells you. They are there to make sales. Just because he or she says you look fabulous in something doesn't mean it's true.

54. Try the outlet mall once a while. You can get the same items there for much cheaper than you can in the main malls. I never go down there unless I have a bunch of things on my shopping list. If you're worried about fuel costs, use the bus.
55. Buy clothing out of season. They're discounted to make way for the new collections.
56. Before you buy something online, conduct a Google search for coupon codes for the particular website. I haven't paid full price for any item of clothing in years.
57. Don't buy something that is on offer unless it's something you need or were going to buy anyway.
58. Never buy expensive items on impulse. Think about it for a couple of days and if it's something you really need, save for it if you can't afford it right away.
59. When you buy something, don't remove the tags or throw away the receipt. Keep it in your closet for a few days and contemplate if you really need it. Depending on the return policy, you can take it back to the store or exchange it for store credit.
60. Time your purchases to the sales periods. I shop twice a year – during the shopping festivals and during the summer sales. I spend the rest of the year putting aside something every month for my shopping period.
61. Remember all those sites you're subscribed to? They send deals across more or less everyday. You're more inclined to click and buy something this way. Unsubscribe from all of them and visit them only when you really need something. I used to be addicted to Victoria's Secret and discovered I ended up buying something whenever I got an exciting promo

email in my inbox. Once I unsubscribed, I was somehow able to continue living without any more lingerie.

62. Who doesn't love a nice perfume? I know I do but I find the price tags a bit daunting. Buy testers instead of the regular bottle. There's no difference between them except one has no frills and the other is sealed and in fancy packaging. They smell the same.
63. Do your own manicures and pedicures once in a while. The average manicure and pedicure costs \$40 while the high end costs \$70 - \$100. With tips, it adds up quickly. You can restrict the foot pampering to every other month as a treat after you achieve a financial milestone.
64. You can get cash backs when you shop through websites like [Ebates](#) and Swagbucks.
65. Don't buy any new shampoos, conditioners, make-up, lotions etc. until you've used up all the ones you have currently.
66. Use a moisturizer that doubles as an SPF. You get the benefits of two products in one and spend less.
67. Take extra care of your clothes and follow the label recommendations for cleaning them. They will last much longer.
68. Don't replace any items in your wardrobe unless it's worn out.
69. Practice preventative dental care. Brush twice a day with toothpaste containing calcium and fluoride like Pronamel or Arm & Hammer. They're more expensive than regular toothpaste but if you have cavity prone teeth like me, it saves you a fortune in dental visits in the long run.

# Drive for Less



70. Park and walk up to the restaurant instead of using the drive by. It saves you petrol and it's better for the environment.
71. Turn your engine off when buying petrol.
72. Driving at normal speeds without rapid acceleration and braking can save you up to \$500 per year.
73. Combine your errands into one trip so you're using the car less.
74. Check your tyres and make sure they're at the recommended pressure to maximize fuel efficiency. This translates to lower petrol costs every month. Enter the make and model of your car on [www.tyre-pressures.com](http://www.tyre-pressures.com) to check the recommended pressure for your car.
75. Service your car at an independent garage, not a dealership.
76. Before renewing your auto insurance, shop around, compare prices and be prepared to haggle. I paid \$200 less by switching companies and the policy benefits were pretty much the same.

77. The professional car wash costs minimum \$10. It costs less to wash and clean it out on weekends by yourself and you get some exercise in there.

# Telecom & Technology



78. If your phone falls into water, don't throw it away just yet. Don't switch it on either. Take out the battery and put both in a bowl of rice. After a few days, take it out, reassemble and switch it on. This really does work!
79. Consider a "dumb phone" for the time being until you're more financially secure. I used a regular Nokia phone when I was broke. It made and received calls, sent and received text messages and had WhatsApp, which was all I needed in a phone.
80. Examine your cell phone package. Do you need all those extra services?
81. All the \$1 apps seem cheap when you think of them individually but can add up if you're addicted to downloading everything that looks kind of interesting.
82. Do you really need data when you travel? I tried it once on my mobile and had it removed quickly when I received the bill upon my return from my trip. Nowadays, you can find free Wi-Fi in most places.

83. Switch to pre-paid. Way less easy to run up a huge monthly bill if you are aware of the cost of recharging your phone.
84. Is iEverything necessary? What can you do on an iPad, iPad mini & iPod touch that you can't do on your already very expensive iPhone if you have one?
85. If you have any old phones or laptops, you can trade it in for cash at [www.foneswap.com/main.php](http://www.foneswap.com/main.php) or some other local stores in your area.
86. Generic digital cables work just as well as the branded variety and cost as much as 50% less.
87. Refill your printer cartridges a few times if possible before buying new ones.
88. Go through your bills every month. There may be errors or some new offer you never agreed to added on there.
89. Thanks to WhatsApp, Skype & Vibe, you can call people for free now. Utilize these avenues as much as you can.
90. Don't let the phone company talk you into a long-term contract. It will cost you more than just buying the phone on your own.
91. If you travel a lot, buy a local sim on arrival at your destinations. They have visitor sim packages that have free data and texting.

# Saving on Holiday Expenses



92. This can be a major money sucker depending on how large your family is and what the practices are. Start saving for it at the beginning of the year.
93. Watch out for the sales during the year and buy gifts then if you can get a good bargain.
94. Do not leave gift shopping to the last minute. You will overspend.
95. Save your spare change. Start a jar at the beginning of the year and throw all your change into it throughout the year. I bought all my gifts for 2013 from a change jar started at the beginning of the year.
96. Find creative ways to wrap presents. Instead of wrapping paper, you can recycle materials from the tissue your items are wrapped in when you buy clothes, shelf paper or plain white sheets.
97. If you must have wrapping paper buy sometime during the year when they cost a few bucks.

98. You can save the wrapping paper from gifts you received to reuse later on.
99. Use fabric scraps for ribbons & make your own bows out of coloured paper.
100. DIY cards. You'd be surprised what you can achieve with what you already have at home.

As I mentioned in the beginning, I used these tips as I worked my way through debt and continue to use quite a few of them in inventive ways.

This isn't an exhaustive list and something new is always popping up. The original list had 75 tips but I updated it in September 2017 and will continue to update every few months. Get on [my mailing list](#) so I can send you the list whenever it's updated.

Happy savings!!!

# Disclosure

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