

# BUSINESS LICENSES SERVICES

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## 50 Ways to Save \$50 a Month

1. Shop with a list-and stick to it.
2. Just say NO to ATM with fees-plan ahead for your cash needs.
3. Does your bank charge high fees? MOVE YOUR ACCOUNT.
4. Pay off that credit card balance!
5. If you must carry a credit card balance, shop around for a card with a lower rate.
6. Look for lower premiums on your insurance policies
7. Consider higher deductibles for your home and auto insurance.
8. Do you have private mortgage insurance? If you've built up 20% equity in your home you can cancel it.
9. Use a mail-order pharmacy for long-term prescription
10. "Doc, can I get that as generic drug?"
11. Check all medical and hospital bills for errors-many insurance companies offer rewards.
12. Rent-never buy-something you'll only use a few times.
13. Turn your yard into a department store-have a rummage sale.
14. Switch long-distance carriers-then switch again.
15. Call waiting? Not usually? Cancel those add-on phone services you don't need.
16. E-mail your friends instead of calling.
17. Skip the movies-rent a video instead.
18. Dine out? Eat in.
19. Lunch is "in the bag"-or it should be.
20. Don't buy that book! Exercise your library card.
21. Free up space in your mailbox-cancel that magazine subscription you never read.
22. Watch a parade or have a picnic-free entertainment is often the best.
23. Turn your car into a "chat room." Carpool to work.
24. Join the "bus crowd" and avoid cab fare.
25. Buy airline tickets in advance and always stay through Saturday. You'll have more fun and it's a lot cheaper, too!
26. Quit that health club-join the local gym instead.
27. "COUPONS" & DOUBLE COUPON DAYS." Enough said.
28. What's in a name? Buy generic instead.
29. Skip the paper towels-wash you cloth one instead.
30. Watch out for "convenience" foods-they're expensive and not as healthy for you anyway.
31. Join a warehouse club.
32. "Scan" those scanners and receipts-mistakes do happen.
33. Avoid "pricey" stores.
34. Comparison shop "on-line"
35. Gotta trunk? Buy in BULK.
36. Premium gas for your car? Most run fine without it. Check your manual to be sure.
37. Forget the word "automatic car wash"-do it yourself and get some fresh air.
38. Use that quick-change oil and lube service on the corner instead of a full-service garage.
39. Never pay extra for service contracts or extended warranties-the manufacturer's warranty is usually sufficient.
40. Cancel that premium channel you never watch-or cancel cable TV altogether.
41. Don't touch that thermostat-put on a sweater instead.
42. Take a shower instead of bath.
43. Only run a full dishwasher.
44. Have an energy audit done on your home-some companies' offer them FREE.
45. Never pay extra for car rental insurance-You're probably already covered by your credit card or regular car insurance.
46. DON'T PLAY THE LOTTERY- odds of getting hit by lightning are better than your chances of winning.
47. Time to refinance your home? Keep an eye on interest rates.
48. Pay yourself first-set aside a dollar a day.
49. Buy a "Piggy bank" for all the spare change you keep finding in couch.
50. Don't spend your next pay raise-INVEST THAT MONEY INSTEAD.