

6 ways to save

How I Pinch A Penny

SMART \$AVER



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howipinchapenny.com

Who has extra money just lying around? Who just won the big lottery? Who is looking for ways to spend cash? Answer: Definitely not me.

I've spent years learning how to pinch pennies whenever possible — and have been blogging about the process since 2009.

Here are some tried-and-true tips to help your family save.



1. Go veggie.

Meat costs more than eggs, beans, grains, fruits and vegetables. Skip the meat a few times a week and you'll pocket the

difference. Ease into the idea with Meatless Monday or take the leap to go vegetarian. You might be surprised by all the ways vegetables can be enjoyed.



2. Eat out of your pantry.

Get creative and eat what you have on hand in your pantry. You will be surprised how many meals you can make out of what you already have on hand. Can you go three days? A week?

How much money would that save you? You bought all those items for a reason. That reason? To be eaten, of course!



3. Take care of your clothes.

So many times we wear a shirt for a few hours and it isn't really dirty. Nothing spilled on it and you

didn't sweat while wearing it. Over-washing clothes can make them show age prematurely, so only wash them when they're actually dirty. Another laundry tip? Don't forget to hang dry when possible. My husband will iron his dress shirts regardless if they come out of the dryer or if they are hung to dry. Skip the fluffing and folding to cut down your electric bill.



4. Buy used cars.

Once a vehicle is driven off the lot, the value depreciates faster than water draining

from a bathtub. It's just not worth the high car payment. Grab your trusted motor-head friend and walk the lots at the local used-car dealership or peruse the ads on Craigslist. And once that new-to-you car is in your driveway, don't forget to maintain it to increase its longevity.



5. Host potluck dinners.

I love inviting friends over, sitting around the table and catching up over delicious

food. But it can get pricey to feed a full table of guests. When a friend asks, "What can I bring?" tell them. Have them bring the salad or a side dish. Let them stretch their culinary legs and bring that dessert they have been wanting to make. At the very least, let them bring the wine. Not only will you be sharing in the cost of preparing a meal for many but you will be cutting back on what you'll be cooking up in the kitchen.



6. Cut the cord.

Do you really need that land line when everyone in your house has a cell

phone? Could you do without cable or satellite TV? Look into services like Netflix, Hulu and even Amazon Prime, which all have options for watching movies and entire seasons of TV shows. It is all about priorities. Would you rather watch your favorite show live or can you wait a bit and save big on your utility bills? Find more tips for cutting cable and Internet on page 20.

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