

100 ways to save money in 2013

MSN Living <http://living.msn.com/life-inspired/100-ways-to-save-money-in-2013>

Budget, budget, budget!

Saving money only requires a few things: common sense, observation and self-restraint. It's not always fun – especially in our consumer-driven society – but it's always wise. So with a little research and some good old-fashioned inside-of-the-box thinking, we present 100 ways to get your spending back on track and your savings account flush with capital in 2013.

The most obvious, and perhaps most painful, way to save money is to create a BUDGET – and stick to it! In so doing, you're forced to evaluate how you spend your money and what you're spending it on. Keep a journal of your spending habits to pinpoint your areas of opportunity. (Do you need a new pair of shoes each week?) Find more helpful tips to get you started here.

Leave the credit card at home

Decide how much “mad money” you will allow yourself per paycheck, and take it out in cash on payday. When you're out — you're out.

Turn off the lights when you leave the house

Don't be dim! Granted, you won't become an overnight millionaire, but conserving energy is always a good thing. For best practices when it comes to this illuminating subject, visit Energy.gov.

Double your recipe so you'll have leftovers

You likely won't need to buy more ingredients; you'll just use more of the ingredients you already have. That way, your meals will go twice as far and you'll spend half as much. (Which could also lead to fewer trips to the grocery store — saving gas and time. The list of money-saving reasons for leftovers goes on – and on. Just like leftovers.)

Pack your lunch

Believe it or not, brown-bagging it can save you more than \$1,000 a year. Check out this mind-blowing “Lunch Savings” calculator for proof. You'll definitely think twice about hitting up Q'doba on the fly.

Turn off the tap when brushing your teeth

The reasons are two-fold: conservation and cost-effectiveness. Dentists say you should brush your teeth for two minutes. So, if you leave the water running during that time — morning and night — that's eight gallons of water a day, and over 2,900 gallons a year. The money will flood in when you turn off the faucet. (Not literally.)

Use curtains in lieu of a thermostat or air conditioner

Curtains help to keep your place cool in summer and warm in winter. Think about it: They block out sun and help prevent your home from turning into a greenhouse during the warm months, and they lock in heat during the frostier part of the year.

Opt for extra layers instead of turning up your thermostat

Energy bills can get downright astronomical once October rolls around. Try wearing an extra sweater and slippers — and snuggle up with your partner or pets. By turning your thermostat back 10-15 degrees for eight hours; you can save 5 percent to 15 percent a year on your heating bill.

Use cold water to wash laundry

Here's another subject we could write a dissertation on, but we'll keep it simple: Washing your laundry in hot water costs \$0.68 per load whereas washing it in cold water costs you \$0.04 per load. If you do laundry just twice per week, those cold-water washes will save you more than \$60 each year.

Keep the thermostat set to 78 degrees in summer

No, we aren't suggesting you cook yourself, but for every degree over 72 on your thermostat, you save up to 3 percent off your energy bill. Also keep in mind: Ceiling and floor fans are much more energy efficient than air conditioning.

Skip the bottled water

How smart is it to spend money on bottled water? Not very. The United States spends \$15 billion on bottled water annually, with the average person consuming 167 bottles per year. That's a pretty quick way to dehydrate your bank account.

Air-dry your clothing

Naturally, the amount of money you save each year depends upon how much laundry you do. Based upon one example we found, you could save up to \$130 a year by hanging your clothing up to dry. (Just think of how much less lint you'll have to deal with, too.)

Cancel your cable package

This is obvious – and horrifying to some. Cable can cost around \$150 each month, which adds up to \$1800 a year. It all comes down to this: Would you rather watch Honey Boofoo regularly, or take a nice

Check for cable benefits

If you would rather die than cut the cord with your TV, check for customer loyalty benefits. Some companies will offer nice little perks, such as withdrawing your cable box rental charge (about \$15/month). One easy call could save you \$150 a year.

Try tucking ten bucks into a shoebox each week

It's not a huge investment — but that comes out to \$520 in one year. Not too shabby.

Join Netflix or get movies at Redbox in lieu of going to the theatre

Ticket prices continue to soar, and after procuring the obligatory popcorn and soda, you wind up spending close to \$50 on a date. Redbox rentals cost around a dollar a pop, and Netflix subscriptions start at \$9.99 per month. You don't need to be in Good Will Hunting to figure out that equation. (Matt Damon was a math genius. Remember?)

Watch TV online

Did you bite the bullet and cancel cable? Not all hope is lost. You can catch your favorite TV shows on ABC or Hulu — for (practically) free.

Don't pay for music

If you're a music junkie, you probably download the latest and greatest songs from iTunes without a second thought. A dollar here and another couple of bucks there add up quickly. Go to the library and burn CDs for free instead. (No, it's not lame. It's hip. We promise.) Depending upon your addiction, you could save hundreds of dollars each year.

Skip the satellite radio

Craving more tunes? Cancel your Sirius XM subscription — which costs at least \$199 a year — and try Songza, Pandora, or Spotify instead. All three are free Internet radio providers. Why buy a musical cow when you can get its melodious milk for free?

Skip the gym and use Mother Nature as your playground!

Cancelling your gym membership and working out the old-fashioned way (running, cycling, etc.) could save you \$300 a year — at least.

Workout with friends

Too cold to get outside? In the chilly winter months, either bundle up or get together with friends and do workout DVDs. You can even try out municipal pools, tennis courts, and other public recreation areas.

Improve your karma

Want to take yoga but not feeling like your wallet is, ahem, flexible enough? Many studios have a “Karma Yoga” program in which you get to practice for free in exchange for spending a few hours each week cleaning the studio. The health benefits of yoga are endless — the financial benefits wind up saving you \$1,000 a year.

Try at-home antacids

Does the thought of coming up with ways to save money give you heartburn? Well, here’s a household tip that’s sure to put you at ease: Try baking soda instead of over-the-counter antacids. It’s just as effective at a fraction of the cost. Depending upon the severity of your case, you can save up to \$35 a year — every penny counts.

Look for gym specials

Is exercising outdoors just not your cup of tea? Then join a gym with new member incentives or specials – but make sure they don’t rope you into a contract. By keeping an eagle eye out for introductory offers, you could save up to \$500 each year.

Have a spa day (at home)

Here’s another “helpful hint from Heloise”: Pamper yourself at home instead of heading out to the spa. Facials can be a big splurge at upwards of \$140 a visit. By making a homemade mask out of oats and honey — you’re being industrious, clever, and just plain smart. Check out some crafty at-home ideas here — and save up to \$600 a year.

Get your Groupon

There are a million (maybe not quite that many) online saving sites such as Groupon, Living Social, and Bloomspot where you can save up to 80 percent off restaurants, movie tickets and outings. Just be wary that you aren't purchasing things you don't need...that defeats the entire purpose.

Find at-home beauty remedy

Avoid drugstore or expensive department store brand eye creams and try placing cucumbers over your eyes. It seems obvious, but by not purchasing over-priced beauty products, you can save up to \$400 a year. At-home remedies work just as well — and they won't break the bank. See? Saving money can be a thing of beauty.

Support your local economy by hitting up the farmer's market

Eating in season — and getting your grub straight from the horse's mouth (or farmer's hand as it were) — will save you some green and keep you healthier.

Ditch the delivery

Sure, there's nothing quite like delivery pizza, but you can save time and dough by cooking up a frozen one instead. Save \$15 every time you pre-heat the oven instead of calling Papa.

Skip the ice cream shop

We all scream for ice cream — and our wallets scream over how expensive an artisan cone can be. Buy your frozen treats from the grocery store instead of the ice cream shop and you'll get four times as many scoops for a fraction of the price. That sort of math won't freeze your brain.

Buy a big container of yogurt instead of individual servings

It's not just yogurt, though. Go big with most of your standard purchases. How? Check on unit prices to make sure you get the most bang for your buck. (Take, for instance, salsa at \$.60 an ounce in an 8 ounce jar — or \$.38 for a 16 ounce jar. It may cost a little more at the time, but it will go farther.)

Use Dryel instead of taking your clothing to a dry cleaner

Dry-cleaning costs the average family \$150 each year. Talk about an arm and a leg. (You need those to put into your clothes.)

Use around-the-house cleaning products

Why throw money at the latest household cleaning products? Because they smell pretty and have cool packaging? Keep it simple and use rubbing alcohol as sanitizer. It'll get the job done just as well as its branded counterparts. And you'll come out of it with a squeaky-clean conscience.

Don't go to the nail salon

Skip getting a mani/pedi every two weeks and pamper yourself at home instead. Sound unreasonable? Even by only going once a month instead of twice, you'll keep an extra \$600 in your checking account. That's a well-manicured tip.

Evaluate your waxing habits

Regular waxing can cost upwards of \$1,000 a year. That hurts just to think about.

Throw clothing swapping parties with your pals

This way you can get something different, spend time with your friends, and save a couple hundred dollars. Could shopping be more cost effective?

Dress for less

Give discount retailers like Ross or Burlington Coat Factory a whirl. If you have style, you have style. You don't need to pay full price to be fully on-trend.

Clip coupons

What's wrong with enjoying a (home-brewed) latte and spending a little time with the Sunday paper and a pair of scissors? Nothing! You can save anywhere from 40 percent to 60 percent off your grocery bill by using coupons.

Evaluate your cell phone plan

See if you really need everything you pay for. By whacking unnecessary amenities, you could knock \$20 off your bill — a cool \$240 every year.

Purchase a prepaid cell phone plan instead

How often do you use your cell phone? If you really only use it for emergencies, maybe it's time to opt for a prepaid mobile phone instead — which could add up to a \$600 savings each year.

Carpool to work with a co-worker or a neighbor

You'll save in gas and splurge on social interactions. Not only that, but you'll put half your gas expenditures back in your pocket — an average of \$2,500 a year.

Get on the bus, Gus

Not only are you reducing your carbon footprint, but you're reducing the amount of money you shell out on commuting to and from work. You could literally save thousands on gas, parking, and wear and tear on your car.

Cut your cabbage costs

Cut cab costs in half by downloading an app like Gobicab. They'll find people with similar trips in your area so you can share the cost. Talk about a fair fare!

Potluck party

Potlucks need to make a comeback... so why not host one? You're saving on the cost of going out on the town and/or footing the entire bill for having a party. And you're getting to try out new recipes. How's that for a tasty tip?

Use your talent

Take up a new hobby like knitting or sewing. Sure, there's the initial investment, but in the long run you're learning a lifelong skill — and you're pretty much set for every gift-giving occasion from here on out.

Get rich or dye trying

By which we obviously mean you should color your own hair instead of going to the salon. Having your hair done professionally can cost upwards of \$100 a visit, so you can save yourself at least \$600 a year by doing it yourself.

Be a hair model

Does the idea of a DIY dye job make you a little nervous? Look into being a hair model. Hair stylists need guinea pigs when they're certifying for a new service like balayage — so you can get some hot new tresses by allowing them to work on you (and it's free).

Subscribe and save

Subscribe to your favorite publication instead of buying it at the checkout stand. Depending on the magazine, a subscription can run you around \$20 a year. If you buy individually, a mag can cost you around \$4 a pop. That's at least a \$36 savings each year — but it can wind up being much more than that.

Brew coffee at home instead of swinging by Starbucks

It goes without saying that store-bought lattes can rack up quickly. If you buy a coffee drink four times each week at around \$3 per beverage, that's a cool \$624 savings each year. And that's likely the low end of the spectrum.

Halve the coffee shop habit

Refuse to kick your coffee shop habit? Perhaps you can aim to halve the number of times you go each week. That alone can infuse your wallet with an extra \$300 a year.

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Be a savvy beauty addict

If you're an absolute beauty addict, try out Birchbox.com. For \$14 a month, you'll receive a great goody box full of coupons and oversized samples of the hottest new cosmetics and skincare on the market. That's a small price to pay instead of splurging on a full-sized purchase. This way you can figure out if you even like the product first.

Don't be afraid to return your purchases

We've all let an ill-fitting garment die quietly in the back of our closet. But if you don't like something, take it back. You'll save money — and give your returned item a chance to be loved by someone else.

Sell stuff on consignment

Take your old clothing to a consignment shop instead of donating it. Yes, it's important to give to Goodwill, but if you have a particularly fancy frock, capitalize on it. Selling your fancy wares is a great way to stash some bonus bucks.

Pay your bills online

The cost of stamps continues to rise, so it makes (dollars and) sense to skip the price of postage and pay with a click instead.

Fill up before you fill your cart

Never grocery shop on an empty stomach. How many times have you wound up with a cart full of crap you don't need because you're famished when you hit the store? Not only will you spend more wisely, but you'll skip out on the impulse snacks. Your cholesterol — and credit card — will thank you.

Use your dishwasher

It's always been quite the conundrum: Wash dishes by hand or use the washer? Surprisingly, loading the dishwasher is the more efficient and economical way to go.

Be a Mr. or Miss Fix-it

Take your at-home issue to Lowe's and see if you can solve it yourself before you hire someone whose rates can be astronomical. You get the personal satisfaction of solving the problem yourself — and you'll save a hefty chunk of coin.

Buy store brand (generic) medications

They contain the exact same ingredients, work just as well, and cost up to 33 percent less than their brand-name counterparts.

BYO bags

Does your city charge a plastic bag fee? If so, save on the \$0.05 fee and bring reusable totes with you wherever you go. Not only are you saving green, you're being green.

Get a lower APR

This one's a no-brainer. Is your credit card's APR astronomical? Then transfer to plastic with a lower APR. Though, truth be told, you should NEVER carry a balance to begin with.

Practice delayed gratification

If you're out shopping and see something you simply must have, wait a few days to buy it. Chances are, you'll have forgotten all about it.

Extra! Extra! Read all about it

Join your favorite store's newsletter and stay up to speed on their special events and sales. Being in the know can save you up to 40 percent on your purchases. If you're going to shop, you may as well save as much as you can.

Wash your hair every other day

No, we aren't implying that you should become an unkempt hippie — but reducing the frequency with which you wash your hair is better for your scalp and your pocketbook.

Always keep your eyes peeled for freebies

Samples are a great way to try before you buy, and often they will come with coupons for your next purchase.

Ask for a trial-size

Curious about a pricy cream? Don't be afraid to ask the department store beauty counter for a trial size. It will scratch your itch to try something fancy and it won't cost you a thing.

Towel-dry your hair instead of using a hair dryer

This, too, is better for your hair. So save on the electricity costs and go au naturel.

Re-use wrapping paper

Or try aluminum foil on for size. If that sounds like something your grandma did, you could be right. But fear not: That's totally hip.

Get crafty

Give things a second life that might be otherwise unexpected. For instance: Use old wine bottles as candle holders for a chic Parisian vibe.

Be your own Picasso

You don't need to spend a fortune to adorn your walls. Make your own artwork and frame it. Not only will it provide a great sense of accomplishment, but it will be a great conversation starter at those potlucks you're hosting.

Remember: Reduce, Reuse, Recycle

Don't throw your crummy old shirts in the bin. Cut them up into rags and use them in lieu of paper towels.

Always look for free shipping on websites

Nine times out of 10, you'll be able to find a coupon code. Or just wait to place your order until the email notifying you of free shipping pops up in your inbox.

Shop around

If you're in the market for a big-ticket item, make sure to do your research. You can save up to 30 percent by comparing prices. Do it online instead of going from store to store, so you can save on gas, too.

Use a credit card that gives back

Many credit card companies offer 3 percent cash back on everyday purchases. If you're a frequent flyer, opt for a credit card that rewards you with miles. As always, watch out for annual fees and always pay your bill in full.

Shop the online sample sales

Are you a high-flying fashionista? If so, try shopping at sites like Ruelala, Hautelook, or Gilt. Their 24-72 hour sample sales can save you up to 70 percent off the retail price.

Buy beans and legumes in bulk

A 16-ounce bag of dried black beans yields the same amount of beans as three cans. Depending on where you're shopping, that means you're paying half as much when you buy dry.

Try a staycation instead of traveling during big holiday weekends

Airline, gas and hotel prices inflate during peak travel times.

Buy your airline tickets early

Buy airline tickets anywhere from one to three months in advance. Booking earlier is always a safer bet because if you wait, fares can go up or down. Typically, fares go up by more than they go down... so don't gamble in hopes that you'll get a screaming deal. Chances are you'll lose out altogether.

Keep a coin jar

When you pay in cash, always "keep the change" and add it to that jar. You can effortlessly squirrel away hundreds each year.

Volunteer

Don't feel obligated to give money to a charitable organization if you can't afford it. Volunteer your time instead.

Pull into the first parking spot you see

When out and about running errands, park in the first vacant spot you find. You'll get exercise – and you won't waste unnecessary gas by searching fruitlessly for primo parking.

Open a savings account

Commit to putting away \$25 each paycheck. In one year, you'll wind up with \$650 — or even more if your savings account yields interest. (Probably not much more... but every penny counts.)

Make a grocery list and stick to it

When you avoid tossing frivolous (and likely unhealthy) items into your cart, you could save up to \$40 a week.

Opt for the store-brand cereal and treats at the grocery store

As with medicine, the ingredients are typically the same as the national brand — but they'll cost you 30 percent less.

Be crafty with car maintenance

Always look for and use a coupon whenever you need an oil change. Even better: Change your own oil. You'll save anywhere from \$25 to \$75.

Walk it out

Avoid driving three blocks to run an errand. Walk instead. Your heart, pocketbook and car will all be grateful.

Buy boxed wine

If you enjoy partaking of wine on a regular basis, shop for boxed wine in lieu of bottles. (No, we don't mean Franzia.) This great article highlights how much you could save by switching over to boxed, and claims that (depending upon your habit) you can cut up to 70 percent in costs each year. We'll toast to that!

Brunch is the new dinner

Making plans with your pals for your next outing? Opt for breakfast, lunch or brunch instead of a dinner date. When it comes to dining out, evening meals cost the most – sometimes more than double the cost of daytime options.

Bring your own snacks to work

Sure, shelling out a buck for a bag of M&Ms from the vending machine might not seem like much at the time, but \$5 each week is \$260 every year.

Bulk up

Buy your aforementioned treats from the bulk bins and save a bundle. Bulk prices are less expensive than pre-packaged goods for a number of reasons. For one, packaging can account for up to 70 percent of a product's cost. Secondly, it's less expensive for distributors to transport bulk goods. Finally? Bulk food typically isn't branded, so you're saving on the marketing costs associated with brand-name varieties.

Spread out the time between haircuts

If you usually see your stylist every six weeks, try going every eight instead. That saves you the cost of two cuts a year.

Visit Half.com

It's pretty much what it sounds like: a website where you can get books and DVDs for up to 50 percent off

Kick the carbonated habit

Not only is soda bad for you, but it's expensive. Cut it out and save a couple hundred bucks a year.

Skip out on storage units

If you're paying for a storage unit every month, evaluate whether you really need it. Are you using all that stuff you're storing there? If not, donate it and save \$600 in unnecessary storage costs.

Quit smoking

At \$10 a pack, then even if you only smoke a pack a week you're spending an average of \$50 each month or \$600 a year on your smoking habit. If you can't quit, try halving your addiction. You'll breathe easier. Literally.

Read your city's weekly paper for free events

Concerts, art shows, etc. It's a fun and free way to get out in the community without spending a load of money.

Use cloth napkins instead of paper napkin

What is it our parents always used to say? Waste not, want not? Not only are cloth napkins less expensive and more environmentally friendly, but they're infinitely classier.

Plan your driving routes to avoid left turns

This sounds weird, but studies show that avoiding left turns saves time, conserves fuel, lowers emissions and reduces potential for accidents. Who knew?

Do your holiday shopping for next Christmas this Christmas

Post-holiday sales are one of the greatest ways to save a bundle. Even though you're still spending, you're spending considerably less — and you're saving on the stress of last-minute shopping.

Cut dryer sheets in half

Sure, this is nothing revelatory, but when you cut something in half, it lasts twice as long. Where else can you cut costs — both literally and figuratively? Get creative and have fun with it.