

# **105 Ways to Save Money, Reduce Your Personal Expenses, & Eliminate Debt**

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**A Free Report**

By Brent Riggs | [www.brentriggs.com](http://www.brentriggs.com)



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**It's a subject on most everyone's mind today:  
rising costs and how to save money.**

From gas to food, transportation to insurance... everything seems to be skyrocketing in price as the dollar fights the world currency, socialism creeps into every civilized country, and Orwellian governments over-regulate the free market. People are more willing than ever to trade freedom for a freebie. The result: higher prices across the board.

You know what though? I've noticed that this isn't doing much to slow down or reverse the out-of-control consumerism (more "stuff" no matter how much we have), and what I call "lifestyle bought on credit". It is the disease of "affluenza" that has the typical family needing a couple of new cars with all the gadgets, a big house in a nice neighborhood they can't realistically afford, twenty or thirty thousand dollars in credit card debt, and a seemingly endless need for new

clothes, entertainment, vacations and all the symbols of success. "Status" appears to be the name of the game nowadays.

Before I get to the LIST, I want to share a couple of my own blog posts I think are pretty relevant. From the response I got when I originally posted them, evidently they hit home with my readers too. So, enough talk, here's the two blog posts, then the LIST will follow. Enjoy!

## You Better Get Ready

Folks, you better get ready and get your finances in order NOW if you want to have a little less discomfort dealing with what's coming soon to America.

Proverbs 22:3 - A prudent one foresees the evil and hides himself, but the simple pass on and are punished.

The cost of living is going to continue to go up, and probably much faster than it is now, depending on the upcoming elections. Vast portions of our food supply (corn) are being wasted (and subsidized) on Ethanol, driving up both fuel and food prices. Floods have ravaged a large percentage of the Midwest "bread basket" which is going to send food prices up even further and faster.

Gas and oil will continue to rise in cost because of the weak-willed, America-hating liberals, environmentalists and Democrats who continue block domestic oil drilling (and nuclear power), NOT because of polar bears or the red spotted worm flea, but because they WANT to handicap and destroy American superiority and independence. Rising oil costs mean rising EVERYTHING costs.

It is very possible that we are going to have a Democrat MARXIST (yes, Marxist Socialist Hyper-Liberal) as our next President, AND a Democratic majority in Congress. Once we do, you will see an American slide toward European Socialism (and decimation of our military) at breakneck speed: socialist health care, day care, education, and a long list of new welfare and federal government programs that will parallel a RAPID and SHOCKING rise in taxation on those of us who actually work hard, and contribute to society.

Europe (the other Westerners) is dying (spiritually, and physically given lower than replacement level birth rate) because of weak, government-dependent generations and cowardly leaders.

The vacuum is being quickly filled with primitive Islamic extremism. (America is still slightly above a replacement birth rate but is rapidly dying spiritually as well; Canada is much closer to Europe than the U.S. on both counts).

The natural result for America, should this Socialist slide occur, will be rising unemployment, climbing inflation, price controls, the devaluing of the dollar, and then what? More government "solutions" of course that will only exacerbate and accelerate the process.

I'm not trying to "doom and gloom" you... but it's stupid to ignore reality and pretend like this is not a VERY POSSIBLE, even probable, future.

Proverbs 22:3 - A prudent one foresees the evil and hides himself, but the simple pass on and are punished.

You should:

- Get out of debt
- Downsize your lifestyle (smaller, less expensive)
- Sell what you don't need
- Be READY to cancel services and features you don't need (extra phones, cable, subscriptions, memberships, clubs, etc.)
- Learn how to reduce your personal expenses
- STOP incurring any more debt or things that require monthly payments or maintenance

That's a few things to start with. Keep an eye on this blog as I begin to concentrate my advice on how to get out of debt, reduce expenses, increase income and manage your money.

You've got about a year or so before the socialist slide, higher taxes and rising prices really hit home, if that is the course we take. Don't wait to act. Now is the time to prepare. Yes, McCain might get elected and we'll have LESS government growth than with Obama, but he's pretty liberal too, and loves to "cooperate" with the Democrats (President Bush has proven that even "conservatives" can double the size of the Federal government). America IS sliding towards European/Canadian Socialism... it's just a matter of how fast.

Think about it... if you prepare for the worst now, you'll be in GREAT shape even if the worst doesn't happen. After 50 years of prosperity, it's very easy to think "America will never change". You are making a mistake if you think that, as history proves to us beyond a DOUBT that things ALWAYS change. America is living on borrowed time, and every day of freedom and

prosperity we enjoy now is strictly the grace of God being patient towards an increasingly God-rejecting and rebellious country.

I'm not an alarmist, but neither am I a blind optimist. America's days of easy abundance, and super cheap consumerism are coming to a close. The prudent will prosper, and the foolish will suffer. For Christians, we must be the MOST prepared of anyone so that we are in a position to HELP others, and share the Gospel to the lost, hurting and confused.

FYI... I'm not talking here about the constant drumming by the liberal media about how bad the economy is and how "working people" are having to choose between food or heat. That's just "I hate Bush" liberal propoganda that is used to get people mad at conservatives, and elect liberals. It's the election of socialist Liberals that will actually make all this economic doom and gloom come to pass. The economy is actually pretty good right now, which makes it an even better time to prepare. It's what the economy is GOING TO BE after this next election that is the concern.

Getting out of debt is probably the most important thing you can do. If you don't know how, check out my book, [Life Without Debt](#), where I show you how to get out of debt fast, and stay out of debt. Check it out at: <http://www.seriousgetoutofdebt.com/>

Another important step is increasing income. The Internet represents an unparalleled opportunity to build an extra income. I have a DVD that literally lays out the exact way my Internet business is set up and how it makes money. I did it. You can too. All the tools and resources are already in place and waiting for anyone who wants to roll up their sleeves and get busy. Check it out here: **[My Online Business Revealed!](#)** (<http://www.onlinebusinesscreate.com>).

Two more things that will help you: I have a website that focuses on four things:

1. Increasing Income
2. Eliminating Debt
3. Reducing Expenses
4. Giving & Stewardship

I don't have to elaborate on how those four topics are important. Visit my website at [www.brentriggsmoney.com](http://www.brentriggsmoney.com) .

Also, I give a LOT of great advice, and basically answer any type of question on my main blog: <http://www.brentriggsblog.com> .

## Some Wise Words

Some great advice from Abraham Lincoln provides the foundation of my comments today. It's amazing that people never change from era to era, just the manner in which they mess things up.

During this time of politics, partisanship and "change we can believe in", it's important to flesh out truth from rhetoric. Here is the first of Honest Abe's advice:

**You cannot help the poor by destroying the rich.**

And yet, that is the primary goal of most of the world, while only a miniscule fraction of humans still see, and use, God's blessings of prosperity righteously.

Off the top of my head, here are a few people/groups that want to destroy anyone with wealth (unless that wealthy person is actually part of one of these groups): all of the Democrat party, most of the Republican party; the environmental movement; European socialists; Canadian Socialists; race pimps; global warmers; the government and welfare dependent who are constantly inflamed with class envy; malicious lawyers; the Supreme Court and liberal judges all across the land... that's what I thought of in 10 seconds. I'm sure we could double that list with a little thought.

**You cannot strengthen the weak by weakening the strong.**

Again, same principle and same assailants. The government continues to increase its control over individual citizens by ever expanding regulation and constraints on free market and creative business. On a larger scale, America allows itself to be weakened more and more every day by other countries who have NEVER accomplished what we have... and yet instead of insisting they do things OUR WAY (proven to be successful), we hang our heads in "white-Protestant-America" GUILT and apologize that we aren't just like them. Insanity....

**You cannot bring about prosperity by discouraging thrift.**

For all you young folks out there, THRIFT means saving money, living a more frugal lifestyle and not wasting money frivolously. America is destroying its historical prosperity by discouraging thrift. How?

Purchasing “lifestyle” on credit is the biggest culprit. The average credit card debt for Americans is \$14,000 each (I would bet it’s more than that). We have “stuff” coming out our ears: multiple cars, TVs, electronic gadgets, clothing, etc. We live a lifestyle of voracious consumption, entertainment and leisure, always wanting newer, faster, better and more expensive so that we can show off our “status”. Ironically, the average person who displays a high level of wealth visually, is usually the one who is in the most debt. People who develop financial discipline, have no debt, and use money wisely, typically have very modest looking levels of lifestyle. The former LOOKS wealthy, the latter actually is. It would seem in American that “image over substance” reigns supreme.

**You cannot lift the wage earner up by pulling the wage payer down.**

It is insanity to keep taxing the “evil rich” and the “evil corporations” into oblivion when it is those very same people who provide the jobs and benefits to the people who are screaming “tax them”. This is class envy and wealth envy at its worst. People are chopping off their own heads. Look to Europe and Canada to see the result of this. Generations of people have the largest and highest amounts of benefits in world history, all paid for by the people who actually work, the corporations who actually produce, and yet... their populations are dying, unemployment is rampant, abuse of “benefits”, particularly disability, is epidemic, and NONE of them are economic powerhouses. And still, America is enthralled with Europe/Canada and the media sets them up as the model of choice. Insanity...

**You cannot further the brotherhood of man by inciting class hatred.**

Class hatred of all types is raging: race hate, wealth hate, class hate, political hate. People like Jeremiah Wright have encouraged an entire generation of blacks to see themselves as victims and to hate their white “oppressors”. Below the surface, white people get sick of constantly being vilified and accused of being racists. Whites don’t say it publicly because they will be crushed for even implying they are NOT racists.

The truth is, the VAST majority of white people are not racist, and the same for blacks, Hispanics and Asians. The overwhelming majority of average people recognize true equality in

all skin colors, but the government, the race lords, and the race fanatics (black, white and other) would be out of business if they didn't constantly pound the drumbeat of racism.

The world is a boiling cauldron of class hatred, and the power-elite stir the pot because they know that it is easier to control, manipulate and enrage the masses if they are soaking in hatred towards others, feeling both victimized and entitled.

**You cannot build character and courage by taking away men's initiative and independence.**

Which is why we see an alarming decrease in courage, integrity and personal character in America (and any other socialized country). This is the reason why primitive, violent cultures like Islam are invading and transforming entire nations like France, Spain, England, Canada, and more and more in America... those countries do not have the courage or the motivation to keep it from occurring.

The government promises more "benefits" and programs to remove the need for personal responsibility (health care, welfare, day care, education, vacation, holidays, salary levels, etc) and lazy, greedy and gullible people JUMP at the opportunity to get something "free" at the cost of their freedom. Personal courage and character plummets in direct proportion to our abdication of personal responsibility and individual independence.

**You cannot help men permanently by doing for them, what they could and should do for themselves.**

What are some of things we should do for ourselves? Pretty much everything except the few things our wise Founding Fathers knew that we needed to collectively achieve: those things that only benefit the country as a whole that cannot be accomplished by the States or individuals, such as an Army to secure and defend the Nation. If we would adhere to this principle, about 90% of the current government would disappear.

America was warned by Alex De Tocqueville in the early 1800's that she would remain "great" until the day that politicians and citizens figured out they could enrich themselves by voting from the public piggy bank. How true that was. Now we have politicians buying votes by promising to give money from the "public trough", and we have citizens voting for the politician who can deliver the most "goodies". The result? Corrupt politics, and weak masses of people who see the government as their provider and security.

For every single thing the government pretends to do for the people, the people abdicate their personal responsibility, and thus freedom which in turn permanently weakens America both individually and nationally.

Is America too far down the socialistic road and doomed to join the Europeans our elite are so enamored with? Probably. That's not very optimistic, but probably pretty realistic especially looking ahead at our choices in this year's elections.

But there are still plenty of good, God-fearing, personally-responsible people in America. Maybe we can make a long-term difference if we teach others and teach our kids these principles.

## The List

### **105 Ways to Save Money, Reduce Expenses and Get More Bang for Your Buck**

1. GET OUT OF DEBT. My most recent book and DVD are on this topic. Being out of debt is the number one thing that will help you relieve stress and do well when costs go up, and the belt gets tight. Check out my book here:  
<http://www.seriousgetoutofdebt.com>
2. Quit drinking expensive coffee. Do you really need to pay five dollars for a cup of coffee? The overwhelming majority of people cannot tell the difference between an expensive coffee and expensive name brand from coffee shops. The truth that no one wants to admit is that expensive coffee is a fad, and drinking it is just going along with the crowd.
3. Shop around for auto insurance. The average person can save anywhere between 65 and \$85 a month on their car insurance if they spend a little time researching different companies and different prices.

4. Pay off your credit cards. The interest rates on credit cards will eat your budget alive. You are simply throwing money in the toilet when you buy on credit and hand over free cash to the credit card companies.
5. Shop around for better cell phone plans and make sure you cancel features you are not using or that she can live without.
6. If you're paying any sort of bank fees, you shouldn't. Take time to find a bank who offers free checking, free online banking and just about free everything when it comes to the bank services.
7. Quit buying prepackaged food. Bite sized, prepackaged, and conveniently-portioned-already-prepared foods are many times more expensive than regular foods that you prepare yourself.
8. When you enter a parking lot, park near the street and far away from the building. This not only saves gas from driving around the parking lot, it also gives you a little exercise which in turn, will cut down on your food and medical expenses.
9. Befriend your neighbors and learn to borrow, and share items with each other. There is really no sense in every person having their own seldom used items or tools. Make a list of the items that you would like to have but are rarely used, and see if you can't get a group of friends to divide up the list and each one buy a separate item and then share them.
10. Stop drinking soda pop. It costs money when you buy, it costs money when you lose productivity because of it, and it costs money and increased health care when it makes you fat and sick. Result: soft drinks cost you LOTS of money.
11. Don't put a light bulb in every socket of a multi-light fixture. Often half the lights or even less will give you plenty of illumination.
12. Slice food very thin. Foods like cheese, breads, fruits and anything else you can slice go a lot further if you're eating lots of little slices instead of big chunks.
13. Call all your credit card companies and ask them, no beg them, for a lower interest rate. Do not take no for an answer and request to speak to many different people

before giving up. Often you will be able to get your credit card interest reduced to varying degrees.

14. Buy classic clothing that does not go out of style rather than spending top dollar for current fads. The most current and popular styles are always significantly more expensive than clothing that is simply classic in style but not on the cover of Hollywood magazines.
15. Have a list and a budget when you go shopping for food. If you know what you're going to buy you're much more likely to control the cost of your grocery bill.
16. Be sure you go grocery shopping on a full stomach. If you start walking the aisles and your belly is growling, everything will look appetizing and you will buy twice as much as you intended.
17. Just get rid of all those stinking credit cards. Don't make up excuses about why you need one for emergencies or to build your credit or to get airline miles. Use a bank card instead of credit cards and quit flushing your money down the interest rate toilet.
18. If you can't get lower interest rates and haven't paid off your credit cards, try to consolidate all your credit cards to the lowest interest card.
19. Pay off the smallest debts first, and roll that payment into the next smallest debt. By doing this you see quick results and gain momentum in paying off your debt.
20. Before buying software, check the Internet for free or open source versions. Most common software like word processors, spreadsheets, calculators or finance programs all have three versions available on the Internet. There are also many graphics and business programs available for free.
21. Do not buy magazines off the rack. Either get a subscription which is usually heavily discounted, or go to the library. Another way to read fresh magazine material is to read it online.
22. Buy used books, go to the library or again choose reading material online. Any of these choices are a fraction of the cost of new.

23. Quit smoking. It is hard to exaggerate not only the cost of cigarettes but also the long-term costs in health and productivity. This one choice alone can save hundreds of dollars a month.
24. Find someplace cheaper to get haircuts. You can sneak around so your friends won't see you go into the Supercuts, but using expensive salons and name brand hair care products is unnecessarily expensive.
25. Cancel the gym membership. Full body workouts at home or at the park are not only just as effective, they are free.
26. Sell all your home gym equipment. Forget treadmills, ellipticals, BowFlex and weight sets. Wind sprints, push-ups and pull ups are better than anything you can do on a piece of equipment.
27. Get to know your neighbors, share rides, not just to work but also to the store or out for recreational activity.
28. A Deep Freeze. A freezer full of frozen vegetables, bulk prepared meals and left-overs uses very little electricity because its full of frozen food, and rarely changes temperature. It's a great way to save by buying bulk meats and veggies.
29. Thermostats. Programmable thermostats that allow you set a room temperature benefit from cool nights when windows can allow the breeze to cool a room during the warm months.
30. With gas prices going haywire, it now pays to plan trips carefully. We live about 20 miles away from any real shopping areas, so it now costs us \$10 every time we want to "run to town". Turning several casual trips into one can save \$20-40/week, or about \$100/month... not exactly chump change.
31. Left Overs. Gas goes up, food prices go up. Being more diligent and creative with left overs can make a significant impact on your food budget. Cooking batches of meats (hamburger, sausage, chicken, etc) then freezing for later use can save both time and money.

32. Old Fashioned Fun. Reading, going for walks, rocking on the porch, doing crafts... old fashioned fun saves lots of money over movies, dining out and shopping, AND it's a lot more healthy for your family (physically and spiritually).
33. Find some friends either at work, or neighbors who work in the same general vicinity as you, and set up a rotating car pool. You can use email or classified ads to find people, as well as posting flyers in your neighborhood. Be creative. Someone might not live next door, but they might be PASSING BY your neighborhood on the way to work. On days you drive, they can leave their car at your house. Or you can just pay them for the gas.
34. Keep your car tuned up, oil changed, and tires properly inflated so that you can get the maximum gas mileage at all times. Proper air pressure in tires can have a great effect on mileage.
35. Run your A/C less. Save it for genuinely hot days or when you're stuck in hot, slow moving traffic. When you have a little speed, open the windows and use your "4x60 Air conditioning" (four windows down at 60 miles per hour).
36. Drive like "a little old man". Slow starts, easy stops, reasonable speed, don't "gun" the gas pedal. This will greatly increase your gas mileage.
37. Don't waste your time or money or risk your car on gimmicks. Most additives are worthless, and outrageous claims of gas mileage are nonsense.
38. Combine trips when possible. My wife and I plan to take care of other errands whenever we know we are forced to drive anyway. For example, we leave early (or go after) for some scheduled event to take care of a few quick shopping needs as well. Whenever you are forced to travel to a certain area of town, take a minute to consider if there are other things that are going to pop up soon that will cause you to drive to the same area.
39. Call home before going home... my wife and I always try to call each other when we are already "out" somewhere. Frequently, this saves a trip. "Honey, I'm on the way home, do you need me to stop anywhere on the way home?" "I had to run by Walmart, is there anything you need while I'm here?"

40. Consider pooling trips with friends. Why drive to shop for groceries alone? Arrange with a neighbor to take turns driving every other time.
41. Buy and sell at consignment stores and garage sales. It is amazing the bargains you can find and the nice things that others cannot use. Pare down your closets and you feel better knowing you have only what you need and what you use.
42. Stay out of the mall and stores except when you have a plan and need to be there. Shopping shouldn't be a hobby. It's much easier to not waste money when you aren't bombarded by a mall full of ads.
43. Use CASH when mall shopping, grocery shopping, and other entertainment like bowling, movies, golf, etc. It's much easier psychologically to part with a piece of paper (check) or plastic (credit card), than to actual relinquish cold hard cash. It will make you most cost conscious and help you to budget better as you see funds dwindle.
44. "Craigslist" those items that are sitting in storage, which you never use. They take up space which ultimately costs money. On Craigslist you can either charge a flat fee or other to give it away to the first person willing and able to come pick it up.
45. Garage sales, estate sales and resale shops offer quality merchandise at extremely low prices. Clothing, furniture, games, home decorations, CDs... just about anything can be found.
46. Save your change when you make a purchase. At the end of the year, you can accumulate a nice little chunk of money to help with Christmas shopping or other needs such as the heat bill.
47. Use automatic and online bill pay systems. You not only save money with postage and envelopes, you save time which is money also.
48. Use debit cards not credit cards. Debit cards take the money directly out of your bank account and you do not pay interest on borrowed money, in fact, you probably make a little bit of interest on your money in the bank.
49. Use the ATMs from your bank system which typically do not charge fees for withdrawals.

50. If you must use an ATM outside of your system that charges fees, think into the future and determine if you're going to need more money. If yes, withdraw it then to save from paying more fees in the future.
51. Look into computer Internet-based phones like Vonage or Skype. Both services can be significantly cheaper than traditional or cell phone-based services.
52. Consider dropping cable or satellite services or at least cancelling the extra channels and movie channels. Even basic cable has more choices than any person should waste their time trying to watch.
53. Give serious thought to times that you can buy, walk or even ride public transportation. Not only does it save a lot of money in gas and maintenance, it will save you money as you increase your health and getting more exercise.
54. Break your "brand name" addiction. Whether it's clothes, food or coffee, the truth is most name brands are no different or better than the discount brands. If people are honest most of the time they want name brands so that other people will notice. It makes us look more in style and successful.
55. Don't be fooled into buying something because it's on sale or there is a limited supply or offer. Marketers know that putting something on sale or implying you have a limited opportunity to purchase something creates an urgency to buy and people do not stop to thoroughly consider whether they really need it or not, and they hope people will forget that the very same items will turn right around and have another urgent sale in the near future. It's all marketing hype, and you have to learn not to be affected by.
56. Don't buy anything that you do not have the cash currently to buy. That means don't borrow money from friends or family to buy consumer goods, and don't buy them on credit cards. This one discipline alone will save you countless thousands of dollars per year.
57. Do things for yourself like lawn care, simple car maintenance, basic handyman work and common manual labor. Not only do you save a lot of money, you also get good exercise and learn new skills.

58. Actually use a budget. I know everyone hates this, but having a budget would keep you from spending money that you do not plan to spend. You either planned to spend your money, or it will disappear on its own.
59. This one may sound funny, but learn to use the toilet at your job or school, or a public restroom before you go home. You save on both toilet paper water and electricity.
60. Cancel magazine subscriptions, cable TV, even Internet if you aren't genuinely getting your money's worth. For occasional use of all of these you can go to the library, restaurants and other places that offer them for free.
61. Get rid of all but one phone, unless you need extra for business purposes. This whole thing we've got going today where every single member of the family has their own cell phone on top of a landline at home can be very expensive.
62. Always try to bargain and get more than you paid for. The worst that can happen is someone can tell you "NO". Learn to ask for a discount, learn to ask for extra items with your purchase and try to see if buying multiple items can get you a volume discount.
63. Cancel your landline telephone if you use a cell phone. If your home Internet is dependent on purchasing a landline as well which is often the case with DSL, consider going to a cable Internet service.
64. Depending on your living situation, if you have a free room, consider having a housemate or roommate. If you find a good match, it can significantly reduce both parties household expenses.
65. Try automatic savings. Add your online banking or employer if possible, automatically transfer or deposit unannounced into savings before it goes into your checking account. This money becomes more out of sight, out of mind, and you're less likely to spend it before choosing to save it.
66. Stay current and educated on your credit score. While I discourage the use of credit cards, it is important that you pay other bills on time such as medical bills and utilities so that you will not have a negative effect on your credit score. This can save you a truckload of money on a mortgage interest rate.

67. Become disciplined about going through your house and selling the stuff you don't really genuinely use or need. Not only can you bring in extra income, but it helps you develop a greater resistance to buying new things, and you save money not maintaining, insuring, cleaning and organizing stuff you don't need.
68. Do not purchase shipping or mailing supplies. The USPS has just about every type of box, envelope, padding and shipping materials that you could ever need and they will give it to you free.
69. Did you know there is a place, actually two, where endless amounts of books, magazines, even movies and software are available? They even have free Internet service and oftentimes music for free. Have you ever heard of this place? It's called the community Library.
70. Make your own household cleaners. The matter what name brand they are, they are usually made up of the same effective ingredients. Learn how to make cleaners with vinegar, baking soda or ammonia. By your own plastic spray bottles, and mix them up for a fraction of what you buy name brand cleaners for.
71. Do most of your laundry using cold water. This will save a bucket load of money and almost all of your clothes will come out just as clean.
72. Keep your car tires properly inflated. This has a big impact on your fuel efficiency as well as being a safety issue.
73. Be flexible on flight arrangements and you can save a heap of money using services like Priceline and Hotwire.
74. Use the Internet to research car repairs. Often something can be fixed with an inexpensive part whereas a car mechanic may give you a more elaborate solution. For example, recently our van would not shift out of park. My first inclination was to go to a dealer to have it fixed because "obviously" something major was wrong. I took a few minutes to research it on the Internet and found out that it was a four dollar brake light switch that needed to be changed which took me five minutes.
75. Use Restaurant.com to buy certificates for meals at participating restaurants at discounted rates.

76. When eating out, try to get in before the evening dinner hour price increases occur, which is usually around four o'clock. Most of the time you can still get lunch prices before the dinner rush begins.
77. Take your own snacks to work. Bringing a few Ziploc bags of snacks from home is a fraction of the cost of vending machines or concession stores.
78. Take your lunch to work. Creating a new brown bag lunch is probably a pain in the butt every day, but learn to cook a little extra for dinner the night before and you'll have a quick and nice meal to take for lunch the next day.
79. Unplug and turn off lights, electronics, appliances, charger and equipment when they are not in use. All those little fans, computer chips and lights use up electricity.
80. Instead of buying expensive coffee at Starbucks, buy a \$10 coffee pot and keep coffee and creamer at your office.
81. If you just have to have a more expensive coffee like Starbucks, those coffee brands can often be bought in bulk at places like Costco and Sam's which is still a lot cheaper than buying a two from the shop.
82. Brew coffee at home and invest in a high-quality coffee mug which you can take with you.
83. Investigate mortgage refinancing. Depending on the terms and your plans for the house you're in, the right refinancing situation can save thousands of dollars over the years.
84. Make sure you're maximizing the amount of money you are putting into things like 401(k)s, especially if your employer is matching. Not only are you getting a great return on your money but it is also money that you're not blowing on needless and impulsive purchases.
85. Plan to have a baby. If you know you're planning a family and going to have babies in the next two to three years, begin to look for the items you will need and carefully purchase them now at garage sales and clearance sales. You can save a ton of money if you don't simply run out one Saturday morning and quickly buy everything you need for the new baby. This also gives you time to put the word out to people who might

want to give away things like cribs, high chairs, strollers and baby clothes. People have so much of this kind of stuff, if they know you need it, you may not ever have to buy any of it.

86. Now I know there are some of us who just can't live without it, but if you can learn to drink water, you will save a lot of money giving up flavored beverages.
87. If you're fighting the urge to cut back on dining out in restaurants, don't forget to add in the expense of gasoline in use of your transportation. Maybe realizing that restaurant food is 10 to 20 times more expensive than home prepared food will give you the motivation you need to cut back.
88. Plan for holiday spending. Make a budget months ahead of time, list out exactly what you're going to buy and stick to that list. If you holiday shop impulsively at the last minute you'll always spend many times more than you would have if you make a list and a plan.
89. Good health saves money. Drink plenty of water and stop drinking anything with sugar in it immediately.
90. Good health saves money. Get off your butt and go out and do some work in the yard, go for a walk, learn to spend most of your time being active. The savings in health care and increased productivity will amount to tens of thousands, if not hundreds of thousands of dollars in your life.
91. Good health saves money. Reduce the stress in your life, slow down and do a little less. Most of all get out of debt because financial stress is the number one stress in most families and marriages. Check out my book **Life Without Debt** if you need some help: <http://www.seriousgetoutofdebt.com>
92. Good health saves money. Eat real food like raw vegetables, chicken and fish. Prepackaged, convenience and fast foods are pure junk and whatever time and money you save now you'll pay for many times over in health costs and lack of productivity.
93. Look into bundling services like Internet, phone and cable. You can often get a lower bundled rate than what you are paying separately for each.

94. Cancel extra phone features that you are honestly not using like conference calling, three way calling or caller ID.
95. Learn to use coupons, but be smart about using them. Don't drive 12 miles across town to save \$.50 on a can of beans.
96. Keep your eyes out for free entertainment. Often there are free concerts, shows and events going on that will reduce your budget spent on movies and dining out.
97. Make sure you pay your bills on time so that you are not getting hit with late fees or increased interest rates.
98. Make sure you are only purchasing the exact amount or a little less of perishable items. Throwing away meat and vegetables can greatly increase your food budget. It never costs you money to run out of those and choose to eat something else.
99. Purchase bulk items when appropriate. You can save a lot of money buying a case of something at a discount club if they are stored properly and you will actually use them. However if you buy a case of an item and throw out half of it you're obviously costing yourself money.
100. Learn to eat foods that genuinely increase both your energy and your health levels. Increased energy means increased productivity which translates into increased income. Increased health results in decreased medical bills and health-related expenses. Together both of these can have a very high positive net result.
101. Have a set time to manage your bills once or twice a month. By having a disciplined routine to manage paying bills and tracking budget, you'll save a lot of money by not making mistakes, forgetting to pay something, or losing track of your finances.
102. Regularly view either your online bank ledger or your credit card statements to make sure you are not being charged for things you didn't purchase and to keep a realistic view of how much money you're spending, and what you're spending it on.
103. Regularly review your statements to make sure you're not being charged for fees or services that are incorrect or that you have not applied for. This is especially true for credit cards and phone bills where lots of little fees and show up and hopefully go unnoticed.

104. Set aside some money for impulse purchases and to just simply blow. There's nothing wrong with just having some money to go shopping or to spend on whatever you want as long as you have planned that amount of money and don't exceed it. It's when you do not have a plan for impulse buying that you end up spending a lot more than you should have.
105. Check to see if you can get a discount, reduced rate or some sort of reward or paying off a bill, charge or loan early.

## Did I mention get out of debt?

The reason why I've repeated it several times is not to try to sell you my book, [Life Without Debt](#), but because this is absolutely the number one golden goal of reducing your financial stress, saving money and becoming financially free. Being in debt robs us of life in many ways. Being free of debt is one of the greatest joys you'll ever experience.

The list I have given you in this report is really just a means of becoming debt-free, thinking debt-free and living debt free.

On my financial blog, <http://www.brenttriggs.money.com>, you'll find that I concentrate on for specific areas that will help you become debt free:

- Increasing Income
- Eliminating Debt
- Reducing Expenses
- Giving & Stewardship

Visit that site for lots more free information on personal finances and increasing income.

I hope you've enjoyed this free report and please feel free to refer your friends and family to it. I would appreciate you sending them to the following link so that they will have a chance to refer other people as well: [http://www.brenttrigsblog.com/report\\_100\\_save.asp](http://www.brenttrigsblog.com/report_100_save.asp)

I took the time to write this to help people. I'm offering it free in exchange for the benefit of people telling other people about it which brings new readers to my sites. You win, they win, I win. It's a good deal for everyone.

If you have any questions please feel free to contact me from my website,  
<http://www.brentriggs.com>

~ Brent Riggs

[BrentRiggsBlog.com](http://BrentRiggsBlog.com) - my primary business site

[BrentRiggsMoney.com](http://BrentRiggsMoney.com) - reduce debt, increase income, lower expenses

[SeriousFaith.com](http://SeriousFaith.com) - my Bible teaching and ministry site

[BrentRiggsStuff.com](http://BrentRiggsStuff.com) - my site for great stuff we pass around

[SeriousTopTen.com](http://SeriousTopTen.com) - top ten lists about life, business and faith

[BrentRiggsForum.com](http://BrentRiggsForum.com) - my discussion site

[BrentRiggsDemos.com](http://BrentRiggsDemos.com) - demonstrations, tutorials and examples

[BrentRiggsPhoto.com](http://BrentRiggsPhoto.com) - my photo art and design site

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