



SMALL SAVINGS ADD UP TO BIG MONEY



How to SAVE \$\$\$

The motto from Co-Founder Jon Haratyk...

“How you do one thing is how you do everything”

can be applied to the principles of saving money, being intentional with spending, setting up a budget, and living within your means.

Every dollar saved creates money for investing, money for an emergency fund, and money to pay down credit card balances.



10 Ways To Save Money Today

1. **Save \$27.40 a day to save \$10,000 a year.** That might be eating out, buying coffee at your local coffee shop, or skipping the snacks at the checkout. Get creative and find the surplus spending drains.
2. **Use cash instead of Credit Cards.** It is harder to physically part with cash.
3. **Save your change.** Each night set aside coins and small bills to deposit at the end of the month. Small change adds up.
4. **Delay purchases with a 30-day rule.** Give yourself a cooling-off period between the time an item catches your eye and when you actually make the purchase—you may find you don't really need it.
5. **Bundle cable and internet.** Or call your internet company for better rates. Updating features and plans can have huge savings.
6. **Cancel unnecessary subscriptions.** Reviewing your credit card or bank statement carefully can help you flag any recurring expenses you can eliminate.
7. **Set a specific savings goal.** Use a savings goal calculator to see how much you'd have to save each month or year to reach your goal.
8. **Pay off high-interest debt first.** When paying down installment loans, allocate extra funds toward the “principal balance”.
9. **Set up automatic transfers** from your checking account to your savings account monthly. The money will accumulate over time without any additional work on your part.
10. **Use a cash-back credit card.** Some cards offer as much as 5% or 6% cash back, but you'll want to pay off your bill each month to avoid paying interest and fees.

FREEBIES FOR YOUR RED LETTER DAY

CRUMBL COOKIES: Free cookie

DAIRY QUEEN: Buy one, get one free Blizzard on your birthday

DENNY'S: Free Grand Slam breakfast on your birthday

EDIBLE ARRANGEMENTS: Free 12-piece array of chocolate-dipped fruit on your birthday

IHOP: Free stack of pancakes on your birthday

JERSEY MIKE'S: Free sub sandwich on your birthday

KRISPY KREME: Free donut and coffee during your birthday month

STARBUCKS: Free birthday drink

TGIFRIDAYS: A free dessert on your birthday

TACO BELL: Free regular-size Mountain Dew Baja Blast Freeze

