



What to do with your money

Saving money everywhere

Below is a short list of tips and ideas for many different categories. After reading, remove them, and make your own detailed plan of action and follow through. It might take some time, but saving hundreds or thousands of dollars a year will be worth it.

Done	UTILITIES	Remove these after reading, and write in your own ideas below
	Electric	<p>Save by using natural light by opening blinds/removing items blocking sunlight.</p> <p>Install timers and energy efficient light/appliances (especially Refrigerator, HVAC and Water Heater),</p> <p>Ensure gaskets are properly sealing windows, doors, refrigerators etc,</p> <p>Put in programmable thermostats or use space heaters/coolers instead of central air.</p> <p>Turn off or removing unnecessary light bulbs, computers, radios, or anything that consumes electricity etc.</p>
	Gas	<p>Gas is typically used for heating water, food and ourselves, so either lowering the usage or the necessity of the component is vital to saving.</p> <p>Make sure hot water heaters are not too old (many old heaters are energy pigs) and properly ventilated (have enough air flow around them).</p> <p>If your stove is old and has an always burning pilot light and faulty oven gaskets then it's probably time for a new one. Have an energy audit done on your HVAC system and basic heat/cold air retention of your home, and make appropriate changes.</p> <p>Also try to determine if you really need the equipment that is fed by gas in the first place, if not remove it or stop using it.</p>
	Water	<p>Just a drip here, and a runny toilet there, can cost you hundreds if not thousands over the years.</p> <p>Running toilets can waste the most water, with faucets and showers a close second. Many times it's just a small cheap washer/gasket that's the problem. It pays over time to learn to do it yourself, or hire an inexpensive handyman.</p>
	Phone	<p>Outside of a business phone, do we really need hard-wired phones today?</p> <p>Take the time to make a few phone calls, or go online, to find out about cable/internet based phone lines and companies that provide phone service.</p> <p>Check various cell phone plans offered at cheaper service, and if you're not using all your minutes, or do not need texting/answering/three way calling than take the time to change or lower your plan.</p> <p>It's amazing how a few dollars saved adds up over time.</p>
	Cable	<p>Nothing like bundling your cable, phone, and internet all into one place to save money.</p> <p>Do you really need 500 channels, or extra movie/sports package? If not lower your bill by removing unnecessary programming.</p>
	Disposal	<p>Many cities have trash/refuse removal/sewer bundled with other services, but if you have to pay for it, try checking for cheaper rates, or work together with neighbors to lower costs.</p>
Done	HOME	Remove these after reading, and write in your own ideas below
	Mortgage	<p>One great way is to make payments twice a month (this can save thousands of dollars and shorten the length of loan).</p> <p>Try to renegotiate the interest payments or length of terms to lower your monthly payments.</p>
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	Rent	Check your rental contract again for agreement details, expiration date, and try to renegotiate with owner. For example maybe you could do the yard, or remove trash or other things to lower your rent. Also begin to check other rental units in your area for better deals, places closer to work/school etc.
	Maintenance	Most renters do not have to maintain house (although it may help get your security deposit back, and keep you in the home). As an owner the most important rule of saving money in the long run is to perform regular small maintenance items like: regular cleaning, keeping foliage/trees away from house, cleaning gutters, fixing leaks in anything (especially roofs and pipes), making small repairs, servicing utility devices, etc.
	Insurance	There are so many different types of insurance that having them all could equal your mortgage payments. The rule of thumb is to find out what your mortgage stipulates as to what insurance is mandated, and then shop around for the best rates (usually not given by the mortgage company if its included in your payments).Talk to an insurance agent and find out all the types offered, and then YOU decide which you really need (they will make it sound like you need them all).
	Taxes	Property taxes may seem evil, but most communities derive many of the local services from them. Most local governments let you request a way to have your home re-appraised, once a year. This way, you may be able to lower your taxes. However it may also increase them, depending on the recent value change of properties in your area. Just do a little research into how much your property is worth compared to your current rate.
	Food	Food is where we spend most of our money. There are many ways to save, but here are a few suggestions Buy what you eat, not what you should eat - this stops you from throwing out that decaying broccoli, or tasteless healthy stuff in the back of your cabinets. Buy generic – many times store brands and medications are about the same or just the same as top name brands. Shop when you are full – Studies have shown we purchase more items than we need when we shop hungry. Start eating at home more – Try buying things that are easier to make at home, so you won't be tempted to eat out when you're tired. Change your eating habits – Stop or limit yourself from foods/drinks that are high sugar/caffeine filled or processed even if they are cheaper, because you will eat more of them, than foods that aren't.
	Household items	These include appliances, electronic items, furniture etc. Many homes are filled with old rarely used work out equipment, furniture, knick knacks, old electronics, books, toys etc, etc, etc. Again there are many ways to save, but the first step is not to buy them in the first place. Also remember it costs money to maintain, store and dispose of these items as well. So before you buy Wait for a few days or weeks before you buy these things impulsively. Sell or give away all the old unused items first, and use the proceeds to purchase things you will use. Before you buy ask yourself 3 questions: 1. Do I really need this? 2. Why do I want it, in the first place? 3. How much will it cost me to use it?
Done	PERSONAL	Remove these after reading, and write in your own ideas below
	Clothing	In today's society we seem to be in no shortage of clothing. One just has to venture into a closet to see a wide variety of clothing, many of which have been relegated to the "maybe I will wear this again" side. Before you buy any more cloths try: Wearing the cloths you have, before buying more, and take all your unused clothes, shoes and accessories, and sell them or give them away. To save money check discount racks, outlets, used clothing stores, buy better quality that last longer, or try swapping with friends your size.
	Entertainment & Recreation	It's amazing how we will get angry over a \$1 bank service charge, but pay \$100 for a few hour concert. Each of us has their own things we spend on for entertainment, but here are a few ways to possibly save: Try bundling entertainment features, purchase yearly passes, watch things online, pool resources with others and go as groups, try doing or buying things that you can use at home or with friends rather than going out, try take up a new inexpensive hobby.

	Grooming	It's nice to be pampered, but sometimes it goes too far, and we neglect the things we have to do for the things we want to do. That expensive haircut could probably be done by another less expensive barber, that nice paint job on your nails, may be able to be done just as well by an artistic friend. So whatever you have to do, make sure your personal grooming habits are under-control, or in-control if you are lacking in this area.
	Health	It's a shame some people spend all their health getting wealth, and then spend all their wealth getting back their health. In this area it does not pay to be cheap, or try to save a buck, at the expense of our health. However in the long run maintaining our health can save us a fortune (have you looked at the cost of a simple surgery today). Here are a few tips: Eat healthier food (start small and work your way up) Get enough sleep (or if you sleep too much cut back), Bend with your knees (proper lifting and maintaining good posture saves more than just you back), Increase your movement lifestyle (exercise, or do things that cause you to move more). Reduce stress (typically stress is caused by too much work or responsibilities, and a lack of rest or nourishment). Have regular checkups (filling small cavities, maintaining cholesterol / blood pressure levels etc. is the key to limiting greater problems later).
	Education	We are never too old to learn, but sometimes we spend money on things that sound good at the time, but are not committed to doing. Things like subscriptions to magazines, online sites, book clubs, purchasing expensive educational programs etc. are not necessarily going to provide an education, especially if you don't use them. So cancel these subscriptions, and try some free online sites, educational programs and go to your local library where many of these are free to use.
	Transportation	We all need to get from point A to B, but there are many ways to do so. Having and running your own vehicle is expensive, but doesn't have to be. We could use it less, buy a better more fuel efficient car, carpool often, maintain it regularly, walk to places close by, combine regular errands into one day, use a bicycle or motorcycle, remove unnecessary insurance and increase deductibles etc. If we use public transport, we can also do things like purchasing discount/multiuse fares, walking when going shorter distances, buying a bike or scooter to get around, or scheduling regular events to correspond to one another.
	Service fees	Sometimes service fees can cost us more than the original purchase. Like inexpensive printers that cost fortunes in ink, we can save by finding ways to lower service fees. For example: Make your payments on time, so you don't incur penalty charges. Check your bank/phone/credit card etc. statements, and find out what each charge is for, and if it can be changed or removed. When using a service of any kind, try to find out if the listed price is what you actually pay or if there are any hidden fees.
	Insurance	There are much unnecessary and redundant insurance one could buy. For example - many personal car insurance covers rental cars, home owners insurances can have overlapping coverage, vision and dental plans often cost more than just paying for it yourself, having life insurance when your children are already grown up and successful etc. Always shop around for insurance, and make sure you buy only the insurance you need to cover yourself from major disasters, the rest pay for yourself if or when problems come up.
	Family	Having a family is costly but worth it. Various expenses include: Education for children: Try to get exemptions if the local school is poor, and hire tutors to help your children perform better it can be cheaper in the long run by helping your children succeed. Holidays and Travel: Instead of buying costly presents give your children one larger sum of money and go out shopping for presents, that way each child will be able to give and receive. Research inexpensive fun things to do closer to home. Purchase holiday items well before hand when they are inexpensive or on sale. Doing things together: Find a good church that has activities for all the family. Set regular family nights at home, and have each member take over a night. Attend community-sponsored events instead of expensive commercial events. Stop subsidizing family member's bad behavior: Many spend endless amounts of time and money trying to "help" family members when they are just enabling them to continue in their destructive behaviors. Instead find ways they can start to help themselves, instead of you making all the effort.

		ADD ANY MORE ITEMS PERTITENT TO YOU