Everyone wants to save money! It's something we never quite seem to have enough of. There are some things in our monthly budgets that are essentially non-negotiable, some bills that are pretty set without shopping around to switch companies or services (when possible). However, there are a lot of easier ways to save money every month! Here's a list of just 5 simple things you can try to immediately start saving so you can do more of the things you love, and have less stress whenever you open your wallet (or log into your bank account!)

1. Save money on gas by downloading an app, like <u>Gasbuddy</u>, that allows you to check gas prices in your area.

This is a great way to frugally check local prices without spending much time or effort. The app makes it easy.

If you have a Sam's or Costco membership you can often save money by filling up at their gas stations, which are usually cheaper than the other guys. You can also "earn" gas discounts if you have a membership card at certain participating stores. Look online, or ask a checker at your local store to find out if they offer gas rewards.

2. Find coupons for saving on household goods and groceries using websites like <u>Coupons.com</u> or apps like <u>Grocery IQ</u> or <u>Saving Star</u>. You can also find coupons at Merchant websites. Try brands that carry a lot of different types of items, or a brand you buy a lot, such as <u>Kellog</u>, <u>Campbells</u>, or <u>Betty Crocker</u>. Consider following a <u>coupon blog</u> for even more insider tips on the best coupon deals.

3. Check your local grocery store ads for sale items to save even more money on household goods and groceries.

Just look at your favorite store's website (or for best results, several in your area). The best strategy is to make a grocery list first, so you know what items you already need, and then try finding those items on sale. If you are flexible about which brand you buy you are more likely to save money. Stocking up on sale items that are extra cheap and something you use a lot like toilet paper or condiments can help save money in the long run. It's not a bad idea to <u>combine offers</u>, if you can.

4. **Buy household goods and groceries in bulk** by joining discount "club" stores such as Sam's Club, Costco, or <u>Thrive online market</u>.

There are even ways to shop these stores, enjoying their discount prices, without paying for a membership. You can also borrow a Sam's or Costco membership card from a friend or family member, or go with them when they shop (I've done this many times). It's a little easier at Sam's to checkout using your own payment card when you aren't the member, the easiest way at Costco is to just bring cash. Like organic and natural foods and/or have a food allergy? <u>Thrive online market</u> offers natural and organic food products, gluten-free and dairy-free, and so on. It's all online, but the shipping is free on orders \$49 or more. The membership fee is comparable to Sam's or Costco at \$59.95 per year. It's easy to see how much you're saving because they show you the retail price right next to the wholesale price you'll pay. It's a great option for natural and allergen-free products. The best part is, you can feel good about your contribution because with your membership, Thrive will also sponsor a low-income family. As a bonus, when you sign up they will give you a free 30-day trial to try it out before deciding to commit for a full year.

5. **Be smart with your spending money** by finding special deals. Use websites like <u>living social</u>, <u>amazon local</u>, and/or <u>groupon</u> to save money on the things you already spend money on. You can find deals at your favorite restaurants, retail stores, and even things like spa packages, dance classes, and more.

Also, watch for special sales directly from your favorite stores! My husband loves to play video games, and he figured out <u>Steam</u> has regular sales several times a year. So he adds games he wants to his wishlist and waits for them to go on sale before buying. Retail stores like <u>Kohl's</u>, <u>JC</u> <u>Penney</u> and <u>Bed</u>, <u>Bath and Beyond</u> regularly send out or put up on their website \$10 off coupons. <u>Hobby Lobby</u>, <u>Michael's</u> and <u>JoAnn's</u> almost always have coupons on their websites. My personal favorite is the 40% off one regularly priced item coupon on the Hobby Lobby website, which they will even accept on your smartphone.

What I call "bargain shopping" is never a bad idea, either, if you have the time. I can't tell you how many times I have kicked myself when I bought something and then saw the same thing (or a nicer one) for less somewhere else. How annoying! I have been known to check Amazon on my phone right in the store when looking at an item I am considering buying. I also like to check Ross and Marshalls, especially for household items, you'd be surprised what you can find there! I've bought majorly discounted items such as organic coconut water, organizing items, and even an incredibly soft decorative blanket. It's always smart to get an idea of what is a good price for any given item, and the best way to do that is by comparing multiple retailers.

There you have it! Make the internet and your smartphone a tool for saving money. What are your favorite ways to save money in your budget?

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