



**A Personal Note from Single Steps Strategies Founder  
Mary Grace Musuneggi**

## **Single Steps: 20 Strategies for Saving Money**

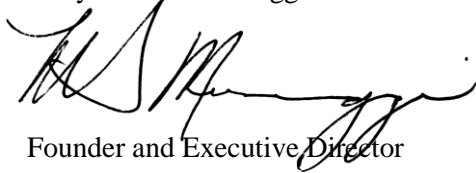
With the current state of the economy, everyone is looking for ways to save money and improve their financial picture. Here are 20 simple ideas that can help you find extra money and reduce daily expenses

1. Send free email cards instead of snail mail cards. You will save the cost of the card and the postage.
2. Use the internet to do comparison shopping. But buy the items locally; or look for sites with free shipping.
3. Use the local library for checking out movies instead of renting or buying, or paying to view movies on cable
4. Buy clothes that can be laundered and ironed at home, instead of “dry clean only.”
5. Use only ATM’s where you will not be charged a service fee
6. Pay cash for groceries, gasoline, clothes, most purchase when possible; as people who use cash spend less overall than those who charge.
7. If you bought a house and did not put at least 20% down, you are probably paying private mortgage insurance. As soon as you have at least 20% equity in your home, contact your lender to cancel this insurance.
8. Take advantage of free health screenings and testing at health fairs or local pharmacies and save the deductible on your medical insurance that you would have paid to have similar test done by your physician
9. Don’t allow any insurance policy to just renew without getting multiple quotes. It pays to shop around
10. Go to the National Association of Unclaimed Property website to see if the state of federal government owes you money you may not have claimed
11. Go to Bankrate.com to find the best rates on credit cards
12. Shop at resale shops in upscale neighborhoods. You may even find clothes that were never worn.
13. Be your own handyman. Save the cost of professional help. Lowes and Home Depot employees can walk you through what you need to know

14. Track your spending. Write it down and you will spend less
15. Sign up for a Upromise Credit card. A portion of every purchase will go into a special college fund for your child or grandchild
16. If you are eligible, use your senior citizens discounts
17. Before you throw anything away, decide if you can sell the things you don't need or don't use on Ebay, through a resale shop, or at a garage sale. Or donate items to a charity and take a tax deduction, if possible.
18. When going out to dinner, lower the bill by having cocktails and dessert at home.
19. Plan your purchases. Never impulse buy. If you see something you would like to have, write down the description, or take a picture of it. Then go home, wait a few days, and then decide if you still really want it. The desire to own it could pass. If not, search on line for opportunities for paying less for it. See if you can buy it with rewards card from your charge card companies. Or ask friends or family to make it your birthday or Christmas gift.
20. Plan a Stay-cation instead of a Vacation. See and do the things you have always wanted to do around your own hometown. Save the cost of hotels and transportation.

Some creativity and a little forethought can certainly make “cents”.

Mary Grace Musuneggi

A handwritten signature in black ink, appearing to read 'Mary Grace Musuneggi', written in a cursive style.

Founder and Executive Director

*April 2009*