



# Savings Fitness:

## *A Guide to Your Money and Your Financial Future – Seven Easy Ways to Save*

1. **Negotiate a lower credit card interest rate.** Simply call up your credit card company and ask for a better rate. If you have an excellent credit score of 720 or higher, you may be able to get a rate of 10 percent or less. If the company refuses to lower your rate, threaten to cancel the card.
2. **Fill up your car with regular gas instead of premium** (unless required by your car's manufacturer.) Premium gas is about 8 percent more expensive, and most cars run just as efficiently using regular.
3. **Use coupons.** Sure, it might be tedious to go through the Sunday paper, but that 50 cents here and there can really add up. Combine that with the fact that some grocers pair with products to have them on sale that same week, and that minor annoyance just saved you double digits!
4. **Trust your instincts – not your impulses.** It may be tempting to buy that clearance-priced video or ultra-discounted vacuum cleaner, but before throwing it in your shopping cart, take another walk around the store and ask yourself if you really need it. The same goes with Internet shopping, where whims can be satisfied with the simple click of a button. Save your online basket, get off the computer, and come back online a little while later, after you have had time to think about if you really need it.
5. **Check your tires.** It is vital to your car's health to regularly check the tire air pressure – the recommended amount is once a month (or before any long trip.) Tires that are properly inflated may improve fuel economy by as much as 3.3 percent.
6. **Use your tap.** Believe it or not, there was a time when bottled water was not available. At nearly \$2 each, this convenience can really put a dent in your wallet. If you are extremely particular about your water, purchase a water filter. You can attach it to your faucet or buy a specially designed pitcher for filtered water.
7. **Comparison shop.** When buying anything – but especially something expensive – do your homework. Look online; there are many sites which will do the comparison shopping *for you*. Remember, too, that depending on the product, you can almost always find a used version that is just as good as new – for significantly cheaper.

*This article is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel for legal advice.*