

Dear Reader,

We could all benefit from saving money. This book offers twenty –one smart ways to do so which are quite practical and relevant. Start using these methods everyday and begin to see real, tangible savings immediately. I am not talking about cutting out life’s luxuries. Rather, I am talking about taking small steps today that will be sure to have a real impact on your approach to savings for the rest of your life. Each chapter is chucked full of several ways to make every dollar count. Your **free** sample chapter is entitled “Start Clipping” and includes tips and real resources to get you on your way. Consider this as my free gift to you.

Other chapters that you will get in the full version include:

Chapter 2 Be Unseasonable (Shop Year Round)

Chapter 3 Pay Attention

Chapter 4 Step Out of Your Box

Chapter 5 Dare to Compare

Chapter 6 Bulk Up

Chapter 7 Entertain Yourself

Chapter 8 Know Your Perks and Plan Ahead

Chapter 9 Dine-In

Chapter 10 Stuff It (The Envelope System)

Chapter 11 Cancel your Gym Membership

Chapter 12 Be Healthy

Chapter 13 Give Feedback & Be Loyal

Chapter 14 Be Handy

Chapter 15 Ask Questions

Chapter 16 Do Your Hair

Chapter 17 Quit Smoking

Chapter 18 Relish the Rebate

Chapter 19 Give Out your Address

Chapter 20 Park It

Chapter 21 Be Smart

To Your Savings Success,

Lisa Leslie-Williams

About the Author

Lisa Leslie-Williams considers herself to be a true learner of life. Although much of her learning came from the academic arena, she garners her lifestyle learning lessons from any setting. As such, she credits much of her money-curbing spending habits to the many years of being a “cash strapped” college student and the other years to good old trial and error.

In addition to always being a broke college student, saving money has always been a big part of her life. Some of her earliest memories involved scouting for loose change between couch cushions and floors and putting them in her homemade piggybank made from a ‘Kool Aid’ can. She would use her coins to buy Christmas presents every year for her family. At six, she had already grown to appreciate the value of even the most underappreciated coin... the penny. Well, she has grown a lot since then. No longer is she rinsing out old ‘Kool Aid’ cans to save loose change. Actually, she has graduated to a plastic coin bank that she once purchased at the Atlanta Coke Museum. As she has grown, she has realized that there is so much more to saving money than collecting loose change. Now, she thinks of ‘loose change’ as a metaphor for all those little opportunities that one has in his or her life to save money. Although she is no financial planner, this value finder is passionate about making her dollar stretch as far as it will go. Pretty much, every aspect of her life is filled with numerous ways to save some money. So, Lisa has written 21 smart ways and has put them in a clear, concise format for easy reading and user practicality. Read on and take this opportunity to find your ‘loose change’.

Chapter1: Start Clipping

Coupons are a great resource for saving money. Think of coupons as “free money”. Would you walk by a dollar on the ground without picking it up? So why would anyone pass up “free money” in the form of coupons? The great thing about this method of saving money is that it is very easy and requires no special skills to get started. Items required for coupon clipping are a pair of scissors and the desired coupons. Gather your tools and start clipping!

Generally, it is also a good idea to have some method of organizing your coupons. You can purchase a coupon organizer (typically found at craft and department stores) or create your own method of organizing your “free money”. Once you have clipped your desired coupons, place them in a coupon organizer or place them in labeled envelopes. Titles for your envelopes can include: *Today’s coupons, Beverages, Snacks, Health, Beauty, Frozen foods, Cleaning supplies, Cereal, Entertainment, Dining, Dessert, Pets, Soups/Sauces, Condiments and Dairy*. So where can you find these valuable items? They are all around you. Websites such as www.couponcabin.com, www.couponmom.com and www.coolsavings.com are great sources. If you like a particular brand or manufacturer, a visit to their website may also reveal coupons. Typically, you have to provide an email address or sign up for a newsletter in order to receive the coupon. Sometimes, manufacturers will even offer free samples.

Tip: Did you know you can use more than one coupon on the same item? Use a manufacturer’s coupon in conjunction with a store coupon for even more savings.

Besides manufacturer websites, some of the biggest sources of coupons include *SmartSource, Redplum and Proctor & Gamble*. These companies provide coupon inserts that can be found in your local Sunday paper, making it well worth your purchase. However, if you don’t usually buy the Sunday paper don’t fret! Some neighborhoods provide residents with free (well you paid for it with your county tax) local county or city papers and some editions are chocked-full of coupons.

Companies like *Redplum* and *Valpak* often deliver deals right to your mailbox. Examples of offers include deals on automotive care, household maintenance, local drug stores and pizza parlors. Look out for special sales and promotions as well! If you live nearby two or more different grocery stores or retailers you may become the unexpected beneficiary of a “price war” in your neighborhood. Over the course of one month, my family saved \$50.00 on our grocery bill as a result of a “price war”. We were knowledgeable about the coupons because we had checked our “junk mail”. So instead of tossing out those papers that gather at your front door and in your mail box, sort through it... you may be throwing away your “free money”.

Tip: Look out for merchants that double and sometimes even triple your coupons’ value.

Yet another source of coupons is the *Entertainment Book*. There is a book for most major cities. Although I typically I do not believe in paying money to save money, this book is a great value. These books can start anywhere from \$25.00 -\$50.00 or more. Do not let the price be a deterrent. Often times the *Entertainment* book website (www.entertainment.com) offers discounts off the regular price

and may even offer free shipping. In addition, waiting to purchase this book 3-4 months into the year can be well worth it. The further into the year it is, the more discounted the book typically becomes. I encourage you to visit the book's website to get a preview of some of the discounts available in your area. Discounts include restaurants, movies, dry-cleaning, grocery stores and even amusement parks! I have found that the book often pays for itself after one or two uses. My primary piece of advice however, is to never pay full price for the book. Magazines are also a source of "coupon goodness". Who would have thought your magazine subscription would offer more than just relationship advice and celebrity gossip? If you order magazines or casually pick up one at your favorite store, count on saving money by clipping coupons; but don't buy magazines just for coupons. If you read them anyway, magazines are a great source of "free money".

I love a good bargain, so I never overlook store sale papers. I know that some shoppers may consider sale papers as mere distractions to the ultimate goal. But, please trust me on this. You simply have to grab the sale paper at the entrance of the store. You might feel ridiculous if you later realize that you could have saved 10% on a recent shopping trip because there was a coupon or special in the store circular. Some department stores even offer shoppers gift cards for purchasing certain items or for using their pharmacy to fill a prescription. The only way to be aware of these specials is to read the store circular or sale paper.

When using your "free money" there are some important points to remember. Be sure to check the expiration dates on your coupons. There are two cases where the expiration date does not matter. The first is select commissaries outside the United States. They offer military families the opportunity to use their coupons up to 6 months after they have expired. Indeed, your expired coupons may be put to good use. The second exception is the bedding and household apparel store, *Bed Bath and Beyond*. It does not matter how old the store coupon is, *Bed Bath and Beyond* will accept it.

You may use as many store coupons as you have items to purchase (one per item). As with any coupon, always be sure to look for restrictions and specifications. Most importantly, only clip coupons for items that you already use. Buying an item solely because you have a coupon will cost you more money in the long run.

Tip: For extra savings, match your coupons with store sales for rock bottom prices!