

MONEY-SAVING TIPS

FOR 2013

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IT'S ALWAYS COOL TO CARPOOL

DRIVE TOGETHER & SAVE \$888 PER YEAR. THAT'S 75% CHEAPER THAN DRIVING.



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COST TO SMOKE WILL LEAVE YOU BROKE

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PROGRAM YOUR THERMOSTAT & SAVE UP TO \$180 PER YEAR. THAT'S UP TO 10% CHEAPER.



STOP BEING CODDLED BY BOTTLED WATER

DRINK TAP & SAVE \$205 PER YEAR. THAT'S 91% CHEAPER THAN BOTTLED.



YOU WILL BE FINE WITHOUT A LANDLINE

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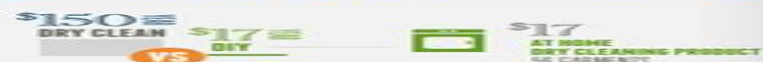
SAVE GREEN ON THE COST OF CAFFEINE

GET IT AT HOME & SAVE \$546 PER YEAR. THAT'S 91% CHEAPER THAN BUYING COFFEE.



DRY CLEAN - TIME TO WEAN

DO IT YOURSELF & SAVE \$123 PER YEAR. THAT'S 89% CHEAPER THAN DRY CLEANING.



HAVE TO FORAGE TO PAY THE MORTGAGE?

REFINANCE & SAVE UP TO \$3,955 PER YEAR. THAT'S 65% CHEAPER.



DOES THE GYM LEAVE YOUR WALLET SLIM?

EXERCISE AT HOME & SAVE \$528 PER YEAR. THAT'S 70% CHEAPER THAN THE GYM.



IS EATING LUNCH COSTING A BUNCH?

EAT IN & SAVE \$1,924 A YEAR. THAT'S 92% CHEAPER THAN EATING OUT.



A SURE BET TO CONSOLIDATE DEBT

INTEREST SAVINGS CAN BE UP TO \$2,194 FOR A SINGLE YEAR.



A SAVINGS TOTAL THAT WILL MAKE YOU YODEL

TOTAL COMBINED SAVINGS FOR THE 13 MONEY-SAVING TIPS

\$11,244

IT IS NEVER TOO LATE TO START SAVING.

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