



## MONEY-SAVING TIPS

### MONTHLY BILLS

**Go paperless for bill paying.** Stamps now cost 73¢, 10¢ more than last year! So, you could easily spend around \$100 a year on postage to pay your bills. You also risk a late fee if your check gets lost in the mail, plus some companies charge for paper statements. Create an online account with your recurring services and credit card accounts and request paperless billing. You'll get a monthly email with your bill and the option to pay online.

**Trim your electric bill.** Electronics and device chargers use electricity even when not in use. So, turn off electronics, as well as lights, if you don't need them.

**Review cable costs.** Streaming services offer live TV plus content you can't get on cable. Subscriptions to those services may be a lot less than your cable bill, though you'll still pay for your internet connection.

**Ask your cell phone service for a better rate.** Call customer service and ask if there's a better deal for you, and if you can get a discount for being a loyal customer and paying on time. If you've seen a better deal elsewhere, find out if they'll match it. If there's a different provider you could use, mention you're thinking of switching.

### SHOPPING

**Shop sale items critically.** Prices are tempting when things are on sale. But before you spring for the bargain, ask yourself if this is something you'd pay full price for. If it isn't, pass on it—you're just being tempted to buy it because it's on sale!

**Time big-ticket purchases.** There are usually designated sale periods in the year for pricey items such as major appliances, mattresses, grills, lawn mowers, and bicycles. Research online for the best time to buy these items.

**Save what you spend.** When you want to treat yourself to something that's not a necessity—say, an expensive pair of jeans—make it a rule that you'll put an equal amount of money into savings. The treat is still an expense, but it's prompted you to do something good for your finances.

### TRANSPORTATION

**Drive calmly.** Hitting the gas pedal aggressively uses up to 33% more gas on the highway and 5% more in town. Be gentle on the accelerator.

**Bunch errands together.** You can burn a lot of gas doing separate errands every day of the week. Save gas money by bunching errands together on one or two days.

**Take the most fuel-efficient route.** This isn't always the shortest route if that way is full of stop signs and traffic. A few extra miles on empty roads could use less gas.

**Schedule car rentals for midweek pickup.** You may get a better price, as rates often spike on weekends. Also, ask if there's a discount if you pay in full when you make the booking—you can often save up to 35% of the cost.



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