

Top 12 Ways to Save Money Like a Diva in 2012



One of the top New Year's resolutions is always "Spend Less, Save More". Keep these Diva Tips in mind before you spend and you're certain to spend less on the things you need.

1. Use creativity instead of cash.

Before rushing to the store to buy something, see if it can be made cheaper at home. Try making cards and gifts. If you're having a party; make the decor instead of buying it. You can make many household cleaning solutions yourself. Instead of meeting friends at a restaurant go to a free concert and pack a picnic. Look around your home for items that can be repurposed.

2. Do It Yourself

Before you pick up the phone to call for a service or repair; ask if it's something you can do yourself. Many people replace items rather than try to repair them. It's cheaper to buy a carpet cleaner than to have your carpets professionally cleaned twice. You can probably groom your own pets. Some car maintenance is easy to do. You can make cupcakes for a fraction of the cost of buying at the bakery. Some dry clean items can be hand washed. You get the idea.



3. Don't buy new what can be bought used.

New items, from clothes and furniture to cars and houses, lose value the moment you purchase them. Let others take the financial bullet while you reap the reward. Before you head to the department store head to the thrift shop or consignment store, yard sales or eBay and Craig's List. You can often find new in box (NIB) items and clothing with the tags still on them.

4. Join Freecycle and don't "buy" at all.

Freecycle.org is a National organization designed to keep useable items out of the landfill by giving the items away to other members. I've been a member for years and it's astounding what people want to get rid of. And it's not trash either. Lots of furniture and clothing, tools, electronics and appliances. You can request items too. You never know what folks have in their garages that they'd love for someone else to take away.

Before you head to the thrift store ask on Freecycle and you might find just what you're looking for - FREE! www.freecycle.org



5. Embrace yesterday's technology.

Phone, car and computer technology is constantly improving so the newest 'must have' will be out of date in a few months anyway. Buying last generation electronics can save you 20% to 50%. Plus you can get recommendations from people who have actually used the product.

6. It's OK to Negotiate.

We are one of the few cultures who look at a price tag and just pay the asking price. Elsewhere in the world the tag is considered an opening bid and you're expected to negotiate for just about everything. We feel comfortable negotiating on houses and cars but have you tried asking for better rates on hotel rooms? You should. Ask for a discount on items that are scratched or dented. How about asking for family discounts for bringing the whole family to the hair salon? You don't ask, you don't get.

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7. Trade and Barter.

What do you have that others need? Items or services. Think. Can you trade cooking or house-keeping services with a neighbor in exchange for yard work or car repair? What can you teach? Do you play an instrument or speak another language? Trade piano lessons for window washing. You get the idea.

8. Buy Generic when ever you can.

Before you reach for the brand name of anything, think. Is there any difference in quality between this and the generic? Paying extra for brands that don't give you greater quality is wasting your money. Pantry items like flour, sugar and salt will have no difference. Canned goods and packaged foods are often processed at the very same plant as the name brand just with a different label. Store brand paper goods and cleaning supplies are great. Store brand medicines like cold remedies and pain relievers are identical to the name brands. Why pay more for a label?



9. The Internet can be your Frugal Friend.

Don't buy anything without first comparing prices and searching for discounts or coupons on line. Don't go to the grocery store without first stopping at your computer with your shopping list and searching for coupons. But at the same time DON'T subscribe to sites that encourage impulse buying. There are lots of special deal sites and every retailer has a way of letting you know what's on sale today but only if you act quickly! If you're working on saving money that's not where you need to be spending time, like a dieter in a candy shop.

10. Form a Co-op with your family and good friends and share.

How often do you use that ladder or rototiller? Those fancy table cloths or punch bowl? Get together and make a list of items you'd be willing to loan to "members" of your co-op and borrow before you buy. You can also use your numbers as purchasing power. That box of 100 rolls of toilet paper is a great deal if you split it and share the savings. You can also share labor. Keeping up a vegetable garden is much more enjoyable with help. Big projects like painting a house can be done without hiring help if you are willing to help others in exchange.

11. Cook from Scratch.

Cooking from scratch is cheaper and much better for you. It's a win-win. Get out of the fast food habit and don't buy prepackaged convenience foods. Take time each week to plan meals and manage your schedule to allow time to cook. Make your family's finance and health a priority.

12. Re-think Entertainment.



As budgets get tight we often cut out entertainment which makes life rather dull. You don't have to spend money to have fun. It's more fun to pack a picnic and go on an adventure than just meeting friends at a restaurant. Instead of going to the movie theater, plan a special movie night at home. Instead of vacationing at a resort, go camping and explore a National Park. Don't head to the mall to pass the time, go to the park, the museum or the library. If you're home, watch the sunset, play a board game, bake cookies, take the dogs for a walk, grab the camera and take some pictures, pick up the phone and call someone you haven't talked with in a while. Creative people can find fun anywhere.