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Five efficient ways to save money by Heather Protz

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Facing a cash crunch? Fearing that the after effects of the recession are still out to get you? No worries, Iâ€™m here to save you and youâ€™re money. Before I start, take a deep, breath and calm yourself. Appease your inner conscious and tell yourself that because you are in a potential crisis situation, you are going to cut costs and therefore you cannot afford to buy Jimmy Chooâ€™s or dine at some French restaurant anymore.

Like charity begins at home, the first and foremost way to save money begins at home. Small things like switching the AC or the heater off when the weather is tolerable, switching off electrical appliances, like the oven, your computer or the TV when unnecessary helps reduce costs. It might appear as a diminutive expense and ergo, negligible. But think of the long run, a dollar less a day makes it $365 in a year. Donâ€™t ask me what to do with that money. Save it! Emergencies always strike when youâ€™re the most ignorant.

Cutting down food costs also helps you accumulate money in the long run. I donâ€™t mean that you have to reduce your food intake. Find alternate methods. For example, donâ€™t buy coffee every day. Yes, you can go without it and itâ€™s definitely healthier. Donâ€™t buy food at the cafeteria, carry the foo from home. Try to reduce the amount of meat and eat green vegetables, a few pounds less is good for your heart. Iâ€™m not suggesting that you starve yourself, eat adequate food between right intervals. When you get time, prepare homemade meals and store them. This way you can avoid buying take-outs when you come home tired and hungry. In the beginning it may look like thereâ€™s no big difference but, a year later you would have saved about a $100. Hey, even a dime counts.

Go green. As clichÃ©d you might think it is, this is the best way to reduce fuel expenses. Calculate how much money you waste spending for gas in a month, youâ€™ll be surprised. If you have a hybrid car, not only are they tearing up the earthâ€™s atmosphere, they are also the least economical mode of transport. Well, by using public transports instead of your own, you contribute in making the earth a better place for the later generations to live in. If you canâ€™t use the public transport, hitch a ride. Donâ€ tell me itâ€™s not worthy of your status. You wanted to save money and cut costs didnâ€™t you? Okay, okay, how about a bike? Itâ€™s healthy, a fun sport and not in any way expensive. Even better, if your workplace or school is nearby, walk. If you start biking or walking to your workplace, the immediate thing for you to do is cancel your gym membership. Makes sense right?

Bring your entertainment home. Stop going to movie theatres. You can watch movies on TV. Attend parties only if youâ€™re going to be freeloading. Cut the liquor. No more clubs and pubs. Bid them goodbye. Donâ€™t waste your money paying bills separately for the TV, home phone and the Internet. Go for bundles instead. Many cable and telecommunication providers like Charter offer great bundle deals that clubs Internet, TV and phone services. Opting for Charter bundles is a proven way to cut costs.

Inculcate the habit of spending less. Destroy and say goodbye to temptations. Say no to Lindgt, embrace Snickers. Ask yourself two questions before you buy something: why should you buy it? Is spending the money worth it? Try to look for alternative buying options. Shop at Wal-Mart or the convenience store round the corner. Donâ€™t buy books, borrow them from a local library.

Cutting costs is not glamorous or appealing. So make up your mind, be prepared to face the change. Itâ€™s going to be ugly, but saves you from life exterminating situations.

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Heather is a techno geek, who is interested in keeping herself updated with the latest technology. She is also a major sports and adventure enthusiast. As a freelancer she likes to write about programming, recent improvements in the computer field and to source out some great deals on home services like the one offered by a Charter bundles.

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