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## **Top 10 Ways To Cut Spending**

**By Kristine McKinley**

Do you run out of money before you run out of month? Do you wonder where your money goes each month? Do you struggle to find money to invest for retirement, emergencies and other financial goals? Here are 10 tips to cut your spending and stretch your dollar to the max:

1. Consider dropping your home telephone line. Your cell phone is probably all you really need, and most likely it has free long distance. You could save \$30 or more per month by dropping your "land line".
2. Cut back on trips to Starbucks or other premium coffee shops. Often called the "latte factor", spending several dollars per day on luxuries like premium coffee can really add up. For example, if you spend \$4 for a cappuccino five times a week for 50 weeks out of the year (you're on vacation the other two weeks), you would spend \$1,000 in a year. Try treating your trip to Starbucks as a treat instead of a habit. You'll save money and probably lose weight too!
3. Pay your mortgage payment bi-weekly instead of monthly. You'll pay less interest and pay off your mortgage faster.
4. Carry cash instead of credit cards. Psychologically it's harder to spend cash than it is to use the credit card. You'll spend less and save on interest charges.
5. Use the "envelope system" for groceries, dining out, entertainment, and other discretionary spending categories. This will help you track how much you spend in these categories as well as prioritizing your spending.
6. Raise the deductible on your homeowners and auto insurance policies. It's not wise to file claims for small losses anyway (insurance companies love to raise rates after you file a claim), so a higher deductible will save you money now and in the future.
7. Buy regular gas instead of premium. Most cars don't need premium gasoline. Also, take public transportation if it's available in your area. Take advantage of "park and ride" and carpooling options.
8. Plan your purchases to avoid impulse buying. Take a list with you to the grocery store and stick with it. Studies show that impulse buying can add \$10-50 to your grocery bill – ouch!
9. Go to the library instead of the bookstore. If you're an avid reader, give yourself a book budget for books that you will want to keep, and go to the library for everything else.
10. Take a vacation at home. Check out all the local sites and happenings. You'll rediscover your

hometown and save on travel and hotel costs.

These are just a handful of ways you can cut spending and stretch your dollars, but if you follow these tips you'll discover you have more money at the end of each month to apply to other financial goals, such as saving for college, retirement or just for a rainy day.

Kristine A. McKinley, CFP, CPA, and founder of Beacon Financial Advisors, teaches individuals and families how to invest and plan for retirement, college, and other financial goals. Kristine offers financial and tax planning on an hourly, fee-only basis. To sign up for free financial planning tips, worksheets, checklists and more, visit <http://www.beacon-advisor.com>. © 2006 Beacon Financial Advisors, LLC and Kristine A McKinley

## **How To Clear Your Credit Card Debts**

**By Peter Kenny**

These days there are so many ways to let credit get out of control that you will probably be constantly aware of the dangers of over spending. So many people have access to far more credit than they think they need or can afford, and it is a constant challenge not to let it get out of hand and fall into the trap of spending it all. For most people, credit cards are probably the most dangerous element of this situation and the one they will keep tabs on most closely. If you can get your credit card debts under control then you will have gone a good way to getting your finances and especially your spending under control. This is vital as credit card debt and other similar short term debts are one of the first places future lenders will look when assessing your credit worthiness for future borrowing.

There are a few very simple ways to go about keeping credit card debts under control. They are really just common sense but it is useful to recap over them as many people fall into the trap of thinking that there is some sort of magical short cut to clearing your credit card debts. Sadly this is simply not the case, and despite all the amazing deals on the market, such as zero per cent balance transfers, and loyalty rewards, the only way to clear your self of your credit card debts is to simply pay them all back.

The first thing you should do is cut back on your credit card use. You will have to stop spending so much so that your repayments can start to go back to reducing your balance rather than just keeping it where it is. If you think you will have trouble cutting back on your spending, then perhaps you should think about removing your credit cards from your wallet or purse, and leaving them at home. An even more drastic step is to cut them up.

You should also make sure you are making more than the minimum repayments. Making minimum repayments will never clear the debt, or at least it will take you a very very long time. What you should do is make as much above the minimum payment as you can afford, concentrating most of your repayments on the cards with the highest interest rates.

If you are having real difficulty meeting repayments, then you should perhaps consider contacting the credit card company and telling them of the situation and asking them if they can do anything to help you.

Peter Kenny is a writer for creditcards-gb For additional articles and an extensive resource for everything about credit cards, please visit us at <http://www.creditcards-gb.co.uk> and <http://www.creditcards2go4.com>

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