

# 10 Super Money Saving Secrets

written by:  
Jessica Roop

[100WaysToSaveMoney.com](http://100WaysToSaveMoney.com)



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# Introduction

If you're reading this, you're probably looking to improve your current financial situation and find ways to save some cash.

I've outlined 100 different money saving tips and techniques in my ebook, [100 Ways to Save Money: Easy Tips Anyone Can Use to Cut Costs and Keep Their Money in the Bank!](#), but I wanted to give you a chance to have a special sneak peek of some of the tips so you can start saving money today. In fact, you might save so much from these tips that you'll have enough extra cash to buy my ebook not only for yourself, but also for all of your friends and family! 😊

If you enjoy these tips, why not also visit my [100 Ways to Save Money blog](#)? I'll be sharing even more tips and tricks to saving money on a regular basis.

## Tip #1

### **Consolidate your debt onto one (or multiple, if necessary) 0% APR credit cards.**

I see so many people carrying balances on credit cards with outrageous APRs who are simply *too lazy to consolidate their debt*.

Luckily, the process is rather easy if you're willing to take the short amount of time required to complete the process.

First, you will need to find a card that offers a promotion of **0% APR on balance transfers**. These rates typically will last for 6 to 12 months. If you're carrying \$10,000 in debt on cards with an average of 20% APR, transferring to a 0% APR card can save you \$2,000 in fees over the course of the year!

My personal favorite is the [Discover More card](#), which offers 0% APR on balance transfers for 12 months as well as 0% APR on purchases for six months. You can also find other offers by typing "0% APR on balance transfers" into Google or even by calling one of your current credit card companies and asking what they can offer you.

Before you apply for the card, you will need to gather up all of your current credit card bills and have them handy. The reason for this is because many of the online credit card applications will ask you if you want to input your balance transfer information during the application process. This makes it very easy – all you have to do is provide the amount of balance you would like to transfer, the company name, and a few account details.

If you don't want to transfer at the time of application, the credit card company will send you balance transfer checks in the mail once your application is approved. You can use these balance transfer checks as real checks that you mail to your other higher-balance creditors to pay off your balance.

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## Tip #2

### **Buy gift cards on eBay.**

Would you rather pay \$80 for a \$100 purchase or \$100 for a \$100 purchase?

Of course you'd rather pay \$80!

That kind of discount can be had if you purchase discount gift cards and certificates on [eBay](#). Lots of people sell their gift cards because they'd rather have cash or they don't care for the retailer. This means big savings for you!

eBay even has an entire section dedicated to gift cards at <http://gift-certificates.ebay.com>. eBay lets you search by category, valid location, value, expiration date, or keyword. eBay can be a great place to search for gift cards, but you have to be cautious about who you buy from. As with any eBay purchase, be sure to check the seller's feedback as well as the shipping cost.

Two helpful searching tips for the best deals:

**Sort by items ending soonest to find the auctions about to close.** If you search during the daytime, you might find better deals since peak eBay hours are evenings and weekends.

**Search for Buy it Now items and sort by items newly listed.** If a seller is looking to unload a gift card quickly for a big discount, this can be an easy way to find them. You have to be quick to snatch it up before anyone else!

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## Tip #3

### **Make use of printable Internet coupons.**

Manufacturers often release coupons on one of several main coupon sites or on their own web site. The main sites for printable coupons are:

- ★ [CoolSavings](#)
- ★ [Coupons.com](#)
- ★ [SmartSource](#)
- ★ [Eversave.com](#)
- ★ [QualityHealth.com](#): Health and personal care coupons
- ★ [Penny Pincher Gazette](#)
- ★ [Betty Crocker](#): Betty Crocker, Bisquick, Nature Valley, General Mills, Yoplait
- ★ [Home Solutions](#): Air Wick, Electrasol, Lysol, Jet Dry
- ★ [Mambo Sprouts](#): Natural and organic brands
- ★ [BoxTops4Education](#)
- ★ [Nestlé](#)

Some sites require that you register to print the coupons. Experiment with different zip codes when searching for coupons as different areas of the country usually have different offers.

*Do not* make photocopies of these coupons. It is illegal and could get you into serious trouble. Most sites *do* legally allow you to print a coupon more than once, however. You can do this by hitting the "back" button on your Internet browser when a coupon is done printing. You will be asked if you want to refresh the page; click yes. You can keep doing this until a screen appears stating that you have printed the coupon the maximum number of times allowed. The maximum is usually two, although I have been able to print some coupons up to ten times. You can also ask people you know to print off copies for you on their own computers.

Some manufacturers place coupons on their web sites that are not linked to one of the main printable coupon sites. Sometimes you can

print the coupon out as many times as you'd like. In these cases, use discretion, especially when redeeming. Due to the unfortunate misuse by some consumers, Internet coupons get a bad rap in some stores. Do not be surprised if your Internet coupons are scrutinized a bit more than your regular coupons. Some stores do not allow Internet coupons or limit the value or quantity. It's best to ask first.

## Tip #4

**Cook in bulk:** Cooking in large batches not only saves you money but also saves you time. If you're going to have the oven, stove, or grill on anyway, why not cook a large quantity rather than only a small amount? You'll even use less water cleaning up because you'll likely use fewer dishes than if you cooked on several different occasions. You can even plan your menu around certain foods that are on sale to lower your costs further.

You'll want to plan your menu ahead of time, cook the food, and store it in a freezer. You'll also want to make sure you have appropriate space to store everything as well as containers to store everything in. Try to buy similar-sized containers so everything fits nicely in your freezer.

Here are some books that will help you learn more about bulk cooking as well as provide recipes:

- ★ [\*Fix, Freeze, Feast: More than 125 recipes to prepare in bulk and by the serving\*](#) by Kati Neville and Lindsay Tkacsik
- ★ [\*The Freezer Cooking Manual from 30 Day Gourmet: A Month of Meals Made Easy\*](#) by Nanci J. Slagle
- ★ [\*Once-a-Month Cooking, Revised and Expanded: A Proven System for Spending Less Time in the Kitchen and Enjoying Delicious, Homemade Meals Every Day\*](#) by Mary-Beth Lagerborg and Mimi Wilson
- ★ [\*The Everything Meals For A Month Cookbook: Smart Recipes To Help You Plan Ahead, Save Time, And Stay On Budget\*](#) by Linda Larsen

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## Tip #5

### **Watch TV online.**

I don't own a television because I feel like it's too distracting, plus I don't want to pay \$50-plus for cable. But I'm only human and can't resist the lure of an occasional fun TV program. Luckily, there are lots of options online for watching TV.

If there is a certain program that you like, especially the more popular ones on major networks, it's likely that there will be full episodes available online at the network or program's web site. You'll probably also be able to watch extra clips and additional features that you won't see on TV.

A comprehensive list of TV networks is available at [http://dir.yahoo.com/News\\_and\\_Media/Television/Networks](http://dir.yahoo.com/News_and_Media/Television/Networks). You can also do a search in a search engine with the name of the TV show and "video clips." This will usually turn up several links.

If the above seems like too much effort, you can also check out [Hulu.com](http://www.hulu.com)'s list of alphabetically sorted TV shows at <http://www.hulu.com/browse/alphabetical/tv>. The show titles with the little TV icon next to them are shows that have full episodes available online. Clicking on the show's title will give you a list of the online episodes along with the runtime, air date, title, and user rating. Hovering over the title will make a description pop up. If you sign up for the (free) site, you can even add certain episodes to your playlist. Hulu also offers [free full-length feature films](#) on its site!

It's important to note that although many major networks make content available on Hulu, ABC does not, so you will need to watch ABC programs on their own site (which is quite good). The ABC.com Full Episode Player is available at <http://dynamic.abc.go.com/streaming/landing> and features episodes from nearly 20 ABC programs. Selected shows are available in HD streaming.

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## Tip #6

### **Voice your opinion.**

If you feel strongly about a product either way – love it or hate it – let the manufacturer know! Call, write, or email them with your opinions. It's a great way to get coupons – sometimes even in the form of free product coupons (more likely if you're unhappy with the product). If you send an email, make sure you include your full name, address, and telephone number.

The Consumer Action Center has a large list of corporate contacts sorted alphabetically at <http://www.consumeraction.gov/corpormain.shtml>.

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## Tip #7

### **Give and receive free stuff through FreeCycle.**

Want to get rid of that old toaster or clothes that don't fit? Or maybe you're looking for some toys for your children or some pillows for your couch. The FreeCycle Network ([FreeCycle.org](http://FreeCycle.org)) can help you give and receive all sorts of items. The basic premise is that you can post an item you have and find someone to pick it up (either at your home or at an agreed-on location), or you can browse available items and contact the poster to schedule a pick up (if it's still available).

The best deals usually go fast, especially the larger ticket items such as appliances and electronics (sometimes even cars!). For that reason, it's best to receive individual emails from the group rather than receiving a daily digest of all emails from the day (this option is specified when you sign up for the group).

## Tip #8

### **Take classes for free online.**

If you want to learn a new skill or learn more about a certain topic, [Free-Ed.net](http://Free-Ed.net) offers free online courses in a variety of topics that you can study at your own pace. You won't earn a diploma this way, but it's a nice alternative to shelling out big bucks for an actual class.

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## Tip #9

### **Buy a refurbished computer.**

Refurbished computers are computers that have been previously owned and have been reconditioned back to like new. Some refurbished computers have been owned by businesses and others have been returned by consumers. Refurbished units generally carry the same warranty as new units, so there's little risk in purchasing one. In fact, refurbished computers usually end up being tested more than new ones!

Good sites to purchase refurbished computers from are:

- ★ [Dell.com](#): Dell Outlet
- ★ [Apple.com](#): Apple Special Deals
- ★ [Buy.com](#): Deals and discounts on thousands of electronics products. To find refurbished computers, search on the word "recertified," "refurbished," or "reconditioned."
- ★ [TigerDirect.com](#): Refurbished computers and electronics

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## Tip #10

### **Consider peer-to-peer lending.**

Instead of going through the bank for a loan, consider peer-to-peer lending at the rate you desire. Sites like [Prosper.com](http://Prosper.com) allow you to create a listing describing how you plan to use the money, how much you want, and the rate you are willing to pay. Lenders on the site – who are normal, everyday people looking to help out others – place bids on your listing with the amount of money they can lend and the rate at which they are willing to lend. The bids with the lowest rate are combined into one simple loan which is directly deposited into your bank account.

**Now that you've read 10 of my money saving techniques for FREE, are you interested in learning all 100?**



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# **Discover how to save money every day, cut your expenses, reduce debt, and stash more cash**

*If this is what you're looking for, then...*

**Here's your access to a new, breakthrough guide that gives you the power to transform your relationship with money, stretch your dollar, and live better than those making more money than you do**

**Meet the typical American family:** It has about \$3,800 in the bank. No one has a retirement account, and the neighbors who do only have about \$35,000 in theirs.

Mutual funds? Stocks? Bonds? Nope. The house is worth \$160,000, but the family owes \$95,000 on it to the bank. The breadwinners of the household make more than \$43,000 a year, but can't manage to pay off a \$2,200 credit card balance.

And according to the Washington Post, only 49.7% of Americans even have a retirement fund, and the majority of those who do don't put away enough money throughout their working years and still end up retiring dead broke. This could be you if you don't start saving and getting your finances under control **right now!**

I know... It's scary, but it's the truth.

If you feel like your **finances are taking a toll on your life** and that you're finding it **hard to break free from your financial problems** and **save money** on a regular basis, then I have good news for you. In just minutes from now,

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you're going to learn about a new, revolutionary guide that's guaranteed to help you straighten out your finances quickly and easily for a happier, stress-free, and prosperous life from this day forward.

I'll tell you more about that in a minute, but first, let me introduce myself.

Hi, my name is Jessica Roop, a regular person **just like you** who decided a few years ago to take control of my financial situation by learning the tips and tricks to cutting costs without impacting the quality of my life.

And with the shape of our nation's economy, the mortgage crisis, and the credit crunch, on top of the fact that more than 70,000 jobs are being cut each month... All of this has gotten you on edge, and right now you realize that you need to start saving money to ensure that you're okay whether we're in a recession or not.

I know exactly how you feel, because I've been where you are right now. In fact, before I learned for myself how to save money on a regular basis...

- ◆ I too struggled to make ends meet
- ◆ I too had bills coming in and out of my home day-in and day-out
- ◆ I too had money spoken for before I even made it
- ◆ I too was up to my neck in debt with virtually no savings in my bank account, so **I know exactly how you feel.**

But I want you to know that millions of other people of all income levels are going through the same thing you're going through right now, so you are not alone, and...

**It's not your fault!**

However, I do want you to know that **there is an answer** in the new guide I have created, [100 Ways To Save Money](#).

And once you say yes to it, you'll learn how to:

- ◆ Finally get your spending habits under control

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- ◆ Have more money in your pocket than ever before
  - ◆ Make simple changes that will bring big savings
  - ◆ Utilize coupons, rebates, and other money-saving techniques (don't worry -- it's easier than it sounds!)
  - ◆ Separate the great deals from the ones you should leave on the shelf
  - ◆ Have more while spending less
  - ◆ Go from being dead broke to living a prosperous, happy life

And if any of this is what you really want for yourself, then once you say **yes** to this life-changing guide that I've been telling you about...

## **You'll finally be able to save money for a rainy day like your parents or even your grandparents always talked about**

Saving money for a rainy day is something that most people think about or talk about, but it's something that many people fail to do.

The fact of the matter is that one of the most common reasons that people get into debt trouble is because of a situation that could have been made easier if they only had been saving money to begin with. So yes, saving money for a rainy day is not just a good idea -- it's a must!

In fact, saving just a little money for a rainy day can save you a lot of money down the road.

But the problem is that most people, maybe even you, already know all of this. It sounds good, but you know better than I do that saying it and actually doing it is a hard thing to do.

But once you say yes to this unique guide that I've created, you'll:

- ◆ Discover the purchases that are holding you back from savings
- ◆ Learn how to make your expenses work for you rather than against
- ◆ Find the best prices on the items you and your family use most
- ◆ And much more!

In this powerful savings guide, you'll be given access to **100** techniques you

can begin implementing today to start cutting costs and getting your finances back on track.

In this tested and proven to work savings guide, you'll have exclusive access to tools, resources, methods, techniques, and strategies to ensure that your bank account literally is loaded with cash, so you or anyone in your family won't have to think or worry about how the bills will get paid.

Don't worry -- [100 Ways To Save Money](#) isn't loaded with complicated financial or investment jargon. The techniques are easy for anyone to implement and are sorted by category so you can start saving first in the places you need it most.

And don't be fooled by similar resources or guides on the market today that claim to provide you with similar information, because there's simply no other guide available today that can match or even comes close to the knowledge and insight you'll gain once you say yes to [100 Ways To Save Money](#)!

### **The 100 Ways to Save Money e-book:**

- ◆ Is easy to understand
- ◆ Makes saving for anything easy as pie for you
- ◆ Doesn't require much of your time
- ◆ Is the absolute best resource to make good financial decisions
- ◆ Equips you with the ability to have plenty of cash in the bank to pay for unplanned events that are known to show up without warning

**For the next 250 people** who order [100 Ways To Save Money](#), I will include the additional bonus material:

**Save Thousands With Coupons!** e-book: In this concise coupon guide, you'll learn the secrets to finding the best coupons, managing them, planning your deals, and even organizing all of the products you'll get for pennies on the dollar!

Simply put... once you say yes to the [100 Ways To Save Money](#) e-book, combined with this money-saving bonus, it will be virtually impossible for you to

fail at saving money!

But if you're like most people, then you're probably still a little skeptical.

**But remember this:** If you keep doing what you're doing right now, then you'll only be successful at getting the same results over and over again.

Today is the day for you to make a change for the better!

## **Aren't you ready to start saving money with ease?**

Part of the American dream is to live a secure life, free from worry and financial problems that keep you from exploring places you've always wanted to visit and doing things that others can't.

You've suffered long enough and it's time for you to break the cycle of just getting by. You deserve more -- heck, your family deserves more!

Opportunities like this don't come by every day. Smart and true leaders seize opportunities when they present themselves, and here is your chance to do the same.

All you have to do is say yes to a better future with [100 Ways To Save Money](#) and finally make a change for the better and start saving money with ease!

And perhaps the best part about this powerful e-book is that it's backed by a **100% money back guarantee**, so you have nothing to lose!

**My iron clad, 60 day, better than free,  
100% money back guarantee**

I'm so sure that [100 Ways To Save Money](#) will provide you with the information, resources, and results that you're looking for that I'm willing to back it up for a full **60** days.

The [100 Ways To Save Money](#) e-book **MUST** provide you with the knowledge and insight to help you save money once and for all.

If you're not completely satisfied with it, even if it's on the 59th day of the guarantee, all you have to do is let me know and I'll insist that you let me refund 100% of your money directly from my bank account.

All I ask is that you give it an honest try. Fair enough?

**Saving money every day is just a click of a button away**

If you're really serious about saving money, then you want to know how to get your hands on the [100 Ways To Save Money](#) e-book, right?

Well, I'm pleased to offer you this breakthrough guide at an amazingly low price for just the next couple of days, so don't wait...

**[Click Here To Download Your Copy of  
100 Ways To Save Money Now!](#)**

**Only \$14.95**

PS. Remember, when you say yes to the [100 Ways To Save Money](#) e-book, it's backed by a 100% money back guarantee, so you have nothing to lose!

PPS. Sometimes in life opportunities knock when we least expect them to, and today an opportunity is staring you right in the face... All you have to do is reach out and grab it, risk free!