

from the book: "A Money Saving Mindset"

Derek L. Polex	IDEAS TO ACHIEVE THIS GOAL	SUCCESSFUL (Y/N)	ESTIMATED SAVINGS
1. ONLINE SHOPPING			
2. LEVERAGE THE COMPETITION			
3. IN-STORE COUPONS			
4. DO YOUR RESEARCH			
5. BUYING CLOTHES			
6. OFF SEASON VALUES			
7. DOLLAR STORE VALUES			
8. REVIEW YOUR RECEIPTS			
9. BUYING A USED CAR			
10. NEGOTIATE			
11. REUSE / REPURPOSE			
12. A FRESH COAT OF SAVINGS			
13. GET REIMBURSED			
14. ASK FOR A CORPORATE DISCOUNT			
15. DON'T SIGN UP AND SETTLE			
16. SAVE WITH SAMPLES			
17. SMART PHONE SAVINGS			
18. MONITOR PRICE AFTER PURCHASE			
19. SHARE WITH YOUR NEIGHBOR			
20. BARTER LIKE THE OLD DAYS			
21. SHARE YOUR FEEDBACK			
22. PAY IN ADVANCE			
23. DRINK WATER WHEN DINING OUT			
24. MORNING DRINK ALTERNATIVES			
25. THE HOME WORKOUT			
26. DONATE			
27. NEWSPAPERS			
28. VISIT THE LIBRARY			
29. FUEL SAVINGS			
30. GREETING CARD ALTERNATIVES			
31. PAY CASH			
32. AVOID CREDIT CARD INTEREST			
33. AUTOMATIC PAYMENT DEDUCTIONS			
34. LOAN REFINANCING			
35. REPLACE GIFTS WITH GIFT CARDS			
36. REDUCE YOUR UTILITY BILLS			
37. LOYALTY / REWARD CARDS			
38. PROMOTIONAL ITEMS			
39. FREE MONEY FOR COLLEGE			
40. MULTI-BENEFIT MEMBERSHIPS			