

25 Ways to Cut Your Personal Expenses

Written by Jamar Bates

Wednesday, 10 July 2013 00:00

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1. Use the public library to check out movies or books for free.
2. Consider dropping your land line phone at home. Your cell phone may be all you need and some come with free long-distance services.
3. Send free e-cards and save on postage.
4. Stop buying clothes that are “dry clean only.” Learn to iron.
5. Don't renew subscriptions to publications you don't have time to read.

6. Only use ATMs where you won't be charged service fees.
7. Wait a little longer between manicures (or try doing one yourself!).
8. Pay cash when possible—psychologically it's harder to spend cash than using credit cards, and you'll save on interest charges.
9. Check your credit history. Go to FreeCreditReport.com and make sure everything is accurate. Good credit may mean lower interest charges.
10. Get multiple quotes on insurance. It pays to shop around.
11. Raise the deductible on your homeowner's and car insurance policies.
12. Pay attention to the expense ratios on mutual funds you buy.

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