

# There are no dumb ways to SAVE!

Granted, some of these tricks are a tad out there. But what's really insane is the fact that 60 percent of Americans don't have emergency savings. So try what works for money experts and smarty-pants REDBOOK readers. BY:Farnoosh Torabi



## **1. CHARGE IT TO DISNEY**

There's just no avoiding it: Kids always ask for candy in the checkout line. "Instead of caving, say, 'How about you guys wait 15 minutes until we get home for a snack, and that \$3 will go in our Disney savings jar?' Works every time," says Beth Engelman of [mommyonashoestring.com](http://mommyonashoestring.com).

## **2. PAY YOURSELF EVERY TIME YOU DO LAUNDRY**

Pretend your laundry room is coin-operated: Keep a can by the washer and dryer and "charge" yourself \$2 (a standard laundromat fee) every time you do a load. When the can fills up with singles, bank it. If an appliance breaks unexpectedly, use this stash to help shoulder the cost.

## **3. MASTER THE GROCERY CHECKOUT**

"At the grocery store, I organize the food on the conveyor belt at the register by price, with the most expensive items at the back. That way, I can keep an eye on the total and easily pluck the pricier stuff off if I'm nearing my budget," says Charli Penn-Watkins, 28, of Bloomfield, NJ.

## **4. GO BIG WHEN YOU GO GREEN**

Research shows that we think twice about spending when we keep one 20- or 50-dollar bill in our wallet compared with, say, a bunch of fives and ones. So when you withdraw cash at the bank, ask for your money in large denominations. The bigger the bill, the less likely you are to break it.

## **5. SLEEP ON IT**

Institute a 24-hour wait period before purchasing anything on your “want” list. “It’s amazing what a day can do to your desire level!” says REDBOOK’s money expert, Beth Kobliner. “This rule has saved me thousands in what would have been regretted splurges over the years.”

## **6. TEXT YOURSELF SAVING REMINDERS**

A Dartmouth College study found that when people received a text message reminding them to save — *poof!* — they moved more money to their savings account. See if your bank has a free text-message service (many do) that can ping you updates on your account balance, or set your own alerts using your phone’s calendar.

## **7. USE PLASTIC NOW; CASH IN LATER**

Whenever possible, front friends money for group outings like meals or concert tickets. “I always offer to charge the total cost if I’m splitting it with friends,” says Cris Desposito, 28, of Queens, NY. “Then I ask them to pay me back in cash, and I hide the money in my underwear drawer. It’s like a secret savings account.”

## **8. SAVE WITH EVERY FLUSH**

We promise this isn’t as gross as it sounds. Simply place a capped half-gallon plastic bottle, filled with water and some pebbles to weigh it down, in your toilet’s water tank to save water and money. A family of four could conserve about 16 gallons of water a day — which adds up to roughly \$90 off your water bill annually.

## **9. TIP YOURSELF FOR GREAT SELF-SERVICE**

Each time you dye your hair or give yourself a mani-pedi, put the tip money you would’ve given to a stylist or manicurist in an envelope instead. “This adds up to at least \$400 a year!” says Lora Sasiela, founder of [financiallysmitten.com](http://financiallysmitten.com).

## **10. GET SKINNY WHILE YOUR WALLET GETS FAT**

Cut down on the amount of meat you eat. “I got the idea from a 21-day fast my husband and I did that didn’t allow it,” says Calisa Telfair, 31, of Las Vegas. “I didn’t realize how much I spent on meat until I didn’t have to buy any for three weeks. Not only are we saving money, but I feel great!”

## **11. KEEP THE CHANGE**

Bring back the piggybank savings model — except fill it with all the dollar bills clogging up your wallet instead of coins. “Do this all year and use the money for holiday shopping,” says David Bach of [finishrich.com](http://finishrich.com) and the author of *Debt Free for Life*.

## **12. SPLURGE TO SAVE IN THE LONG RUN**

Invest in top-quality items if they’ll help you cut costs in other ways — “like a really good flat iron,” says Jean Chatzky, financial editor for NBC’s *Today*. “Mine saves me thousands annually in professional blow-outs.”