100 Hacks
to Help Save You Money



What are you saving money for? _____

_____

How much will you save? _____

What is your deadline to save the money by? _____

1. **Plan your gas fill-ups** around apps such as **GasBuddy**. According to research conducted by GasBuddy, it is best to fill-up on Tuesday mornings (if you are in Oklahoma or Texas).[1]

2. According to **cheapair.com**, the **best time to book a flight is 76 days before departure.** The study also shows that someone flying on a Tuesday or Wednesday, instead of a Sunday, "saves $79 on average."[2]

3. **Compare layovers and direct flights** when shopping for air travel. Direct flights sometimes cost less because of lowered demand for the route.[3]

4. Want to save money on gas? **Don't leave the car running** (especially with the A/C on) when you are waiting for someone or are away from your car.

5. Maintain a consistent speed when you are driving to lower your fuel consumption. **Make sure to drive at or below the speed limit.** Lowering your speeds will increase fuel economy. Studies conducted by ORNL researchers show that slowing down from 80 to 70 mph will improve fuel economy by 12.5 - 17.5%.[4]

6. **Use gas cards** to receive a discount per gallon on fuel (when used at specified stations like Murphy USA).

7. If you are shopping for a credit card, consider **getting one with rewards** on purchases you currently make. *Don't buy something just because you will receive a reward for it.*

8. **Keep your tires inflated** to their recommended level. Many tire shops will put air into your tires for free. According to **fueleconomy.gov**, "you can improve your gas mileage by 0.6% on average–up to 3% in some cases . . ."[5]

9. Always **remain flexible when traveling**. This will keep you from overpaying, and it will help you find alternatives.

10. **Carpool when possible.** Carpooling will not only lower your fuel cost, it also lowers your carbon footprint on the environment.

11. Install driver feedback apps to **track your driving**. According to **fueleconomy.gov**, the average driver saw an improvement of 3%. Some even saw an improvement up to 10%.[6] **Safest Driver** is a great example of an app that tracks driving habits and provides feedback.

12. Consider adding **roadside assistance** to your vehicle insurance plan. Many insurance companies offer competitively priced services to AAA.

13. You can **wear clothes more than one time before washing** (use a sniff test to determine if they need washing or not). When you do wash them, use cold water.[7] The washing machine will use less electricity on cold settings, and your colors won't fade as quickly.

14. **Turn your water off** while you are brushing your teeth, shaving, or shampooing as this will lower your water bill.

15. Check the temperature of your fridge and freezer. **The recommended temperature for a fridge is 35-38°F.** The recommended temperature for a freezer is 0-5°F. It is also recommended to not let frost build-up more than a ¼ of an inch. This will cause the freezer to run less efficiently.[8]

16. If food is not hardened to your dishes, **a dish washer's *light cycle* is all that is needed to clean your dishes.**

17. **Use reusable containers** instead of plastic bags. It is a cheaper long-term solution and is better for the environment.

18. Open your cabinets and **check your faucet's plumbing for leaks**. Also, make sure that your toilet is fully operational and not losing water. If either have issues, you could be losing hundreds of gallons of water each day.

SPEND LIFE WISELY® First United®

Member FDIC. Equal Housing Lender. NMLS# 400025. © 2023 First United Bank. All rights reserved.

Rev. 03/2023

19. Put some sand, dirt, or rocks into a 1 or 2-liter bottle (enough to make it sink). Then, **place the capped bottle in your toilet** (assuming it isn't a low-volume toilet). This makes the toilet use less water when it fills up.[9] Make sure that it doesn't hit any of the internal components of the toilet.

20. **Try taking shorter showers.** This simple act can conserve 5 gallons a minute.[10] You can also switch to low flow shower heads to conserve water.

21. **Using drying racks or clothes lines** instead of your dryer to save electricity. This is gentler on clothes and lessens your carbon footprint on the environment as well.

22. **Make sure that natural gas and propane appliances are emitting a blue flame.** This means that it is running efficiently and fully combusting the gas. A blue flame will emit considerably less carbon monoxide compared to a yellow flame.[11]

23. Use door "snakes" at the bottom of doors. Also, caulk drafty windows to **seal your house and keep the cool air in.**

24. **Turn up the thermostat, turn off lights, and turn off electronics** while you are at work to lower your electricity bill.

25. When you open the oven door to check on your food, you are lowering the temperature by 25°F.[12] **Use the oven light to check on your food instead!** Remember to clean the seal around your oven's door to improve heat retention.

26. **Cover vents in unused rooms** to cut down on cooling/heating costs.

27. **Turn off power strips when they are not in use** to lower your energy consumption.

28. Want to buy a smart TV? **Consider using a Roku, computer, or gaming console to stream your favorite shows instead.**

29. If you haven't created a budget already, do it. **Use First United's Mobile App in conjunction with a cash envelope system to help you stay on track with your budget.** It is proven that creating and sticking with a budget will save you money.

30. **Create an automatic transfer to your savings or money market account.** Take advantage of First United's money market accounts as they have higher interest rates than savings accounts *(To waive the monthly maintenance fee maintain a minimum daily balance of $1,500).*

31. **Set up bill pay with your online banking to keep payments on time and avoid late fees.** Using bill pay also saves time, the cost of stamps, and the fuel needed to drop off the payment.

32. **Set up a *flexible spending account* or *health savings account*** with your health insurance to save on out of pocket expenses for deductibles and prescriptions.

33. Once you pay off debt (i.e. car payment), **continue making the payment into an account specified for your next purchase.** This is referred to as a "sinking fund."

34. Tempted to make an impulse purchase? **Try matching the purchase price depositing it into your savings account,** or you can put it towards paying down your debt.

35. **Use the library, Spotify, or Pandora as FREE entertainment alternatives.**

36. **End subscriptions of streaming services that you do not use anymore.**

37. Try a **"Spending Fast" challenge** for 31 days, one week, or even one day a week. Only buy the essentials during this time-period and avoid buying anything else.

38. There are many options to **consider before you buy something.** You can use what you have, borrow, barter, or make the product instead of buying it.[13]

39. **Drink more water!** This will help you to eat less and save money while eating out. You can use frozen fruit to cool the water and add flavor.

40. **Stop drinking soda and beer altogether.** It will be healthier for you and save you money.

41. **Refill bottles of water** instead of buying new cases of bottled water.

42. **Buy generically labeled or store branded items** instead of buying name brand to lower food cost.

43. **Develop a meal plan.** This will help you save money, be less wasteful, and eat healthier.

44. **Eat breakfast before work.** This will keep you from overspending on lunch. Oatmeal, grits, and eggs are rather inexpensive and quite filling. You can also pack your lunch instead of eating out.

45. **Buy produce that is in season** to save you money. Click here for a list of produce that is in season.

46. **Buying frozen vegetables and frozen fruit** is often cheaper than buying fresh (and they will not spoil as quickly).

47. **Buy bulk snacks** whenever you are going on vacation. It will cut down on costly gas station food stops.

48. **Consider shopping at dented can stores** to get a discount on "damaged" products. Some stores offer a discount for bringing your own bags as well.

49. **"Meatless Mondays"** are a great way to cut back on weekly grocery costs.

50. Stretch your meat in meals by **mixing it with rice, noodles, or in a casserole.**

51. **Start a small garden** to save on the cost of vegetables. Do not overspend by making it larger than needed.

52. You can **save your leftovers** for another meal to save on the cost of food.

53. **Host a dinner night** with your friends instead of eating out.

54. **Buy a crock pot** and have your dinner cooking while you are at work. Another option is to buy an Instant Pot to help in having dinner ready in a snap. There are numerous low budget recipes on the internet.

55. Use a crock pot to **soften up cheaper cuts of meat** which are sometimes tough.

56. **Make a list of cheap and easy to make meals** with ingredients you commonly have. Whenever you are tempted to eat out, refer to this list and try to resist the temptation.

57. **Include fillers (such as bread or potatoes)** in your meal. This will help you cook less or have more leftovers.

58. **Make sure to portion size your meal.** As stated above, fillers are helpful, but maintaining recommended portions will help lower grocery costs as well.

59. There are numerous companies (like Sonic) that offer **happy hour deals** and special promotions to save on eating out.

60. Look for restaurants near you that will let **kids eat for free or at a discounted price.**[14]

61. **Buy products you typically use in bulk,** like toilet paper and laundry detergent, to save on cost.

62. **Keep a list of things you need around your house.** Check your list as you browse coupons and sales.

63. **Use your grocery bags** from the store as trash bags for your small trash cans.

64. **Search for gift cards at discounted prices online** to save money on gifts and purchases.

65. **Wait a couple of weeks** when you are wanting to buy a product. After the two weeks wait, determine if you still feel like you want to buy it.

66. **Use coupons for items that are already on sale.** With that said, do not buy unnecessary items. There are numerous couponing apps available, like **Ibotta**.

67. **When shopping online, try apps like Rakuten** to receive cash back on your purchases.

68. Ask a cashier if the store **price matches their competitors** or not. For example, Best Buy, Home Depot, Lowes, and Target will price-match comparable products from their competition, and even their own prices online.

69. Try playing **Frisbee golf.** It is a cheap and fun sport to play. Many courses are even free to play on! Nice!

70. Downsize and declutter by **selling unused items in your home, garage, or shop.** Then, save your newly-found wealth in the various time and demand deposit accounts First United offers.

71. Every time you catch yourself doing a bad habit, **place some change into a jar.**[15]

72. If you have Wi-Fi at your home, you can **cancel your landline** and use Wi-Fi calling instead.

73. **Buy used gym equipment** for a reasonable price instead of having a gym membership.

74. Indulge yourself with the numerous **FREE summer activities** around your area.

75. **Perform your own basic parts changes and maintenance on your vehicle.** There are numerous resources on **YouTube** and other sites to help you.

76. **Repair instead of replacing things.** Preventative maintenance should be practiced not only for your vehicle. Your home, electronics, and even your health can benefit from preventative maintenance.

77. **Consider using alternatives to cat litter.** There are several options to explore. If you decide to stay with cat litter, you can buy it from a farm supply store for a lesser price.

78. Stop using paper towels and **use hand towels instead.**

79. **Repurpose old t-shirts, towels, wash cloths, and even socks** into rags for cleanups.

80. **Make your own cleaning supplies.** Some recipes **found online** are more cost effective, easier on your skin, and better for the environment.

81. You can typically **use half of the recommended dish washing detergent, shampoo, and laundry detergent** and get the same results.

82. Use **melamine foam for cleaning stains.** It is much cheaper compared to name brand competitors.

83. You can **color your own hair** or get a haircut that takes less maintenance.

84. If you plan on having multiple children, **buy gender neutral baby supplies.**

85. **Inform your family and friends that you are trying to save money.** They can act as a support network, and they can inform you of saving opportunities or free events that they know of.

86. **Try to practice contentment.** Restlessness and frustration can lead to unnecessary purchases.

87. You can **substitute fabric softener** with numerous ideas found online. You could also forgo the use of fabric softener entirely.

88. **Try to quit bad habits.** Many bad habits can become quite expensive over time.

89. **Bring change jars to your First United branch.** They can process the coin without charging you a fee (assuming you have an account with First United).

90. **If you increase your deductible, you can lower your insurance rates.** Check with a First United Insurance Solutions Agent (or your agent) prior to renewal for the best rates and coverage available to you.

91. **You can usually find free dirt, mulch, and other landscaping items on Facebook Marketplace and Craigslist.**

92. **Consider buying used dishes for your newly acquired home.** Garage sales have lots of gently used dishes that are very inexpensive.

93. **Utilize cloud-based storage for your pictures.** When you are ready to print them, use websites like **Shutterfly**, **Snapfish**, and **FreePrints** for free or discounted prices. Check out their apps, too!

94. If you buy impulsively, try to find what causes you to do so. **Modifying your behavior and identifying spending triggers** will help you stick with your budget.

95. **Hire college students studying graphic design, photography, etc.** They might work at a discounted price to build their portfolio.

96. **Choose cheap hobbies** to spend your time on because there are many options available. Focus on one at a time. Whenever you are ready to move to a new hobby, sell your old hobby's equipment.

97. **Donating items to thrift stores** might give you a discount at the store. Sometimes, your donation is tax-deductible (if the store is a non-profit organization).

98. **Focus on experiences for upcoming birthdays and vacations.** This will make them more memorable while possibly saving money.

99. **Have a movie night at home** with microwavable popcorn to help cut back on entertainment costs.

100. **Playing board games, cards, and dominoes** are a great way to have fun and can be quite educational for children.

1 https://www.gasbuddy.com/go/the-best-and-worst-days-of-the-week-to-buy-gas-2019/

2 https://www.cheapair.com/press/releases/cheapair-coms-5th-annual-airfare-study-reveals-the-best-time-to-buy-airline-tickets/

3 https://www.nerdwallet.com/article/travel/the-best-days-to-book-a-flight-and-when-to-fly

4 https://www.researchgate.net/publication/311644704_ORNL_researchers_quantify_the_effect_of_increasing_highway_speed_on_fuel_economy

5 https://www.fueleconomy.gov/feg/maintain.jsp

6 https://www.fueleconomy.gov/feg/pdfs/EcoDrive%20I-80.pdf

7 https://www.consumerreports.org/washing-machines/dont-bother-using-hot-water-to-wash-your-laundry/

8 https://www.energy.gov/energysaver/appliances-and-electronics/kitchen-appliances

9 https://www.instructables.com/id/Save-the-bottle-save-water/

10 https://www.seametrics.com/blog/10-ways-you-can-conserve-water-at-home/

11 https://www.elgas.com.au/blog/1585-why-does-a-gas-flame-burn-blue-lpg-gas-natural-propane-methane

12 https://www.energy.gov/energysaver/articles/beyond-salad-how-save-energy-kitchen-during-summer

13 http://longliveirony.com/

14 https://wallethacks.com/kids-eat-free-restaurants/

15 https://www.forbes.com/sites/asiamartin/2019/01/17/its-not-too-late-to-set-savings-challenges-for-2019-heres-help/#525bf05c16fe