

Saving money doesn’t have to be time-consuming. Here are some quick and easy ways to start saving right now.

* **Cancel services you no longer use.** Not watching as much cable as you used to? Lost your interest in digital radio or bulk warehouse stores? Not visiting the gym much anymore? Cancel your membership or subscription to them all, and save big.
* **Ask your credit card company for a lower fee or rate.** If you’re having difficulty managing your annual fee or interest rate, call the company and respectfully ask for a reduction. In the vast majority of cases, you’ll get it!
* **Cut back on energy waste.** Lower the thermostat on your water heater a few degrees. Replace incandescent bulbs with LED. Turn down heat or AC when you’re out or sleeping. Set your dishwasher to “air dry”. Unplug coffee makers, laptops and cellphone chargers when not in use.
* **Consider raising your deductibles.** Keeping your deductibles low on car and house insurance raises your premiums significantly. Instead, start a special savings account with enough in it to cover emergencies (you’ll even earn interest!), then reduce your deductibles.
* **Reduce driving costs.** Cut fuel consumption by removing all the unnecessary (and heavy) stuff you’ve got stored in the backseat and trunk, clean or replace air filters regularly, and inflate tires to correct pressure.

Spend 30 minutes. Save BIG money!