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10 Ways to Save in 2010

1- Groceries



Look at the grocery store advertisement that comes in the paper or go online to see what is on sale. Make a grocery list before you go to the store to prevent impulse buys. Avoid entering the store if you are hungry because it will make you want to buy everything in sight. I personally have a sweet tooth and will end up walking out the store with donuts, cookies, and pie if I have not eaten before shopping.

Also consider [using coupons](#). These are available both in the paper and online from places like Coupon Cabin. I saw a [news story](#) a while back where a woman got \$150 worth of groceries for about \$10! She was obsessed, but it does show that coupons can save you money. The goal of grocery shopping is to get what you need, get it on sale, and get the heck out of there.

2- Insurance



This is a big one! Most people don't know that most states publish information and prices comparing auto insurance policies. I personally saved almost \$1000 last year when I found out about this. It's simple to find this information out and it's free. Really! Do this today!

The insurance comparisons give you typical rates for example drivers. For instance, you will find rate comparisons for a typical 25 yr old male with no traffic violations in the past 3 years. Then you will get a price list for policies like Geico, Progressive, Allstate, etc. There are several different comparisons given and it is likely that you will match one of them.

In my current state of Nevada, the same policy with Geico was \$900 less than the one available from Progressive. Before this I lived in Ohio and the opposite was true;

Progressive was several hundred dollars less than Geico. I don't why this is the way it is, but you owe it yourself to check out the free state guides and [compare your rates](#).

3- HealthCare



I personally work in the pharmaceutical industry and let me be the one to tell you that you are getting ripped off every time that you buy a prescription! The antibiotic that you paid \$40 for at Walgreens probably cost them less than \$0.50! Talk about price gouging! They might as well put a gun to your head and demand that you empty your pockets.

So, what can you do to save money on your medical costs? You will find the best prescription prices at smaller grocery chains and discount clubs like Costco and Sam's Club. The difference between Walgreen's or CVS and these discount stores is their business model. Walgreen's and CVS need to make as much money as possible off their prescription sales, but stores like Costco and Sam's Club are more concerned about you buying items in the store. These stores actually want to keep you as a customer.

You can also save money, primarily on generic medications, with the UNARX discount card. This card is available for anyone even if you have insurance and it can be printed out [here](#).

You might be saying to yourself, "Well I have prescription insurance, my co-pay is only \$10 or \$15." Think again! There are many medications that can be bought for less than your prescription co-pay! Unfortunately, you cannot get these prices at most national chain pharmacies because of shifty insurance regulations. The shady insurance companies are a whole different story. Here is an [article](#) detailing how to find the best prescription prices

4- Banking



Change your bank. If you are not banking online then you are missing out on interest rates that far surpass those of traditional banks. Right now it is only a couple percentage points, but this will change when the economy starts to recover and the federal reserve stops artificially keeping interest rates down. The best checking, money market savings, and online savings accounts can typically be found at Ally Bank and Everbank.

5-TD Ameritrade Save Yourself Account

Thanks to Suzie Orman you can get \$100 after you make 12 consecutive \$100 deposits of your own with the [Save Yourself Account](#). You will earn 8.33% interest on your \$1,200 in the course of a year. This is a no-brainer with the best savings accounts paying less than 2% this year.

6- Open Source Software

You don't have to pay for [good quality software](#) anymore! Forget Microsoft Office and throw out Norton Anti-virus. Instead try Open Office from Sun Microsystems which is compatible with Microsoft Office files. It has a spreadsheet, opens Excel and Word files, and has all the word processing features that you need.

Free anti-virus software is even better. The Australian organization AV-comparitives ran tests comparing free anti-virus programs like Avast and Antivir to Norton and McAfee. Comodo also has a great anti-virus, firewall, and anti-spyware program that is free for both business and personal use!

7- Reward Cards

I have heard about the studies that say people with credit cards spends 10-20% more than non credit card shoppers. If you have self control then [credit card rewards programs](#) can be great for additional savings, free flights, and free vacations.

If you don't have the self control and end up carrying a balance around forever, then get a reward debit card and enroll in something like the "[Keep the Change](#)" program from Bank of America. This reward program automatically deposits your cash back into a savings account for you. You can track your spending and you won't get stuck spending more money than you have available.

8- Dining Out

Do you like to go out to eat? Is dining out taking over your budget? Add up all the money you spend on dining out and you might be surprised! I am a foodie, but I also love to save money.

I use Restaurant.com to eat like a king and discover new places at a huge discount. They usually sell \$25 gift certificates for \$10, but if you wait for a coupon code to become available then you can get the certificates for 70%-80% off (just \$2 or \$3).

There are some stipulations like minimum spending requirements for some establishments, but you will still get a typical dinner for two at about 50% off! The rest of the details are laid out for you [here](#). Overall this is an excellent program!

9- Travel

Flights, Hotels, and Rental Cars can all be had for less by using [online travel agencies](#). For flights check out Kayak.com and then see if Southwest has any deals since they will not show up in the Kayak search engine.

Hotels.com is my top sight for hotel deals. They usually have extra perks like resort Credits and free nights that don't always show up on other travel sights. Hotels.com also has a great program that gives you 1 night free for every 10 nights that you book.

I am particular about the type of hotel I stay in, but not so much with rental cars. I always use [Priceline](http://Priceline.com) and lowball a few bids for a rental car deals. I've always been able to beat the lowest published prices by about 20%.

For complete travel packages I usually go with [Expedia](http://Expedia.com) because they will allow you to cancel or change your travel plans for any reason and give you a full refund on everything except your flight, which you will get an airline credit for. You never know what might happen and it's worth paying a little extra for the trip insurance to insure that you don't lose a few thousand bucks because you got the flu.

If you don't care about excellent trip insurance then check out BookIt.com. I did a few sample searches and they consistently beat other major travel agencies like [Travelocity](http://Travelocity.com) and [Orbitz](http://Orbitz.com) on price. Some different resorts showed up on BookIt.com as well.

Last but not least, here is something worth looking at for the luxury traveler. Luxurylink.com has some real steals on travel packages around the globe. It looks

like you may need flexible travel dates for some of them to work out, but I am shocked by some of the prices they list on their website.

10- Everything Else

I am officially proclaiming 2010 to be The Year of the Deal. Supply and Demand Economics will be in your favor this year.

We are holding on to our money and retailers are desperate to sell everything from LCD TVs to pokadot underwear at a discount. If something you want is not on sale today then it probably will be soon.

Don't pay retail, compare prices, and just wait for the deals to come to you.

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