

99 Great Discount Ways to Save



Dan Saelinger

OUR EIGHTH ANNUAL ROUNDUP of clever **money-saving ideas** offers ways to cut costs in all areas of your life, including travel, entertainment, shopping, technology, utilities, insurance, dining, medicine and banking.

Among this year's 99 Ways to Save are tips that can save you pocket change ([cut your budget by a buck and a half a month by buying men's shaving gel instead of ladies](#)) or jack up your bank account by thousands ([become a one-car couple](#)).

Start below with ingenious ideas on how save up to 10 dollars and browse your way up the savings ladder. In all, this year's list adds up to more than \$34,000 in savings. Ka-ching!

19 Ways to Save Up to 10 Bucks

Try these tips to fatten your wallet by David Schiff, [AARP Bulletin](#), July/August 2017

Travel with a water bottle. [Airport security](#) will let you pass if it's empty. Just fill it at a water fountain after the security checkpoint. It beats paying \$5 for a liter bottle at a gift shop. Savings: \$10 per round trip.

For some meds, skip your insurance. Ask your pharmacist about the retail price of your prescription medication; it might be cheaper to pay that price. For example, the diabetes medication Metformin costs about \$4 for a month's supply, while the average copay is \$11. Savings: \$7.

Have grease and grime on your hands? A tub of a popular hand cleaner costs \$10. But many do-it-yourselfers say if you scrub thoroughly with a teaspoon of cooking oil and some sugar, it works equally well. Others swear by a teaspoon of peanut butter.

11 Ways to Save Up to 20 Bucks by David Schiff, [AARP Bulletin](#), July/August 2017



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Tip: Make your petite feet work for you.

Use a prepaid [smartphone plan](#). These let you pay upfront and **don't** charge you when not using the phone. If you don't regularly browse the web on your smartphone, prepaid plans save money. A non-prepaid plan can cost \$55 per month. Prepaid plans can go for \$35. Monthly savings: \$20.

Buy discounted gift cards for expenses. These discounted cards are available at sites such as [GiftCardGranny.com](#) and [TheGiftCardShop.com](#) ([which has special discounts for AARP members](#)). Save as much as \$15 on \$100 in groceries.

Slash liquid soap costs. A 7.5-ounce Softsoap pump costs about \$1.50. Buy a gallon bottle for \$14 and you can refill the pump dispenser 17 times for about 68 cents each refill. Savings per gallon: \$15.64.

Grab free mulch. Many towns make massive amounts of mulch and offer it free to residents. For a large garden bed, you might have to buy five 2-cubic-foot bags of mulch; getting it free saves \$18.50.

Go to the minors. With a Major League Baseball ticket averaging about \$30, you can save about \$20 per ticket by attending a minor league game.

Change your car's air filter yourself. The job takes about five minutes and will save you at least \$19 in labor.

Ladies, take advantage of petite feet. Fashionable girls' shoes, sandals and sneakers are a fraction of the cost of adult shoes. Chuck Taylor Converse for girls: \$34.99; women's to fit the same foot: \$49.99. Cha-ching! Your little feet save \$15.

Buy dryer balls instead of using fabric softener. Dryer balls reduce wrinkles without the extra cost or chemicals. With a small upfront investment you can save \$20 a year on fabric softener (the cost of about two big bottles).

Before eating out, look for coupons for your destination at Restaurant.com. A coupon that costs \$10 could be worth \$25 off your bill. Savings: \$15.

Seek store brands. The Three Thrifty Guys website recently compared brand-name and store-brand prices for 16 grocery items they normally buy. The brand-name versions added up to \$56.24; store brands totaled \$41.51. Savings: \$14.73.

Have a happy meal. Many bars and eateries offer discounts on appetizers during happy hour. For example, at a Del Frisco's Grille restaurant between 4 and 6:30 p.m. on weekdays, cheesesteak eggrolls are \$6 (normally \$12.50). Share three such plates with a friend and save \$19.50.

17 Ways to Save Up to 50 Bucks

by David Schiff, [AARP Bulletin](#), July/August 2017|Comments: 0



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Tip: Buy your AMC movie theater tickets in bulk at [Costco.com](https://www.costco.com).

Insulate your hot water lines. Preformed foam insulation jackets slip over hot water pipes in your basement. You could easily **lower your energy bill** by \$40 per year.

Wait to upgrade your phone. Keep using your phone after you've paid it off, and drop the extended warranty. Total monthly savings: \$45.

And replace dead or dying phone batteries. Order another battery online — for about \$40 at several easy-to-find sites. You'll save up to \$45 a month if you **don't** have to buy a new phone.

Buy bulk movie tickets. Tickets can cost \$12.69 at an AMC theater. You can get 10 tickets shipped free from [Costco.com](https://www.costco.com) for \$91.98. Savings: \$34.90. Regal offers AARP members \$9.50 tickets online.

Don't pay for redundant virus protection. Add-on software can cost \$25, but your PC likely came with **virus protection** already loaded. Or try a free program such as Avast.

Have a Gmail account with Google? Set up the calendar to send email reminders when bills are due. This will help you budget and could save you \$35 on a single late fee.

Parking at the airport? Prebook your long-term parking. At Phoenix Sky Harbor airport, parking is about \$7 less a day if you prepay through its website. Savings: \$28 over four days. AARP members can check savings at [ParkRideFlyUSA.com](https://www.parkrideflyusa.com).

Have your computer search for savings. Honey (joinhoney.com) is a free extension you add to your web browser. When you shop online, click on the icon and it searches for coupons. For example, while shopping for a refrigerator at Sears, Honey found a code for an extra \$35 off.

Get cell service from a mobile online network operator such as Tello or Ting. You'll pay full price for your phone, but after that you could save about \$30 per month over major carriers.

Check out your local open mic. Enjoy great music without forking over \$50 for a concert ticket. Open mics are free or cheap. Some performers are diamonds in the rough, but that's part of the fun.

Split the costs of memberships. For example, an Amazon Prime account can be shared between two adults and up to four kids in a household. Potential savings: \$49.50 a year.

Visit a massage school. A massage can cost \$60 an hour. The Arizona School of Massage Therapy, as one example, charges \$25 for a 50-minute massage. Savings: \$35.

And get a beauty-school haircut. Empire Beauty Schools, for example, ask \$9 for a cut. That's \$34 less than the usual cost of a woman's haircut.

Attend spring training. See how your favorite baseball players work with their coaches — for free! Check out springtrainingconnection.com for locations and schedules. Savings: \$30 (the average price of a ticket to a major league game).

Create an annual holiday: Apple Day! Once each autumn, visit a pick-your-own farm and stock up on apples. You'll pay about half what a store charges. So if you pay \$18 to pick half a bushel, you'll save \$24.

Buy tea in bags, not bottles. Twelve bottles of iced tea can cost \$36 if bought individually. Teabags are about 10 cents apiece. Add two teaspoons of sugar at about 4 cents and make an equivalent amount of iced tea for \$1.48. Your savings total more than \$34.

Celebrate your birthday with free eats. The website Thrillist has a list of 75 major food chains that offer free items on your special day. Benihana restaurants, for example, offer \$30 off during your birthday month.

13 Ways to Save Up to 100 Bucks

by David Schiff, [AARP Bulletin](#), July/August 2017|**Comments: 0**



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Tip: Buying reconditioned or refurbished products can save you a bundle.

If your car is driven under 5,000 miles a year, ask your insurer for a low-mileage discount. Average annual savings: \$92.

Wash clothes in cold water. Change your settings to cold water and save \$63 in energy costs per year.

Buy **reconditioned products.** That means it's been returned to the factory where it was inspected and refurbished to working order. Ignore the scuff mark, but make sure it comes with a warranty. A cordless drill that goes for \$238 new can be bought refurbished for \$157. Total savings: \$81.

Buy tires online. The best price at a local tire shop was \$448 for a particular set of tires, installed. The same tires were \$300 at tirebuyer.com, with free delivery to a participating shop. Add \$80 for installation. Savings: \$68.

Dine at a culinary school. Students operate restaurants where the food is comparable to top eateries, but at much lower prices. For example, New Yorkers can enjoy a three-course prix fixe meal at the Bocuse Restaurant, run by the Culinary Institute of America, for \$35. That can be a savings of \$55 per person or more compared with urban eateries offering similarly sophisticated fare.

Avoid foreign transaction fees. Many **credit cards** add 3 percent to purchases on items bought overseas. When abroad, bring a card that doesn't charge this fee. On charges totaling \$3,000, you'll save \$90.

Make your own salad dressing. Store-bought salad dressing can cost \$2.99 or more; why **not** make your own? A vinaigrette is 2 tablespoons wine vinegar, 2 teaspoons Dijon mustard, 1/2 teaspoon salt, 1/3 cup olive oil, and pepper to taste. Save \$1.50 a week (**the cost of roughly a half bottle of dressing**) or up to \$75 a year.

Prolong the life of your fruits and veggies. Wrap them with a paper towel and put them into a container or plastic bag. The towel will absorb water that causes rot. And line the produce drawer with paper towels. Save a few bucks a week, or \$100 a year.

Suspend your gym membership this summer, and take your exercise outdoors. You'll save around \$58 a month.

Obsessed with a particular pricey clothing brand? Go to **Poshmark.com or similar sites for top-grade secondhand clothes.** For example, a summer dress from Soma (retails for \$59) was recently available for \$18 plus shipping. Two or three purchases could save you \$100.

Go meatless once a week. One study concluded that **vegetarians** save approximately \$750 on their food bill each year. So by ditching meat one day a week, you should be able to save \$100 a year.

Skip extended warranties on purchases. Just use the right credit card. Major credit card networks — American Express, Discover, Visa and MasterCard — provide extended warranty coverage for many products at no extra charge. Possible savings: \$89 or more.

Shop through an online cash-back portal. Earn cash back by visiting retail websites through a shopping portal — or via the app — instead of your search bar. There are many, including Ebates, iBotta and BeFrugal. The average annual cash back through Ebates is about \$100.

9 Ways to Save Up to 200 Bucks by David Schiff, **AARP Bulletin**, July/August 2017



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Tip: Rechargeable batteries **won't** drain your bank account.

Check supermarket pharmacies. Some national chains and discount stores offer common medications for free. If your deductible is \$10, you'll save \$120 a year on just one prescription.

Use rechargeable batteries. A battery charger and a couple of AA batteries that can be recharged hundreds of times will cost you about \$40. Disposable AA batteries cost about 50 cents each, so you could save up to \$150.

Kill unwanted charges. Trim (asktrim.com) hunts for unwanted recurring subscriptions on your credit cards. The site says it can save you \$180 a year.

Become a YouTube handyman and save on home repairs. For example, a YouTube video showing how to fix the latch spring on a microwave door could save the \$150 you'd spend on a new appliance.

Stream fitness classes online. Online fitness classes such as Daily Burn, Crunchlive and YogaToday typically cost around \$15 per month for unlimited access — about what you'd pay for a single in-person class. Use a \$15 subscription 12 times a month and you'll save \$165. Plus you get to decide when class starts.

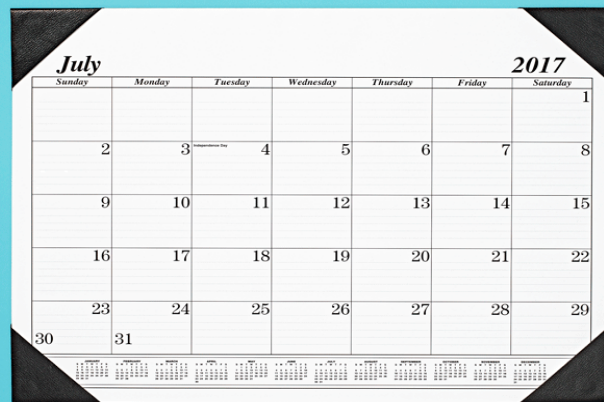
Save on direct deposit. Some banks offer free money for opening a checking account with direct deposit. One national bank is offering a \$200 bonus.

Don't pay for Microsoft Office. Download LibreOffice or Apache OpenOffice. Their free programs are usually compatible with Microsoft Word, Excel and PowerPoint. Savings: \$150.

Quit drinking soda. Knock off a couple of two-liter bottles from your weekly shopping trip and **drink water** instead. You'll save roughly \$120 a year.

Save painlessly. Qapital, a free app, transfers money from checking to a savings account based on triggers you set up. Money can be automatically deposited in savings each week, for example, or each time you meet your FitBit goal. The average monthly savings for Qapital users is \$150.

20 Ways to Save Hundreds by David Schiff, [AARP Bulletin](#), July/August 2017



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Tip: Pull out your calendar when booking your flight — some days are much cheaper than others.

Upgrade your dishwasher. A new [dishwasher](#) that is Energy Star-certified will use on average \$323 in energy and water over its lifetime, versus \$754 for hand-washing. Savings: \$431.

Pay off credit cards faster. Credit cards charge interest daily. If you have a \$5,000 balance and pay \$121 every other week rather than \$242 at the end of the month, [Bankrate.com](#) says you can cut interest payments by \$359 a year on a card with a 17 percent interest rate.

Buy glasses online. It can be 70 percent cheaper to buy at sites such as [zennioptical.com](#) than at a store. That's \$210 off a \$300 pair of specs. AARP members can save at EyeMed.

Shop around for meds. Area drug prices can vary widely. For example, a customer in Raleigh, N.C., was quoted \$249 at a national chain for duloxetine. Costco charged \$43 for the same prescription. Savings: \$206.

Be a chill driver. Hard braking and speeding can lower your gas mileage by 30 to 40 percent. At an annual gas consumption of 480 gallons, you could save \$460.

Ask for open-box items — display models or unused products returned to the retailer (but not returned to the factory like refurbished items). A \$1,200 MacBook Air, for example, was purchased in an open box for \$230 less.

Get taxes done free. [AARP Foundation](#) offers free tax preparation to people with low to moderate incomes. Go to aarp.org/taxaide or call 888-687-2277. Save \$273 on average.

Adopt a mutt. Many shelters offer pets for free or a small fee; a breeder can charge \$500 or more.

Buy gas on Monday. It's the cheapest gas day in 23 states, according to [GasBuddy](#). Thursday is the most expensive day. Stick to Mondays and save \$325 a year.

Hire a haggler. Companies such as [BillFixers](#) and [Shrinkabill](#) will haggle with your cable TV company or other service providers for one-third to half of your first-year savings. BillFixers claims it saves clients an average of \$300 per year.

Beef up your computer. Many PCs include only 4GB of DRAM, the active memory used when your computer is on. Add another 4GB (\$33) for smoother operation. Then add a solid-state drive (\$114) for more and faster storage. Save \$500 or more compared with a new computer.

Add digital coupons to your supermarket loyalty card. At [Kroger.com](#), for example, digital coupons range from \$1 off Hefty trash bags to \$3 off Tide detergent. Save \$10 per week with these coupons, or \$520 a year.

Pick your flights carefully. The cheapest days to fly are Tuesdays, Wednesdays and Saturdays. [FareCompare.com](#) revealed that a Boston-to-Las Vegas round trip cost \$500 from Friday to Sunday but \$228 from Saturday to Wednesday. Savings: \$272.

Shop for new car insurance. In a 2015 study, drivers who switched insurers saved an average of \$388.

Drive safely. Some insurers offer discounts if you prove that you drive safely by using, say, a plug-in device for your car. Nationwide insurance, for example, offers a SmartRide discount of up to 40 percent, or up to \$400 off a \$1,000 policy.

Take a driving class. Insurers can offer up to 15 percent off for older drivers who take an **online safety course** — that's up to \$675 over three years on a typical policy.

Cancel collision. If your car is paid off, collision insurance is optional. You could save around \$300 per year.

Get the good-student discount. If your teen gets good grades, you could get an average annual auto insurance discount of \$263.

Swap steak for pork chops. They cost 55 percent less than rib eye. Sub two pounds of chops every other week and save \$230 yearly.

Buy plane tickets separately. Airlines require each person on a reservation to pay the same, even if cheaper seats are available. Buy separately and save the group \$1,000.

10 Ways to Save More Than a Thousand Bucks by Schiff, **AARP Bulletin**, July/August 2017



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Tip: A couple who cuts a car out of their life can save thousands.

Work from home one day a week. For SUV drivers, the savings in commuting costs alone can be up to \$1,965 a year.

Upgrade your washing machine. The top Energy Star-certified washers can save you as much as \$91 a year, or \$1,001 over a typical 11-year life.

Transfer credit card debt to a card with 0 percent interest. The average American pays about \$2,400 in credit card interest annually. Find better options at [WalletHub.com](https://www.wallethub.com).

Pay your mortgage twice a month. A \$300,000 mortgage at 4 percent costs \$1,432 a month. Pay \$716 every two weeks and cut your annual interest payments by \$1,138.

Get help on drug costs. Medicare beneficiaries may qualify for the Extra Help program to cover prescriptions. Savings: up to \$4,000 a year. Apply at socialsecurity.gov/extrahelp or call 800-772-1213.

Call in a medical bill negotiator to review your bills for errors and overcharges, and save up to \$3,000.

Become a one-car couple. Selling the second car could save \$4,118 a year.

Audit a college course. Many universities offer free auditing for seniors. No credit, but save \$3,117 for a course at a private institution.

Apply for free meds. Through the Partnership for Prescription Assistance (pparx.org), qualified patients can get help. A free 120-day supply of the diabetes drug Victoza would save \$2,096.

Max out your retirement plan. One-fourth of workers at companies offering 401(k) plans don't get the full match, missing out on an average of \$1,336 in free money annually.

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