

99 Great Ways to Save

Tips from 20 experts, and readers like you, can help save you thousands of dollars

by [AARP](#), [AARP Bulletin](#)|

Finances by Lynnette Khalfani-Cox, *The Money Coach*

1. Free money! An individual development account, or IDA, allows low- to moderate-income earners to save money for a specific goal — such as a down payment on a house or starting a business — and get matching funds from nonprofit groups, corporations and government agencies. Many IDAs provide a dollar-for-dollar match. Visit [IDAnetwork.org](#) to learn more.

2. Nab the best online deals. Before you hit the "buy" button, install a free Web browser add-on, such as [PriceBlink](#) or [Shoptimate](#), to your computer to help you find better deals. PriceBlink, for instance, scans more than 4,000 merchants to find low prices and alerts you to coupons.



3. Lower your energy costs. The federal [Low Income Home Energy Assistance Program](#) (LIHEAP) helps renters and homeowners get financial assistance and energy services to cut heating or cooling costs.

4. Don't get stuck picking up the tab. When friends are short of cash, free payment services such as Square Cash and Google Wallet allow them to move money from their account to yours as easily as sending an email.

5. Go for cash back instead of points and miles rewards. Credit card companies can suddenly increase the number of points and miles you need to redeem travel benefits and other perks. Cash doesn't lose value even if a company changes policies.

6. Budget better. Free online tools like Mint and Level Money help you better track your spending, save money and figure out where you can make cuts.



By Terry Bradwell, AARP chief information officer

7. Never buy a thumb drive again. [Dropbox](#) is a free service that gives you online storage to share files and sync your files online.

8. Get free reads. Thousands of e-books can be downloaded for free to your Kindle, iPad, smartphone or other device through [Project Gutenberg](#) or, if you have a library card, via [OverDrive](#).

Great Deals for AARP Members

- Show your AARP membership card at dozens of retailers to shave your bill. See the [full list](#) and any restrictions as well as other member benefits.
- Save 15 percent at Denny's all day, every day.
- Get a free doughnut at Dunkin' Donuts with the purchase of a large or extra-large beverage.
- Budget Rent A Car will slash up to 25 percent from the rental rate and provide free upgrades for some cars.
- Save up to 10 percent and get late checkout at Hampton Inn.
- Members can save 15 percent on lunch and dinner every day at Outback Steakhouse.
- Film buffs can purchase Regal ePremiere tickets online for \$8.

9. Extend the life of your smartphone or tablet battery. Protect your device from temperatures above 95 degrees, which can damage battery capacity; shut down location-tracking apps when not using them; and turn off the function that refreshes apps in the background.

10. Manage your cellphone bill. Review it to make sure you are not paying for data or services that you don't need. If you don't send many texts, you don't need unlimited texting. Or you might be able to get by with 2GB of data per month, instead of 5GB. [MyRatePlan.com](#) can help you compare plans.

11. Avoid using your phone to play games or stream music and movies if you're on a limited data plan. Those activities are data hogs that can quickly trigger charges. [My Data Manager](#), a free app, can identify which of your actions eat up most data and alert you when you're near the limit.

12. Don't dump that old iPhone. Sell it. First-generation iPhones that sold for \$599 in 2007 are now collectibles and, if in mint condition, worth big bucks. The recent asking price on eBay for an 8GB iPhone in its original packaging was \$10,000.

More ideas by AARP partners Guy Kawasaki and Peg Fitzpatrick, coauthors of *The Art of Social Media*

13. Save time and money with **TripIt**. The free app organizes your travel plans and gives updates on flight changes.

14. Use GasBuddy. The mobile app helps you find the cheapest gas in the area.

15. Avoid impulse purchases at the grocery store with **Grocery iQ**. You can create a shopping list on your desktop and use it in the store.

Top reader tips

16. Patricia Baxter Thornhill, Punta Gorda, Fla.: I've given up cable TV and now use a digital antenna for TV and Roku, a streaming device, to get free channels. My cable bill used to be more than \$200 a month. Now I pay \$53, which includes Internet, Netflix and Hulu.

17. Cindy Jo Swan, North East, Pa.: To save on the electric bill, I unplug anything that has a red light on it, such as an electric blanket or a portable CD player. Other things that are huge energy users are cellphone chargers, washers and dryers, DVD players and your Internet modem. I have saved at least \$12 per month this way.



For Men, by Brian Boyé, executive fashion director, *Men's Health*

18. Shop in January. Post-holidays, retailers slash prices on men's clothing by up to 50 percent to make room for warmer-weather clothing. Buy suits, sweaters and winter coats this month.



19. Flash sale sites, including [JackThreads](#), [Gilt](#) and [Rue La La](#), offer everything from suits to designer sunglasses for as little as half the retail price.

20. Buy luggage in March. Travel retailers know we gear up for spring and summer vacations in March, so they often discount prices.

21. Save on shaving. Join a shave club at sites such as [DollarShaveClub](#) or [Harry's](#) and have quality blades and shave supplies delivered to your doorstep for less than you now spend.

22. Buy sneakers in November. Retailers devote more shelf space to sneakers in early fall, for back to school, then cut prices in November to make way for winter boots.

For women, by Lois Joy Johnson, AARP beauty and style expert, and AARP Media money team staffer Carole Fleck

23. Free shopping apps. Let [AppCrawlr](#), an app search engine, help you find the best apps and free online shopping sites with flash sales, such as HauteLook, ideel and MyHabit.

24. Search and save. [ShopStyle](#) is a search engine that filters the Web for the best prices on whatever you need. [The Hunt](#) is like a personal shopper: You post a picture of what you're looking for and it tells you where to find it — or something similar for less money.

25. Don't buy Giorgio Armani Beauty. Try Essie and Maybelline. All three brands are made by L'Oréal Paris. High-end cosmetic companies also make affordable brands, so you can save money without sacrificing quality. Procter & Gamble, for instance, owns Gucci and Dolce & Gabbana, along with Olay and Covergirl. And the company that makes ultra-pricey La Prairie also sells Nivea and Eucerin.

26. Use kitchen products for more than recipes. Combine a cup of sugar and some olive oil to make an instant and effective body and foot exfoliant.

27. Place cooled tea bags on puffy, red eyes to deflate and refresh (the combo of caffeine and tannin does it). Whisk two egg whites and apply as a facial mask for 20 minutes to tighten saggy skin, or mash a ripe avocado and apply to soothe dry skin.

28. Repurpose bad beauty buys. Salvage an unflattering lipstick shade by mixing with plain lip balm to sheer the color and texture down to a wearable tint.

29. DIY hair color. Drugstore hair-coloring products now deliver salon results at a fraction of the cost. L'Oréal Paris just launched Excellence Age Perfect hair color for those 50 and up, while Clairol offers its Nice 'n Easy Age Defy collection.

30. Grow your bangs. Long feathery or sideswept bangs hide forehead furrows, crow's-feet and hairline thinning while also focusing attention on your eyes. Bangs save you from the Botox decision and having to do brow makeup every day, and make your face look "dressed" even when you pull your hair back in a ponytail.

31. At Rent the Runway, you can rent designer-label clothing, including formal wedding attire, at a fraction of the retail price.

32. At sites such as Swapstyle and Rehash Clothes, you can buy, sell or swap clothing and accessories.



Home Decor by Barbara Hannah Grufferman, AARP Positive Living Expert

33. Give chairs a redo. Reupholstering worn and drab dining room or kitchen chairs can cost well over \$100 each. Give them a modern makeover for less than \$50 total with cloth shower curtains. Just remove seats from chair frames, measure, cut and use a staple gun to attach cloth.

34. Mosaic makeover. Instead of spending hundreds, even thousands, of dollars on a new bathroom or kitchen countertop or backsplash, use broken pottery, glass, mirror, shells and other

interesting materials to create and install a fabulous mosaic — designed by you — for well under \$100. Get some cement backer board from your local building-materials store plus the materials for the mosaic, mortar and grout.

35. Barter your way to remodeling. Swap meets, where people trade decorative objects, building supplies and labor, are growing in popularity and can be an inexpensive way to redecorate and remodel your home. Try [Swap Madness](#).

36. Transform your kitchen for a few hundred bucks by replacing the faucet, changing door handles and pulls, and painting or even removing cabinet doors.

Top reader tip

37. Kelly Gibbs, Flagstaff, Ariz.: I was using an expensive "clarifying lotion" — an astringent for use before moisturizing — for \$26 a bottle. I replaced it with a 50/50 mix of alcohol and witch hazel and have saved hundreds of dollars.



Food by Pam Anderson, AARP Food Expert

38. Make meat the flavoring rather than the star of the plate. Think steak tacos versus a rib-eye steak. Cuts like flatiron, flank and hanger steak are half to a third the price of premium cuts.

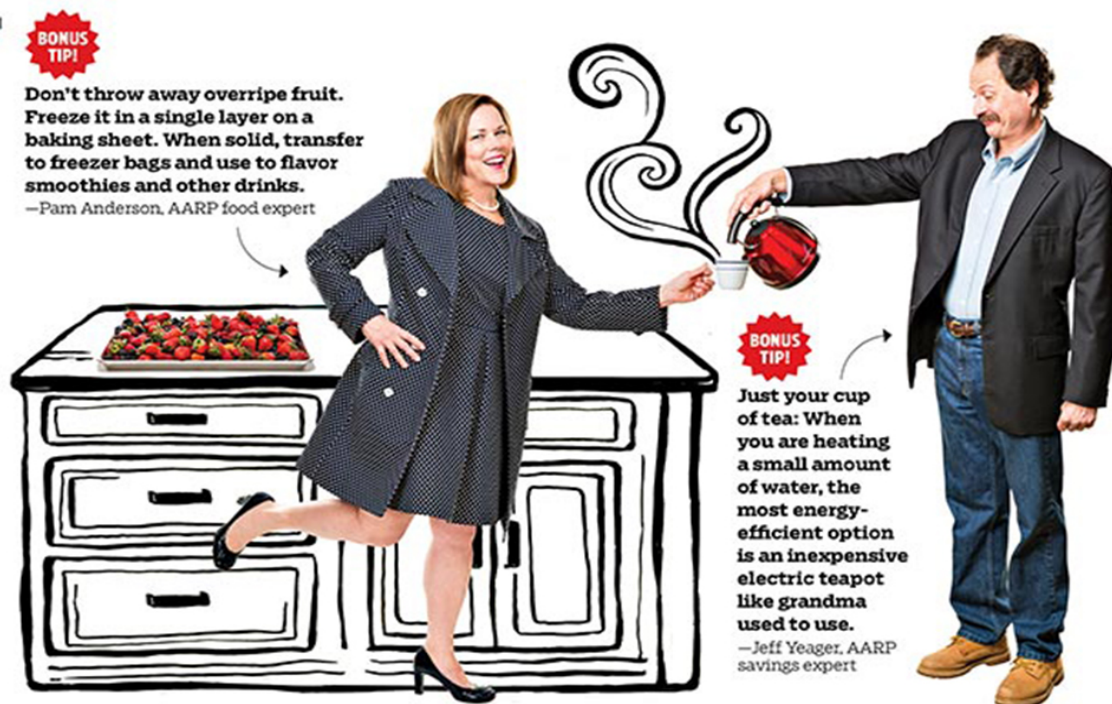
39. Eat meatless once or twice a week. Three ground beef burgers cost an estimated \$5.69, but you can make three veggie burgers from a 74-cent can of beans.

40. Homemade salad dressings are easy to make; plus, they're cheaper and better tasting than store-bought. For balsamic vinaigrette, whisk together 1 minced garlic clove, a pinch of salt and pepper, 2 teaspoons Dijon mustard and 3 cup balsamic vinegar, then slowly whisk in 1/2 cup olive oil.

41. Forget coupons. Unless they're for items you really use, coupons are often just a marketing strategy to get you to try new — and unnecessary — products.

42. Buy tubed herbs, garlic, ginger and lemongrass, like those available from Gourmet Garden. A \$3.99 tube lasts for up to three months, and you don't end up with a bag of wilted, slimy herbs after a week or two.

43. Airport food is crazy expensive. Don't leave home without a snack bag of roasted nuts, dried fruit, a small block of cheese and a sturdy sandwich.



Utilities by Jeff Yeager, AARP Savings Expert

- 44. Insulate your hot-water heater.** Installing an "insulating jacket" is a simple DIY project. It only costs about \$30 and usually results in a savings of \$20 to \$45 per year.
- 45. Seal around outlets and switches.** Stop chilly drafts by installing inexpensive foam gaskets, available at most home improvement centers.
- 46. Test for a tight seal** on your refrigerator by closing the door on a dollar bill; if you can easily pull the dollar out, the seal needs replacing.
- 47. Reduce air-conditioning costs** by as much as 10 percent by keeping AC condensers and window units shaded, perhaps by installing an overhead awning.
- 48. Clean or replace air conditioner filters** once a month when in use. You can buy permanent filters at home improvement stores that can easily be cleaned with a garden hose and reused.
- 49. For whole-house HVAC,** inspect the ductwork carefully and seal any seams or gaps, to reduce the amount of chilled or heated air escaping through the ductwork by up to 20 percent.

Gardening by Carolyn Binder, publisher of Cowlick Cottage Farm gardening blog

- 50. Plant strategically.** Grow the more expensive fruits and vegetables your family likes. Plant more high-value crops, such as garlic, arugula and strawberries, and less lettuce, peas and corn.
- 51. Instead of growing a huge garden** in traditional rows, grow a nice variety of crops in a 4x8 raised bed. Just one 4x4 bed with fresh herbs will enliven your cooking and aid your health.

52. Cultivate savings and young gardeners by growing what they love to eat. Make a pizza garden with tomatoes, basil, peppers and onions.

53. Grow a surplus of profitable and popular crops to sell at your local farmers market.

More Ways to Save

- Trim what you'll spend on health care costs in retirement using AARP's [Health Care Costs Calculator](#)
- Find oodles of free help — and AARP [travel-related discounts](#)
- Learn the basics of today's technology at free [AARP TEK classes](#)
- Earn points toward discounts on products and gift cards while learning about brain health, job-search skills and more through AARP's [Rewards for Good](#)
- Make car buying less stressful and less costly with AARP's [Auto Buying Program](#). You can save thousands, and members save more on new and used vehicles.

Renew Membership — Continue your AARP benefits, discounts, magazine & more

Pets by Marty Becker, veterinarian

54. Keep your dog's teeth clean. Buy Greenies or Milk-Bone Brushing Chews to remove plaque. Periodontal disease in pets can lead to more serious — and expensive — illnesses.

55. Keep pets thin and save on medical and food bills. As with people, extra pounds can lead to joint problems, type 2 diabetes and cardiovascular disease in pets.

56. Don't overspend on premium pet food. No need to pay \$5 to \$15 per pound. Buy grocery brands Purina, Iams or Pedigree for a fraction of the cost.

57. Don't waste money on toys that won't last. Some toys can last a pet's lifetime. Check out toys by [Kong](#) or [Orbee](#).

Going green tips by AARP Media's money team staffers Carole Fleck, Eileen Ambrose and Angela Johnson

58. Rent, recycle or swap. Join the [Freecycle Network](#) in your town, where you can give away items in good condition or get something you need for free. Swap books at [PaperbackSwap](#). [BookMooch](#) uses a points system: Give books away and get points to spend on books you want.

59. Do you have land to share? [SharedEarth.com](#) is a free site that connects landowners with gardeners or farmers. You provide the land for free and growers share some of their produce.

60. Earn rewards for recycling. [Recyclebank](#) pays you to recycle by giving you points or coupons that are good in local stores. Some communities have recycle centers that pay for bottles and cans. [Recyclefinder](#) locates recycling centers near you.

61. Cut your water bills by planting drought-tolerant shrubs, flowers and grass. Check with a local county extension office or nursery to find out what native drought-resistant plants grow in your area.

Top reader tips

62. Shel Horowitz, Hadley, Mass.: Have an energy audit. Many utility companies offer them for free. Last time we did one, the utility gave us hundreds of dollars worth of LED lightbulbs and picked up two-thirds of the cost of reinsulating.

63. Cathy Strodel, Baltimore: Instead of throwing out leftover wine or champagne, I freeze it to use for cooking. Wine is great for deglazing a pan of sautéed chicken or to use in soups or stews.



Travel by Samantha Brown, AARP travel ambassador

64. Save money even when traveling last minute. Sign up for special-offer e-newsletters and emails from travel planning sites, airlines and credit card companies.

65. Free apps — Google Voice, WhatsApp, Skype, FaceTime and Facebook Messenger — save you money on international calls and texts. And when abroad for long periods, ask your carrier to suspend your U.S. service.

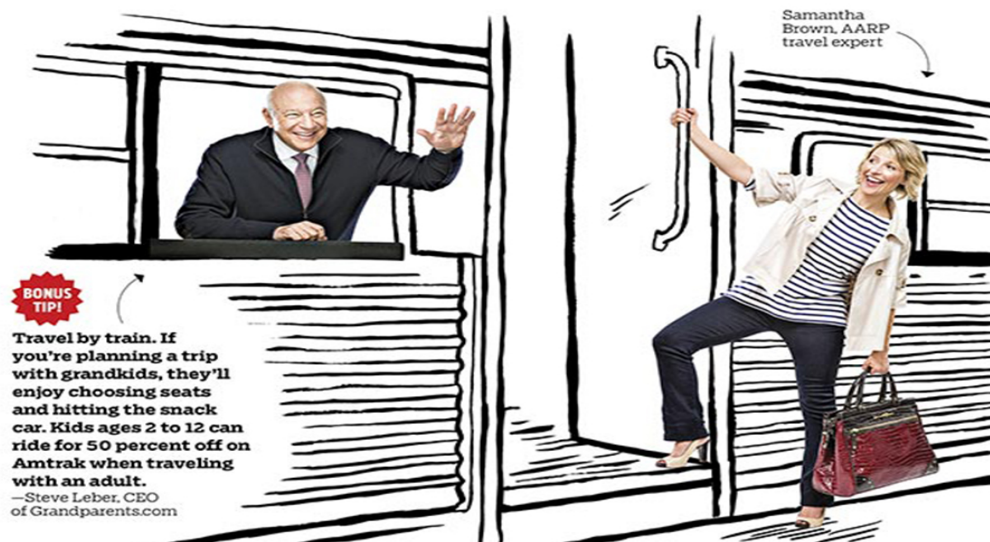
66. Save money on restaurants, shopping and tours with online and printable coupons plus cash-back deals with BeFrugal.com.

67. When renting a car, choose a location near, not at, the airport for a lower rate. Autoslash.com will track your reservation for you and apply deals and coupons.

68. Traveling to Europe? Bank ATMs in airports are being replaced by Travelex machines, which give a poor exchange rate. Withdraw just enough for transportation to your hotel.

69. Plan a trip to Scandinavia. In Sweden and Norway, the dollar was recently up 25 to 29 percent against the Norwegian krone and Swedish krona, and hotel rates were down nearly 20 percent.

70. Take a free tour of the Big Apple — or more than 90 other cities worldwide. Big Apple Greeter, for instance, matches visitors with New Yorkers who give guided tours of New York City's neighborhoods. Sign up at least four weeks in advance at bigapplegreeter.org. You can find similar programs in other cities by going to globalgreeternetwork.info.



Entertaining at home by Carla Hall, cohost of ABC's *The Chew*

71. Instead of having a full bar, have wine and then make one specialty cocktail or punch. Give the cocktail or punch a fun name around the theme for your event.

72. Soup can be an excellent and inexpensive hors d'oeuvre. Served in small cups (such as espresso cups), soup with your appetizers is fun and different.

73. Make edible centerpieces. This can be as simple as using a cluster of glasses or bowls for a display of veggies and hot dip.

74. Consider a stew for a dinner event. Stews let you take meat a lot further than as individual menu items. Serve alongside a salad and homemade bread and you have a wonderful, inexpensive meal option.

Kidtainment by Steve Leber, CEO of Grandparents.com

75. Take in a minor league baseball game. Minor league games offer plenty of thrills, plus perks like activities and giveaways for kids. The cost to attend a game with the family is just over \$60, compared with \$200 at a major league park. Go to MiLB.com to find a nearby minor league stadium.

76. Eat for free. Lots of restaurants, such as Chili's and the Rainforest Cafe, let kids eat for free, or at a discounted rate, on certain days. Check grandparents.com for a list of places.

77. Go geocaching. If your grandkids like scavenger hunts, try [geocaching](#), in which they'll hunt for objects that are hidden in your city or town by using GPS coordinates. There are more than 2 million geocaching sites worldwide.

Top reader tip

78. Frank Hyman, Durham, N.C.: My wife and I spent two weeks in France — for \$50. Through [World Wide Opportunities on Organic Farms](#), we spent four hours, five days a week,

helping out on a Provence farm in exchange for room and board. Our afternoons, evenings and weekends were free to explore the countryside.

Health



BONUS TIP!
Warehouse clubs offer great savings on drugs, and you don't always have to be a member. Costco and Sam's Club allow nonmembers to visit their pharmacies.

—Charlotte Yeh, AARP medical adviser

Health savings by Charlotte Yeh, M.D., AARP medical adviser

79. Read your bills carefully. Eight out of 10 medical bills contain errors, so check to be sure you're not being overcharged. And be sure to ask for an itemized bill.

80. Ask your doctor for a discount. More than 60 percent of patients who asked their doctor for a discount got one. You can also discuss a payment plan with your doctor or hospital to avoid a debt-collection service.

81. Visit the drug company's website. If you're taking a brand-name drug regularly, check the drugmaker's website to see if it offers a coupon or discount card that can save you money.

82. Enroll in your employer's flexible spending account. It's like getting a 30 percent discount on health care and dependent care costs.

Top reader tip

83. Debbie Dull, Eggleston, Va.: Beware of products labeled for older people. Look at the ingredients in vitamins and other health goods pitched for people over 50. Often they are only slightly different from regular products — but with a bigger price. Read those labels, folks.

Medicare savings from AARP's Patricia Barry, author of *Medicare For Dummies*

84. Your expenses could be a lot lower if you buy prescription drugs from a pharmacy that your Part D plan calls "preferred" — meaning the pharmacy has agreed to charge reduced copays. Call your plan for preferred pharmacies in your area.

85. See if you qualify for extra help. If your income is under \$1,471 a month (or \$1,991 for a married couple) and you have limited savings, you may qualify for Part D drug coverage at low or reduced cost. To apply, call Social Security at 800-772-1213 or [go online](#).

86. Check your drugs. Put all your medications into a bag and ask your doctor if you need them all. Many people are overprescribed, especially if they see several doctors for different medical issues. Having your meds reviewed periodically is also good for your health.

From AARP Media's money team staffers Eileen Ambrose and Carole Fleck

87. Take advantage of free obesity counseling for up to one year for older Americans. Thirty percent of seniors are obese, yet in 2013 only 50,000 of them used the new obesity counseling benefit under Medicare, reports Kaiser Health News.

88. GoodRx can help you find the lowest prices on prescription drugs. You plug in your prescriptions and city, and the website reveals drug prices and discounts near you.

89. Need surgery? Research cost-cutting alternatives to hospitals, such as outpatient facilities. The fees for a doctor and anesthesiologist may be similar, but typically, outpatient centers charge a fraction of the fee that hospitals charge.

Work

Work by Kerry Hannon, AARP Jobs Expert

90. Let your job send you to school. Around half of employers offer college education assistance, and you might not even need to be studying something directly linked to your work. Generally, you don't have to pay federal income tax on the first \$5,250 of assistance.

91. Check out the American Association of Community Colleges' Plus 50 Initiative. It's designed to help students 50-plus train for new jobs.

92. Sign up for a free or mostly free MOOC, or massive open online course, through portals such as [Coursera](#), [EdX](#) and [Lynda](#). Often offered by elite universities such as Duke and Stanford, MOOCs offer bargains on courses from their instructors.

93. Negotiate for a fast-track degree. You may be able to reduce tuition by getting the college to waive some required courses because of your work and life experience.

94. Snap up an older-student grant, scholarship or fellowship. Some groups and foundations offer them, though it may take some sleuthing to track down. Start your search at [Fastweb.com](#) and [FinAid.org](#).

95. Track your miles. The business rate for 2015 is 57.5 cents per mile. Use sites like [MapQuest](#) to calculate the distance for even short business trips and get reimbursed by your employer.

96. Know what you're worth. Find out the typical pay for the job you seek, or before asking for a raise. Government salaries are posted on the Office of Personnel Management's website. Private-sector pay rates are found at [PayScale](#) and [Salary.com](#).

97. Get free or discounted college tuition. Nearly 60 percent of U.S. colleges and universities let older students take classes either tuition-free or at rock-bottom prices. Inquire about specific residency, age and other requirements at schools in your area.

Top reader tips

98. Anita Kahl, Derry, Pa.: When I turn a new page over in my checking account register, I round the new page balance down. For example, if I have \$263.78, I write \$260.00. You wouldn't believe how fast it provides a cushion when you want to buy something that's not in your budget.

99. Amy Patterson McPherson, Thomasville, Ga.: When I find a good deal on something, I buy two of them and sell one on eBay for the price I paid for both. That way, the one I keep is free!

Still looking to save more? View past editions of 99 Great Ways to Save: [by category](#), [by year](#).