



Your Money-Saving Checklist

As *frugal living* has grown from a buzz phrase to a way of life, one of the most popular issues each year is the updated version of our “Money-Saving Checklist,” which showcases our readers’ favorite tips, updated links, and valuable new resources. A new category is the “Money-Making Apps & Websites.” Place a check by the specific strategies you can use to “find” more money every month and enter the amount you think you might save on a monthly basis. As you total your numbers at the bottom to calculate your annual savings, you’ll quickly see that small choices every day can add up to *big* savings over the course of the year.

Money-Making Apps & Websites

- Make money taking pictures: [Foap](#), [Fotolia](#), [Alamy](#), [Shutterstock](#), [CanStockPhoto](#) \$ _____
- Pick up odd jobs with [Field Agent](#) or [TaskRabbit](#) \$ _____
- Buy/sell used computers, phones, and devices: [uSell](#), [Gadget Salvation](#), [SellCell](#), [Gazelle](#), [Cellular Country](#) \$ _____
- Cash back and rewards: [Mr. Rebates](#), [Extrabux](#), [Ibotta](#), [TopCashback](#), [Shopkick](#) \$ _____
- Sell old books with [BookScouter](#) \$ _____
- Complete surveys, watch videos, etc.: [UserTesting](#), [Swagbucks](#), [Perk](#), [ZoomBucks](#), [CashCrate](#), [InstaGC](#) \$ _____
- Get paid to write: [Matador](#), [UX Booth](#), [Listverse](#) \$ _____

Health:

- Guide to fair healthcare pricing: [Healthcare Bluebook](#) \$ _____
- Doctors “on call”: [HealthTap](#), [Doctor On Demand](#) \$ _____
- See your health records, tests, meds: [MyChart](#) \$ _____
- Maintain personal health information with [iTriage app](#) \$ _____
- Use PAPs to save on meds: [PPARx.org](#), [RxAssist](#) \$ _____
- Save with [HSAs](#) and other [tax-favored health plans](#) \$ _____
- Get fit with [Pact](#), [Moves](#), or [Fitocracy](#) \$ _____

- Find generic drug equivalents: [FDA’s Orange Book](#) \$ _____
- Compare drug costs at [GoodRx](#) or [LowestMed](#) \$ _____
- Rx discount cards: [NeedyMeds](#), [YourRxCard](#) \$ _____
- Cut medical costs at [Walgreens](#) or [CVS clinics](#) \$ _____
- Use free preventative services from [HealthCare.gov](#) \$ _____
- Save on children’s vaccines at [CDC Vaccines](#) \$ _____

50 & Over

- Take advantage of [50 & Over Tax Credits](#) \$ _____
- Save with a no-contract cell phone from [Jitterbug](#) \$ _____
- Get a [\\$10 lifetime pass](#) to national parks \$ _____
- Plan your income with [Social Security Estimator](#) \$ _____
- Use tips for healthy seniors from [NIHSeniorHealth](#) \$ _____
- [SeniorDiscounts.com](#), [Senior Discounts](#), [Frugal Seniors](#) \$ _____

Gas & Utilities:

- Find low-cost gas: [GasBuddy](#), [Scout](#), [FuelEconomy.gov](#) \$ _____

- Rent your car out or find a rental: [Turo](#), [Getaround](#)\$_____
- Carpool with [eRideShare](#) or [Zimride](#)\$_____
- Save energy costs with tips from [Energy.gov](#)\$_____
- Compare prices on utilities, TV, Internet: [WhiteFence](#)\$_____

Phone & Wireless:

- Save money on phone calls: [Google Hangouts](#), [Skype](#)\$_____
- Measure, protect, and save on mobile data with [Onavo](#)\$_____
- Free texts/calls: [WhatsApp](#), [Textfree](#), [fring](#), [Nimbuzz](#)\$_____
- Try a no-contract plan: [Virgin](#), [Straight Talk](#), [T-Mobile](#)\$_____

Kids & School:

- Donate, buy discount clothes, fundraise: [Schoola](#)\$_____
- Research, compare college costs: [CollegeCost.ed.gov](#)\$_____
- Rent textbooks at [Chegg](#) or [CampusBookRentals](#)\$_____
- Use open source textbooks at sites like [Student PIRGs](#), [OER Commons](#), [Merlot](#), [OpenStax CNX](#), or [Wikibooks](#)\$_____
- Use [Student Loan Forgiveness](#) programs \$_____
- Low-cost activities: [KidsBowlFree](#), [Free Fishing Days](#),
□ and [Factory Tours](#) \$_____
- Used toys: rent at [Toys Trunk](#); buy at [BabyPlays](#) \$_____

Dining Out:

- Local discounts on [Groupon](#), [LivingSocial](#), [Citysearch](#)\$_____
- Save using [Restaurant.com](#) or [SurvivingTheStores.com](#)\$_____
- Look for restaurants with “kids eat free” deals\$_____

Vacation:

- Cruises: [River Cruises](#), [LastMinuteCruises](#), [iCruise app](#)\$_____
- Airfare: [FareCompare](#), [Yapta](#), or [Airfarewatchdog](#)\$_____

- Find, compare parking: [BestParking](#), [Parking Panda](#)\$_____
- Rent a home/condo: [VRBO](#), [HomeAway](#), or [FlipKey](#)\$_____
- Last-minute flights: [LastMinuteTravel](#) or [BookingBuddy](#)\$_____
- Hotels: [HotelTonight](#), [Priceline Express](#), [Expedia Deals](#), [Tingo](#), [Travelocity Deals](#), or [Hotels.com Deals](#)\$_____
- Save at [Kayak](#), [MSN](#), [LowFares](#), [CheapTickets](#), [BookIt](#)\$_____

Shopping:

- Save on groceries: [Checkout 51](#), [Grocery iQ](#), [SavingStar](#)\$_____
- Get free samples: [FreeMania](#), [Freeflys](#), [SweetFreeStuff](#) \$_____
- Earn cash back for buying healthy food: [BerryCart](#)\$_____
- Savings for military families: [Military Cost Cutters](#)\$_____
- Compare prices before you buy: [PriceGrabber](#), [BuyVia](#), [ScanLife](#), [Nextag](#), [PriceJump](#), or [ShopSavvy](#)\$_____
- Use [SnipSnap](#), [RetailMeNot](#), [CouponBug](#), [Coupons](#)\$_____
- Daily deals: [Woot](#), [Dealio](#), [1Sale](#), [Daily Steals](#)\$_____
- Use sites like [FatWallet](#), [DealNews](#), or [The Frugals](#)\$_____
- Daily deal aggregators: [Slickdeals](#), [Yipit](#), [Deal Drop](#)\$_____

TV, Movies, Music, & Books:

- Watch TV, listen to music, get rewards: [Viggle](#)\$_____
- Save on movie tickets at [BulkTix](#)\$_____
- Skip theaters; use the library, [Redbox](#), [Amazon Video](#), or [Netflix](#) for DVD rentals or movie streaming\$_____
- Free TV/movies: [Hulu](#), [XfinityTV](#), [Livestream](#), [Crackle](#) \$_____
- Listen to music online through [streaming services](#)\$_____
- Free e-books at [Project Gutenberg](#) or [free audiobooks](#)\$_____

Pet Savings:

- Save on pet Rx at 1.800.PetMeds, [Target](#), [Kroger](#) \$_____
- Pet savings: MyPetSavings.com or Coupons.com \$_____
- Homemade pet treats, food: [Simply Pets](#), [Allrecipes](#) \$_____
- Pet insurance: [Pet Assure](#) and [PetSmart](#) \$_____

General:

- Track bills, avoid late fees with [BillMinder](#), [Mint Bills](#) \$_____
- Use the [Go app](#) to save on auto insurance \$_____
- Use available [tax credits and deductions](#) \$_____

Monthly Total \$ x 12 months = \$ saved each year!