

eBook

# How To Save Money

A beginners guide to saving money,

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# Table of Contents

How can Saving help me?

PAGE 3

TO

PAGE 5

How to save Money

PAGE 6

TO

PAGE 7

Tips for saving Money

PAGE 8

TO

PAGE 9

# How can Saving help me?

First lets ask ourselves. What is saving?

Saving (in this case) is when you keep money and don't spend it.

It sounds simple but it suprisingly isn't for a lot of people. Saving money is turning down wants and putting that money away for other needs.



So the big question is:  
How can Saving help me?

Saving helps you in many different ways. Lets first talk about now. If you save now you could put money away for a lot of things.

Saving can help get you into a college that costs a lot, buying your first car, going on vacation or even to buy this thing you really want.

There are many different ways to save and it depends on what you want. But almost all of them are the same.

Saving money for expensive things is very different from Saving Saving. Saving Saving is where you put money aside and don't touch it. Literally don't touch it. People might ask, "well what's the point of putting money aside if I can't touch it?" and here's the answer.... it's used for important things. This could mean if you suddenly have to pay and important debt this would be useful. You can also buy things (needs) using your savings.

Saving just to buy wants is very different. While it is very useful it is mostly used for small things. You could save for this thing you want and get it without stressing on the cost. You already have it saved!

Saving money for other things can easily ease your stress. Instead of having to stress about if you have enough money you can instead think of other more needed problems.

Saving money can help you improve your lifestyle to. Many people find out that if you can save for one thing you can save for others.

People then improve their furniture and other things with money left over

Saving money also guarantees something. Instead of relying on your next pay check to cover the thing you want, you can instead save for it and you'll automatically get it.

Spending money right away might make you realize you wish you saved.

So save now!



# How to save Money



Saving money brings many people out of poverty and is used world widely. Unfortunately, not many people save today. Many people in the world are going broke because of it. Saving will improve your life.

Here is how you save money.  
Just follow these simple steps:

1. Make a bank account specifically for saving
2. Every pay check put some money aside in your savings account
3. Dont touch it. Just keep adding to the savings account
4. Watch your savings grow
5. Buy (or save more) the thing you saved for.
6. Feel accomplished of yourself and celebrate (not spending)



Fun Fact:

Many people don't save in the world because they didn't grow up with it. They think that it's too complicated and not worth it. Trust me... it is worth it in the end.

Honestly saving money doesn't even take that many steps. You could probably do it in shorter steps over time. Saving money is a huge benefit towards yourself and it will make you a smarter person in general.

Saving money will help you with many things and maybe on the way it becomes a skill which you can use later in life.



# Tips for saving money

Even though these are the basics there are many other ways to save money. Here are some tips.

1. Set Budgets on what to buy/get when going shopping
2. Shop sales and use coupons you find in newspapers
3. Make an automatic saving (every month or so it automatically sends money to the savings account)
4. Find free entertainment (libraries, parks and playgrounds)
5. Keep track of your spending
6. Make a list of what to get before going to store

7. Plan cooked meals at home (not going out to eat food)
8. Use reusable products
9. Look for discounts (military or student deals)
10. Cancel unused memberships/subscriptions
11. Reduce electricity usage