



Quick Tips

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Boost Your Savings Account ...Without Even Trying

Annual income aside, there's not a person among us who wouldn't welcome the idea of having more money in their savings account. This is the money we use on everything from yearly vacations to family presents. Come holiday time, wouldn't it be nice to have an extra thousand or so dollars at your disposal? Here are a few ideas that can help to make that possible. The best part is you'll hardly feel it!

Bring Your Lunch to Work - The average person spends \$6 when they buy their lunch yet only \$2 when they pack it themselves. That's a potential savings of \$20 a week or \$1,040 dollars a year.

Durable over Disposable - Using products like Handi-Wipes (semi-disposable rags) as opposed to paper towels, and a rechargeable razor rather than the disposable kind, can save you up to \$200 per year.

Hold an Annual Yard Sale - You should have no problem making at least a hundred bucks. Besides, you'll get rid of all that household clutter in the process. Whatever you don't sell can be donated to charity and used as a tax write-off.

Ask for Discounts - From buying airline tickets to paying a medical bill, always ask if there's a discount to be had. The worst that can happen is you'll be told no.

Get a Library Card - As opposed to buying a book for \$20 or renting a DVD for \$4, get it for free. If you average 3 movie rentals a month, you'll save yourself over \$140 a year.

Watch Those Utilities - Changing over to energy saving light bulbs and low flow showerheads is a great start. Also, most utility companies offer a home audit you can complete online. If not, go to <http://hes.lbl.gov> for a virtual inspection of your home. You may be surprised to learn how much energy (and money) you could be saving.

The good news is suggestions like these are merely a start. Only you know where your household may be wasting money. Find inefficient habits and figure out a solution. Remember, every little bit counts. The final step is when you save money on something, put the savings into an earmarked account. Then leave it alone until it's the appropriate time to use it.

**Do you have any tips on boosting your savings?
If so, give me a call and tell me about them!**

