

Saving money on a daily basis is easier than you think.

Here's a few ways to start living sensibly today.

- ✓ Use new tax credits for kids sports and home repairs.
- ✓ Cut down on costly habits like smoking and drinking.
- ✓ Use cold water for laundry and reduce energy costs.
- ✓ Brew your own tea or coffee at home and work.
- ✓ Save your daily loose change in a jar at home.
- ✓ Pack a healthy lunch instead of eating out.
- ✓ Shop around for the best insurance deals.
- ✓ Plan meals before grocery shopping.
- ✓ Walk or bike to work or to do errands.
- ✓ Make a budget and stick to it.

Follow these tips and watch your savings grow!

SMALL CHANGE **big difference**

