7 HACKS TO SAVING!



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UNCLAIMED STUFF?

Let's be honest saving money isn't sexy right? However the first hack I have for you I'm really excited because I easily found around \$30.

My brother found a few hundred dollars and he "used" to think it was stupid.

It takes not much time to find out if you have money owed to you. Cool right?

If someone owes you money and you don't collect it, it's considered unclaimed.

There can be a variety of reasons this happens.

The MAIN thing is you MAY have a shit ton of money owed to you.

There could be nothing, but why not find out right?

Plus, if you don't collect it guess where the money goes? Yea, local state governments use the money and it actually is a large percentage of their revenue.

Your loss is their gain.

An easy place to see if you have money owed to you is by **clicking on the link HERE.**



UNCLAIMED STUFF?

This really is a resource that helps you find unclaimed money.

Yes, nothing is free and the negative is they share a bunch of offers with you before they can help.

All you got to do is click NO a few times and you get the resource.

It's like ads, right? Hey, they got bills to pay like ALL of us.

The good news is after the ads you see if you have money owed to you.

You can see if you have money owed to you by **clicking on the link HERE.**

Hope this idea is of some help! I took the picture below at the British Museum in London, England.



CONSOLIDATE?

Ok, you might hate me but I don't carry debt (knock on wood). 10 years ago I did get into some trouble with loans.

It sucked "a lot."

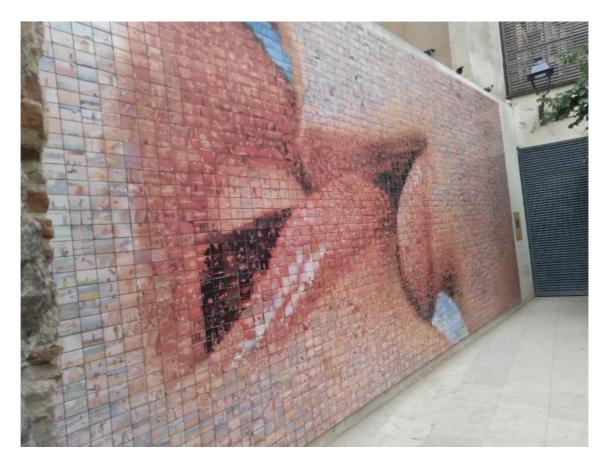
You probably heard of Dave Ramsey and I agree with nearly everything he says.

There are other financial guru's who earn money with debt (cough, cough... Robert Kiyosaki and Grant Cardone.)

They are on a different level than mear mortals like "probably" you and me.

The truth is I value "freedom" over everything and when you owe someone money it's psychologically draining.

That person has "leverage" on you because if you're in debt you owe them (that sucks!)



CONSOLIDATE?

The image above is the "Kiss of Freedom" I took in Barcelona, Spain. It's a collection of images of when people felt the freest.

Funny story, when I went to the "Kiss of Freedom" I smoked a cigarette because my girlfriend at the time didn't like me smoking and I couldn't get her to see this art with me.

If you're out of debt, then you probably will feel freer.

It's also VERY hard to win at the credit card game. I know there are reward points, but it's psychologically easy to spend using a credit card.

Making it HARD to spend money is a GOOD thing. With cash, it hurts because it leaves your hand.

Apart from cutting up your credit cards. (I still have a credit card for emergencies, but I'm not in debt).

The next best thing is to consolidate and shop for a reduced interest rate.

Maybe it leads to nothing, but (Just maybe) it could save you hundreds of dollars over the next year.

Again it doesn't hurt to try.

A resource I would recommend checking out is this one HERE.

CONSOLIDATE?

If you have a wife or significant other then you are going to have to work it out with that person. (This might just be where the real work is).

What helped me save money in my relationship was offering cheaper ideas and then getting super "excited" about them.

Instead of going out to eat, I would get VERY excited about this homemade recipe (for example).

I've noticed (myself included) in relationships one person is a spender and 1 is more of a saver.

A joke is marrying for money and picking work you love because your partner will probably be spending your money.

Below is a picture of my mom and me.



OPENMINDED?

Being open-minded to other ways to earn money is something that is on the table.

I'm super excited to talk about affiliate marketing and crypto, but I realize that some people are not into that.

Maybe something, where you earn MORE cash up front to pay the bills, would be better, **something like this HERE.** It's where you get paid to use social media.

You can also earn cash online with writing and a place like this HERE, could help you find those places.

I still think blogging is better, but takes longer to see the results.

A journey of a million miles begins with 1 step. At least it's a step in the right direction.

Below is a picture of some art on the Berlin Wall I took it while taking a walk through the city.



EXPENSIVE HOUSING?

Yea, housing and rent is expensive. If you do have a home with a septic tank I wrote a blog post HERE, on many ways to save money with them.

If homeownership seems too far off the one idea that I'm excited about **is this one HERE.**

Maybe it wouldn't work if you have tons of kids and 10 dogs, but 1-2 people might be really cool.

I lived with a girlfriend in a VERY tiny apartment and there were many benefits like NOT being encouraged to spend too much money on doodads and stuff to fill up the home.

Plus, financially it can be VERY nice, oh and energy costs get reduced.

Speaking of energy I would recommend checking this out to save long-term especially if you have a large home!

If your place is small then **something like this** might be a good idea.

I used to live in a tiny apartment in Houston TX without AC and had something similar and it did save me money. Not as good as AC, but helps.



FREE STUFF?

The above picture I took near the French border in Spain. The water was very cold!

Have you ever been to Costco and seen people giving away free samples?

I would always grab the samples and try to get 1 more right?

Free samples are not only a great deal because they are FREE, but you might find something you REALLY like.

The good news is I've found a place that connects you to MANY free samples.

The catch is many of these free offers, will try to get you to buy the product.

Still, it's cool right?

You can learn more by clicking on the link HERE.

The picture below is of a store I found in Rome, Italy called 404 Not Found. Cool name of a store right?



COUPONS

I'll be honest with you I don't like the app Honey.

The reason why is that they earn money using affiliate marketing.

I always felt affiliate marketing was a great tool to help the struggling little guy to get ahead.

I don't want 1 company to corner the market.

Still, there is a saying "if you can't beat them then join them."

Honey is an app that automatically finds coupon codes that you can use when shopping online. It's FAST, easy, and works very well.

Don't take my word for it, **download the app HERE** and test it out for 30 days and see what happens.

Now, try to find coupon codes without the app. More than half of the damn coupon codes I find "don't work." Plus, you have to find them.

Yea, Honey is better (it sucks), but it's true. If the app will save you a tiny amount of money then I have to include it in this eBook.

The picture below is me in front of a giant redwood tree that fell over, look at the roots of this thing.



ASSISTANCE?

I have to mention this and it isn't sexy but asking for help just might be the smartest thing to do.

We guys (myself included) HATE asking for help. I used to work at the large retail meat area and would rather die than ask someone for help.

They threw my ass back there alone forever. There is also a saying that the (squeaky wheel gets the grease)!

When I did get fired from a restaurant job (shit happens we are human right?). I asked for help and it was one of the single BEST decisions of my life.

It's something I have to mention and maybe it could help. **The resource HERE with this link** has a variety of ideas that may be of help.

It doesn't hurt to give it a look. The catch is you have to say No to a bunch of ads in the beginning. Oh, and I also I figured out a way to make an EASY \$100 HERE, I did it and I thought it was easy.

Plus, you can earn more cash trying out different apps.



THANK YOU

The above picture is of a statue in Budapest Hungary. If you touched the pen then in theory you would become a better writer.

I touched that pen for a good 2 minutes.

You be the judge did the statue work?

I really hope this report was a little helpful. These are just a few ideas that "really" helped me and I wanted to share them.

Since everyone's situation is different, what helped me may not apply to you. Of course, if you get just 1 idea that helps you then this short eBook might be worth it.

I welcome your feedback, criticism, and better ideas.

The best way to reach me is to make a comment on **one of my**Youtube videos at this link HERE.

Have a great day. Bye for now.





I WELCOME YOUR FEEDBACK.