

## Several Ways to Save Money in 2020

**#1. Saving on Electrical Expenses** - Next to monthly housing payments, heat and electric bills are often the biggest expense around the home. Here are a few ways to slash electric bills with just a little bit of planning...

- **Unplug Everything** - Did you know that appliances and electronics continue sapping electricity as long as they're plugged in, even when their switches are turned off? Making a habit of unplugging these items when they aren't in use saves a lot of energy over time. This includes computers, TVs, the toaster, hair dryers and phone chargers.
- **Use energy-efficient light bulbs** - Replace all of your incandescent bulbs with compact fluorescent bulbs (CFLs) or LED bulbs. Incandescent bulbs release most of their energy through heat, rather than light. Newer bulb styles are much more energy efficient, and they save a lot of electricity and money over time.
- **Use Smart Technology** - How many times does the TV get left on with nobody watching it? Use timers and smart outlets to automatically turn off items at designated times or after a certain amount of time of inactivity. Smart thermostats can also make your home more energy efficient by automatically adjusting the temperature when you're away.

These things may seem small, but small amounts of energy over time can create big bills! Often times electric bills are made up of a lot of unnecessary usage -- and that's money that could be better spent elsewhere (or put back in your pocket).

**#2. Save on your mortgage.** If you're a homeowner, this one thing could save yourself thousands of dollars this year...

The Fed recently issued new mortgage guidelines, which allows the average homeowner to **get \$3,252/year (or \$271/month) taken off their mortgage as early as this June.**

There's no telling how soon the Relief Program will expire, so it's suggested that homeowners complete the official [mortgage relief survey](#) online to check their eligibility right away.

While the banks happily wait for the program to end, a final push is urging homeowners to take advantage. **The Relief Program is currently active but could be shut down at any given time.** The good news is that once you're in, you're in.

So if **reducing your payments by \$271/month**, paying off your mortgage faster, or even taking some cash out would help you, it's important to check online. Checking your eligibility is quick and completely free!

**#3. Save on credit card bills.** Those with \$15,000 or more in credit card debt use this brilliant debt payoff plan. With the skyrocketing cost of living in the United States, more and more adults are struggling with financial debt than ever before. And with interest rates

snowballing the amount owed, owing on your credit cards can seem like a trap that can never be escaped. **Here's what credit card companies don't want you to know...**

For anyone with more than \$15,000 in credit card debt, [this debt relief program](#) can greatly reduce the amount owed. The program can resolve debt without a loan – allowing many to **become totally debt free** in as little as 12 months.

Search [Reduce My Credit Card Bill](#) online for more information.

**#4. Save on stain removers.** Throw an aspirin in the wash for stain removal and whitening.

Only aspirin can compete with bleaches and the top stain removing agents. This amazing tip will save your white laundry (and there's a bottle of expired, worthless aspirin somewhere around the house).

Here's how to do it: Start by dissolving (5) 300mg aspirin tablets in 2 gallons of hot water. Crush the pills beforehand to speed up the process. The next thing to do is soak your white laundry in the mixture and leave it overnight. In the morning, place the clothes in the washing machine, add a few aspirin pills again, and wash them as usually.

**Please Note:** This is a tip shared by one of our readers. Be sure to test this method out yourself before using it on clothes you care about (although we have not received any reports of bad experiences).

**#5. Save on electric bills.** Never pay another electric bill again. — Use government rebates to go solar and enjoy \$0 electric bills.

Here's something the power company doesn't want you to know. A little-known government program allows qualifies homeowners who [live in these specific zip codes](#) to receive big tax incentives to switch to solar.

The program is called the Federal Residential Renewable Energy Tax Credit, which provides **subsidies and rebates that can cover a good deal of the costs** associated with installing solar panels. In fact, the average tax break gives back \$4,860 for installing solar panels.

Has your power company told you that? Most likely not. Once homeowners go solar, **their energy bill is drastically reduced — often to \$0 or close to it.** You can bet the energy companies are not too thrilled about that.

Homeowners can [check if their zip code qualifies](#) online and be on their way to eliminating electric bills.

**#6. Save by renting out the spare room or garage.** This one can put a little extra in the pocket, just by maximizing unused space in the house.

It's becoming increasingly common for homeowners to harness the earning potential of their property by renting out space to tenants or tourists. Renting homes in the U.S. is near a 50-year high, according to the U.S. Census Bureau, with **35.6 percent of the population renting** rather than owning a home as of the third quarter of 2018.

A large share of potential renters can make becoming a landlord attractive. Whether you have an English basement or a spare guest room, Airbnb has made short-term rentals fun and lucrative. On average, those who rent on Airbnb earn 4.5x more than if they were to rent to a tenant as a traditional landlord. That figure also accounts for a 30% vacancy rate, so there are things definitely attractive about this model.

To market on Airbnb, you're required to report the additional income you receive. But that income can easily cover the mortgage and other expenses. There's also the added benefit of being able to **deduct any repairs and improvements** made to that rental space!

P.S. Don't want to rent out a bedroom, you could always rent out extra storage area or garage space!

**#7. Save on a new roof.** This new "roof replacement" program helps homeowners get a new roof. Homeowners should never have to pay full price for roof repairs again. In the past roofing work could cost a fortune. Worse yet, a bad roof can lead to tremendous damage, mold, animal infestation and other expensive situations that could be avoided with proper home maintenance.

No doubt replacing a home's roof is an easy thing to put off "until next season," especially since traditionally the cost could come with quite the price tag.

Now homeowners can get their roof replaced while saving thousands of dollars in the process by taking advantage of all special discounts, rebates and incentives available in their area.

Every homeowner should check to see how cheap it can be to get a new roof in their area. Check online for more information.

**#8. Save on cleaning products.** Use soda to clean the most stubborn areas of your home. Who knew one of the world's most enjoyed drinks could be such a practical household staple? Coke is similar to an acidic cleaner. The quantity of acid in soda is sufficient to erode at the enamel of your teeth, making them more vulnerable to decay. So why buy those expensive cleaners when you can perfectly clean those stubborn stains with Coke. You can use it for a variety of household chores, such as...

- Remove grease stains from clothing and fabric

- Clean a toilet; pour around bowl, leave for a while, flush clean
- Clean tile grout; pour onto kitchen floor, leave for a few minutes, wipe up.
- Descale your kettle
- Remove marker stains from your carpet. Apply Coke, scrub and then clean with soapy water
- Clean your windows; soak a cloth with Coke and rub your window. Then simply wash the glass pane with water

**#9. Save on a home security system.** Get \$850 in free home security equipment installed this June. Did you know that a home without a security system is 3x more likely to be broken into than a home with security. While installing a home alarm system isn't just to stop burglars and intruders, it may also save you big money year after year. A house alarm **could greatly reduce your homeowners insurance policy too.**

It's also important for homeowners to have a high functioning alarm system installed so that they can get medical aid in the case of a life- threatening emergency, especially for those who live alone.

**(June, 2020) For a limited time, homeowners can get \$850 in FREE equipment + a \$100 Visa gift card!**

**#12 – Save on Home Insurance.** Rates are going up. Here's how to avoid rate increases and cut your bill. Recent Federal interest rate changes could impact your monthly home insurance bill, and thousands of savvy homeowners found a way to use these changes to their advantage. Has your insurance provider told you how much your monthly bill can be reduced? Probably not.

Let's face it... everyone needs homeowners insurance. But how often have you actually used your insurance? Probably not nearly enough to make up for the cost year after year.

Here's something most people don't know about home insurance and it's one of the easiest ways homeowners can save this year...

Homeowners insurance is actually inexpensive, but **most people are paying far too much.** In fact, most homeowners can now get the same or even better coverage for a much lower rate thanks to [this popular comparison site](#). Check it out online.

In just seconds, you can search available rates from the top providers to get the very best rate without a salesperson jacking up the price. This is how homeowners are now getting a big saving on their rate. In fact, many report they're able to **cut their rate in half or more by [using this site to compare quotes for free.](#)**

Search “Reduce my Homeowner’s Insurance”