

20 MONEY-SAVING TIPS FOR SMART WOMEN

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A bowl of oatmeal in the morning is often the one thing that keeps me from running out to eat an expensive lunch later in the day. Are you paying dues at a club that you never use? I also want to save up to buy a house, take vacations, and pay for my eventual kids to go to college.

This keeps me from making impulse buys on a regular basis. After just 10 weeks, I decided to quit without having another job lined up.

In my Ally account, I have separate savings accounts for emergencies, a house, and vacations. If you lose your job, that means no income since you may not have a spouse or partner with a job that still brings in a little money.

Often, having some extra freezer space allows you to buy in bulk and pay lower prices. Volunteering is a great way to meet new people, get some exercise, and involve yourself in a positive project that can lift your spirit.