

FEED THE PIG™ CONSUMER TIPS

- Open up a 401(k). Check to see if your employer matches a percentage of your contribution.
- Bank your raise. If you don't get used to having the extra money, you'll never miss it.
- Create a long-term, financial calendar in which you clearly state your goals, such as paying off student loans in a shorter amount of time to avoid high interest rates. Place reminders in your email calendar or PDA.
- Prepare a large meal on Sunday evening and enjoy leftovers throughout the week. Bring them for lunch and watch your savings grow even more.
- Always pay your credit card bill in full each month to avoid interest charges. Choose credit cards with cash back rewards and no annual fees. Even consider cutting up a credit card.
- Dust off your library card and watch DVDs for free. Cut down on premium cable channels or ditch cable all together.
- Consult your health insurance benefits -- some of your gym dues may be covered. Or explore local community centers or local school systems for low cost or no cost options.
- Stop racking up wasteful ATM charges. Two dollars doesn't seem like much, but over time, it can eat up your hard-earned savings.
- Cut back on buying lattes. Drink your morning cup of joe at home.
- Kick the habit once and for all. Smoking is hard on the wallet and your health.
- Create a budget, pay your bills on time and increase your credit scores. Take advantage of automated withdrawal incentives for paying bills.
- Cut costs by using in-store savings cards. Buy in bulk.

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