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# Foreword



Debt is a major issue for a lot of individuals these days. The issue is, even if they know they want to get out of it, they have a difficult time figuring out how to begin. Now,

there isn't one way to get out of debt, and the most beneficial program ought to be tailored to each person's individual state of affairs.

But if you feel like you just don't know how to start, this is designed to give you a kind of guide — one that ought to be adjusted to fit your financial situation.

It's aimed not at individuals who have their finances together and are simply trying to pay off a charge card or two. It's aimed at those who have trouble finding any extra cash to pay off debts, which seem to find themselves getting deeper and deeper into debt, and don't know how to stop it. Put differently, it's a bit of an emergency program.

***Get Out Of Debt... Free!***

***Discover Free Or Low Cost Methods To Eliminate Your Expenses And Live A Debt Free Life!***

# Chapter 1:

## *Insurance*

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### Synopsis

As much as possible, if it may be done, you must seize each opportunity for you to save on insurance.

Here are a few tips you may follow.



## **Security**

### **Your home insurance:**

If you consider it, you may actually save up to several hundred dollars if you purchase insurance from a low-price but licensed insurer.

Compare prices of the insurance departments in your state and get the lowest price but most practical company. Negotiate a lower selling price with a broker who works for you and not as the mediator to the seller. There might be a conflict of interest if there are too many individuals involved. So negotiate with just the broker.

Deductibles are the sum of money you have to pay towards a loss before your insurance company begins to pay a claim, according to the terms of your policy. The higher your deductible, the more cash you may save on your premiums. Today, most insurance companies advocate a deductible of at least \$500.

If you are able to afford to raise your deductible to \$1,000, you might save as much as twenty-five percent. Remember, if you live in a disaster-prone area, your insurance might have a separate deductible for particular kinds of damage. If you live near the coast in the East, you might have a separate windstorm deductible; if you live in a state vulnerable to hail storms, you might have a separate deductible for hail; and if you live in an earthquake-prone place, your earthquake policy has a deductible.

A few companies that sell homeowners, auto and liability coverage will take 5 to 15 percent off your premium if you purchase two or

more policies from them. But make sure this combined price is lower than purchasing the different coverage from different companies. Companies offer many types of discounts, but they don't all offer the same discount or the same amount of discount in all states. For instance, since retired individuals stay at home more than working individuals they're less likely to be burglarized and might spot fires sooner, too.

Retired individuals likewise have more time for maintaining their homes. If you're at least fifty-five years old and retired, you might qualify for a discount of up to 10 percent at a few companies. Some employers and professional associations administer group insurance programs that might offer a better deal than you are able to get elsewhere.

### **Your life insurance:**

If you prefer just insurance protection, and not a savings and investment life policy, you are able to just purchase term life insurance. If you'd like to buy whole life insurance, then hold on to one up to 15 years. If you cancel these policies after only 2 years of having them in your name, it will mean double the insurance costs. Check the public library about life insurance in your state and get one that suits your personal savings.

"Guaranteed issue" life insurance policies demand no medical exam but might ask a few basic medical questions. Guaranteed issue policies are riskier for the insurer and are, consequently, more expensive than fully underwritten policies.

Guaranteed policies are commonly purchased by individuals who have difficulty obtaining life insurance due to medical issues. If you've some medical issues, you're still likely to get better life insurance rates by opting for an underwritten policy, for which you take a medical examination.

The high premiums, blended with a low face amount for the death benefit, may make guaranteed issue life insurance a less desirable choice. With a few of these policies, you may wind up paying more in premiums after only a couple of years than your beneficiaries may ever receive from the death benefit.

Nailing down a formula for how much life insurance is an imprecise science. You ought to ask yourself how much cash it will take to maintain your family's lifestyle if you were to die.

Review your policy whenever you have a major life change.

Authorities propose that you do an analysis every year or at least once every 3 years. Also, you ought to always review your policy whenever you've a major life change. For instance, if you have a new baby, you have to recalculate college education needs and childcare costs. If you own a house, a mortgage is likely your biggest financial burden. Because your mortgage balance diminishes with every payment, it's crucial to include those revised figures in your calculations.



# Chapter 2:

## *Car Loans*

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### Synopsis

A well-informed investor knows he must seize each opportunity that comes knocking at his door -as long as it lets him save more. Auto refinancing is

appealing to those whose credit scores are of good history. This is favorable for a purchaser who has no negative records on his account whatsoever.

Car refinancing gives the buyer the chance to refinance their loan at terms that lets them save their money. But, refinancing isn't saving.



At least not what most individuals deem it to be. Refinancing means reducing monthly payments in order to save a little extra cash. Auto refinance loans are of value in downsizing.

## **Your Car**

Auto loans are simply a click away, thanks to the Net. Lenders specializing in refinancing are online to help possible clients about auto loans. One must submit an application before any negotiation happens. Supply the same documents demanded when making a loan at any bank or establishment.

But there are car loan refinances that don't care even if you have a damaging credit history. Refinancing at best rates are available if you have a clear record, but that doesn't mean that because you were a bit off in paying at due time, you will not be able to acquire the auto loan that you're applying for. You still would but the rate won't be as good as opposed to you having a clear record.

Throughout the duration of the loan, there are chances to refinance the auto loan. If you're opting for refinancing, know that the choices for auto loans are negotiated with the lender in advance. There may be changes as long as there's the approval from the lender and the individual applying for the loan.

If you require refinancing as soon as possible, consult with the lender and try to work around car loan refinancing requirements. By updating yourself with the services and programs provided by the assorted car refinance loan specialists out there, then you're more aware of which one you ought to pick -depending on the one that works for you best.

Refinance car loan specialists are more than willing to cooperate with you if the terms you're seeking are favorable for them. The catch is that when you decide to refinance then the rates are lower and you'll

be able to save more. Auto loan refinancing opens more doors to saving as it reduces your monthly payments at the rate of interest of your choice.

What are your goals for refinancing? You have to compare with the other auto refinancing businesses before you fully choose one. Pick one where you get the best deal and where you'll be able to save more. You have a right to do so as it's your cash and your investment.

Before you commit yourself to any refinancing arrangement, you have to take into consideration all the terms that are involved in the program you're committing to.

By tapping the equity in your home loan, you'll be able to lower the interest payment when purchasing a car. That's because the home equity loan may actually provide a lower rate as opposed to a car loan. You may consult a tax advisor for a second opinion. If you wish, you may approach an independent lender before you totally decide on which car to buy. By arranging the terms and finances

Before purchasing the car, dealer financiers will be able to assist the consumer in which auto loan refinancing may give him the best deal, making him save the most. You must likewise be very wary of the zero-interest loans. Just like with any other deals, it might sound tempting but that is not generally the case. You might be buying a car for \$18,000 and pay zero interest for 2 years through the dealer and getting a rebate of \$3000, but how sure are you that there's no catch? If you do take the rebate and finance at the given percent, then who knows you might even save more. Think twice before you arrive at any decision. Particularly because it involves money.

# Chapter 3:

## *Mortgage*

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### Synopsis

It's really crucial to save particularly during these tough times. So the best advice anybody may give you is to sign up for the right mortgage loan that's appropriate for your budget.



## **Your Home**

Mortgage loans are calculated depending upon the rather interest that you signed up for. This is based on the rate of interest and the length of mortgage.

The shorter the duration of the payment, then the more expensive the bill is on a monthly basis; But, the higher the bill per month, the shorter the time duration of the payment. It's all about the question of how much you may afford. Produce a budget and envision, how much can you really pay in a month.

Think long-run. Will you still be earning that specific amount in 2, 3 years time? Do you have enough savings just in case an unforeseen accident happens? How long can you keep on paying the mortgage?

This is how a few lenders calculate how much they may lend you. The housing payment is your total mortgage payment set beside your monthly revenue and the total debt ratio – meaning what you're obligated to pay in the big picture.

That's why there's likewise the question of "Should I purchase or rent?" If the individual isn't yet financially stable, its better that he rents in the mean time. All the same, calculations show that the expenditures on rent are somehow close to signing on for a home mortgage.

Likewise, there's a great sense of pride in owning your own house. But with that comes the duty of paying your bills on time. Plus, now that you're a homeowner, you're likewise required to set aside a

substantial amount of your salary for taxes. Owning a house likewise means paying for utilities like gas, electricity, water and food. For you to decide, think whether picking out a home is what's suitable for you at this time. Determine if you have enough to really afford to purchase your own home. If not, then it's better that you rent.

Now here's where the mortgage rates come in. Start by checking the rate of interest and rate movements of a specific mortgage loan you're contracting for. Mortgage rates depend upon the Wall Street securities. Keep an eye on the stock exchange and the mortgage market trends to know the secrets on the direction of where your mortgage is going.

You have to likewise study the APR or the Annual Percentage Rate. By law, mortgage companies are demanded to disclose the APR to their clients. That's how they ought to advertise a rate. This is done so that individuals who signed up under them will be aware of where their rates are going.

It represents the real cost of the loan to the borrower and may be seen extensively when the yearly rate is laid out. This prevents lenders from hiding fees and for clients to have an open relationship with their mortgage dealers.

As much as possible, attempt to personally meet with the lender. When cash is involved, personal arrangements are better because not only may you clarify better, you may also have an idea of what sort the individual is on the end of the phone or at the getting part of the e-mail you send out.

Now that you've met up with a dealer, know your APR, study the stock market, and then you're ready to lock in your rate. This means that you are ready to commit with a lender and the lender is bound to a promise to this certain rate of interest.

From there, you must work at a budget. You must set aside a particular sum from your salary for your mortgage; and, if you may pay faster, then why not? If you've extra cash, talk to your lender and ask if you may pay for a greater amount.

For great credit history, always pay more, not less. Pay on time, not delayed. This is to ensure that you won't have a tough time dealing with insurance matters in the future.

With the correct decision-making and the right budget, you won't have any issue with cash. It's just having the discipline of producing a budget, sticking to it and paying on time. If it's arranged as such, notice that you could even save a few dollars.



# Chapter 4:

## *Credit Cards*

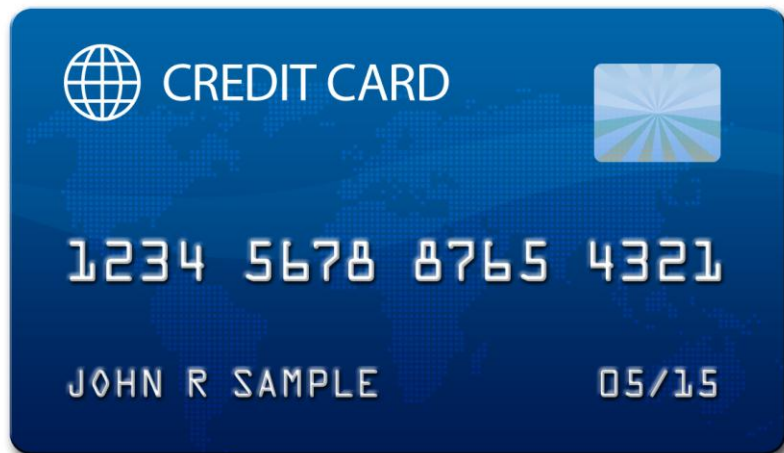
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### Synopsis

Statistical reports prove that Americans are smitten with plastic.

Consumers know it more as charge plates.

As a matter of fact, nearly 81% of American homes have at least one charge card.



They find plastic the most convenient tool for shopping and paying utility bills. The credit cards make payments and expenses so handy that the average charge card balance Americans have amounts to \$8,000. That's, indeed, a great sum of debt.

So if you wish to avoid debts and save more on your charge card bills, try to bring down your expenses and follow the rules on how to save on credit cards.

Here's how:



## **Credit**

Pick the best charge card. Not all credit cards are made equal. There's a particular charge card that will suit your needs. Acquiring this type of card will provide you the rewards, services, and rates of interest that will suit your needs.

For example, if you want convenient shopping but can't afford to go the extra mile in shopping expenses, it's best to get a charge card that may offer you with reasonable credit limits. In that way, you'll not be tempted to max out your card and amass debts you just can't afford to pay.

Go for the lowest rate of interest. If you think you can't pay your charge card bills on time but are willing to pay your balances in a different period, it's best to get a charge card with lower interest rates. Consumers might not be aware of this, but among the reasons why debts are getting higher is based on the rates of interest. The actual balances are made worse through interest rate charges.

Pick the reward credit cards that suit your life-style. Don't get a charge card simply because it may provide you with several rewards. Not all rewards are worth your time and cash. For example, a frequent flyer's rewards charge card might not be functional if you aren't a frequent traveler. But if you're, getting a flyer's reward charge card may give you discounts as well as points that may be converted into tickets. This will be savings considering the prices of airline tickets today.

Retain a record of all your expenses. With credit cards, convenience is the name of the game. But, it doesn't inevitably mean that you neglect

your responsibilities. Among which is to keep a record of all your expenses. In that way, you'll be able to identify which purchases weren't essential at all. So the next time around, you'll know what to avoid.

Don't maintain balances. Never let your balances remain your charge card bill statements for long. This means that if you've accrued balances for the month, attempt to pay them at once. Paying your minimal balance only won't do you any good. As a matter of fact, this may trigger further debts. Besides, interest rates only apply if you have balances. And interest rates are additional expenses for you. If you pay off your balances monthly, you won't be charged with interest rates, so you acquire more savings.

Be leery of cash advances. If it isn't an emergency, never take advances on your charge card. Financial authorities state that cash advances reap higher interest rates compared to the ones that you have on your charge card purchases, which are, naturally, soaring as well. Combining of these 2 will decidedly bring you to debt issues. Besides, advances don't take on certain periods, so that means the charges will come about instantly. That would be really hard if you aren't prepared to pay off your balance at once.

Ask for a lower rate. If you've been an obedient customer and pay your bill on time, it wouldn't hurt you to call your bank or your charge card issuer and ask for a lower rate. Studies show that nearly 55% of those who participated were reported to have cut down their interest rates merely by requesting their bank or their charge card companies to act accordingly. With lower rates of interest, you may decidedly save more particularly if you're the type of charge card holder who doesn't get to pay the balances on time.

# Chapter 5:

## *Gas*

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### Synopsis

If you've been spending more than what you can afford on your gas consumption, you ought to trim down the refills. There are a lot of things that are more important than merely gasoline, so it goes to show that your cash shouldn't revolve on your gas bills alone.

Saving on gas won't necessarily imply commuting and utilizing your car less often in the same way as not consuming food just to save on foodstuffs. That's simply not saving. Saving on gasoline would mean maximizing the amount of gas you utilize, thus, giving you better mileage.

Moreover, with the pries of gas today, saving more and maximizing your consumption would decidedly give you more than what you've paid for. If you think you can't do without driving and without using gas, you simply have to learn how to maximize your gas consumption and save more.

Here are a few reminders:

## **Your Car**

A regular tune up on your automobile will do wonders. A regularly tuned up car won't only mean longer life of the vehicle but may likewise guarantee better gasoline mileage. You don't have to drive the cutting-edge model just to ensure better fuel consumption.

The performance will entirely depend upon how you maintain your car. If everything is working perfectly, you are able to be certain that you get better gas mileage, which means less gas refills.

Are you a racer? If not, then try to drive a bit slower. Driving fast won't only get you into trouble but may likewise squander a lot of gas without you knowing it. Authorities state that “traveling velocity” may put a great impact on your gas use.

For instance, if you drive at 105kph rather than 88kph, you're increasing your gas consumption up to 17%. That's a lot of gas you have there, and when converted into dollars, that's simply overspending.

Be leery of your filter's condition. Filters might seem one of the most neglected parts on an auto. Most motorists don't comprehend the importance of air filters. Filters make your car's engine more cost-efficient. It may create more force and energy and, naturally, better gas consumption.

If your automobile has a dirty or congested air filter, replacing it will absolutely perk up your car's gasoline mileage up to 10% more.

Besides, having clean air filters all the time will ensure your automobile engine's optimum performance and durability.

Break it more gently. Breaking and accelerating more frequently won't only wear out your car and tires but may also increase your gas consumption more than 18%. So whenever you're on the road, try not to accelerate more than what is recommended. Try to expect, as well, the traffic ahead so that you are able to apply measured, steady brakes.

Check your tires. If your tires are deflated, you're actually taking more cash from your pockets. How come? Simply because the less efficient your tires are, the more gas you utilize, and not just because they deteriorate faster.

It's best to always keep your tires well inflated according to the manufacturer's instructions. Hold in mind that a tire that has been inflated by 2 PSI may actually boost your car's gas use by 1%.

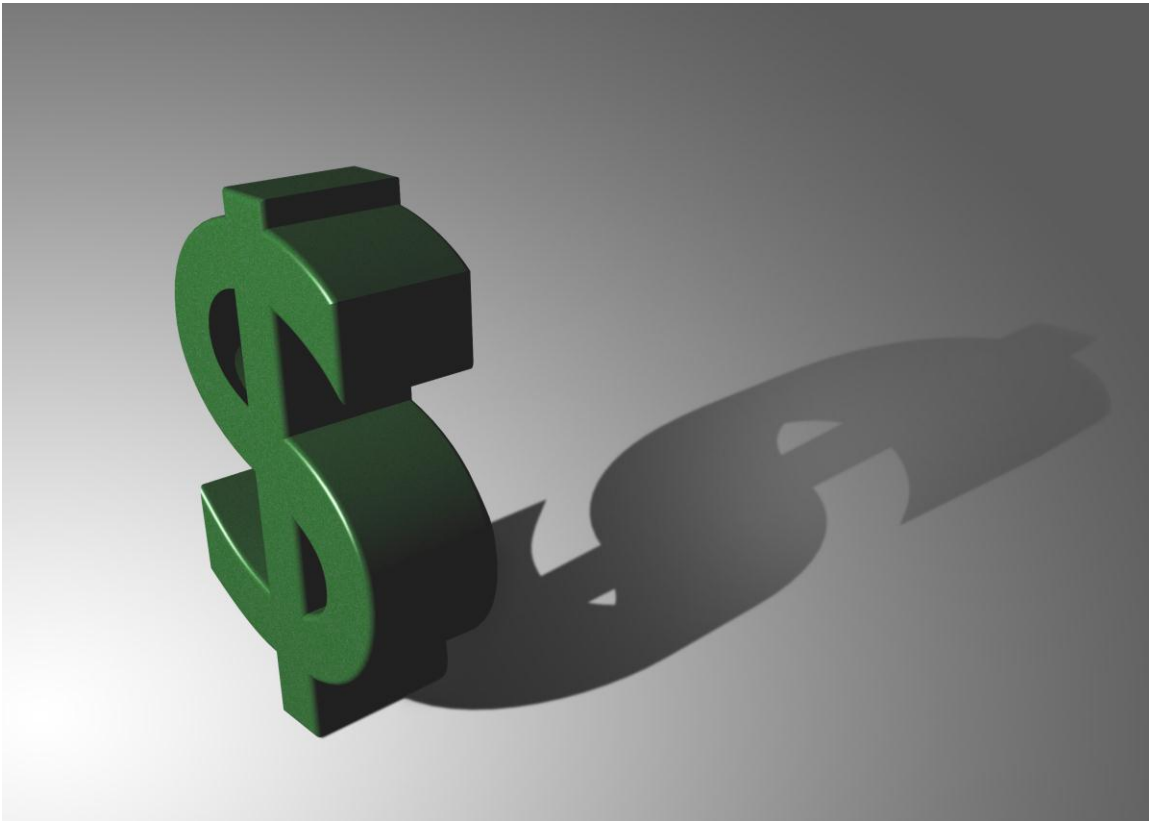
Coordinate your shopping trips. Getting things organized not only makes life simpler to bear but may likewise save more on your expenses.

Consider this: try to budget your food consumption for the week and have all your foodstuffs bought on a single day. It would be best if you were able to find all of the things you need in a single store. In that way, you are able to cut back on fuel utilization.

Cut down wind resistance. If you'll be driving on a highway, it's best to keep your windows closed so as to lessen that drag. Dragging may aggravate fuel consumption. Remember your physics? It will

definitely call for more force just to push your automobile through the wind and this would mean using more fuel than usual.

All of these things may, in some way or another, help you save on fuel. Simply try to be conscious of where your cash goes and it will be easier for you to find cost-effective ways to save more cash.



# Chapter 6:

## *Groceries*

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### Synopsis

Among the basic necessities is your stock of foodstuffs. And your budget for the groceries may make or break your budget for your weekly funds that ought to be allotted on other things. This is how flexible the budget for the groceries could be. This flexibility ought to be handled decently.



Here are hints on how you are able to save cash for your groceries:

## **Food**

Make certain you aren't hungry before you go to the food market – studies have shown that shoppers tend to purchase more in the grocery stores when they're hungry. This is the reason why some grocery shops have their bakery along the entrance of the store.

The smell of the freshly baked breads and cakes may really make you hungry. And this may make you shop and spend more than what you meant.

The best way to deal with this is to make certain your stomach isn't empty, if no food may be taken; drink at least a glass or two of water. Shopping when you're full will help you combat the enticements of the mouth-watering smells inside the market.

Try to look up and down on the shelves – make certain that you search the higher and lower shelves. The more expensive brands are commonly located on the shelves on your chest level. The more inexpensive or generic brands are either located below or higher than your normal sight.

Shop solo – attempt to find time to go to the food market by yourself. When you ask for helpers, they tend to increase your bill.

Go to the store at the early time of the day – when you go to the food market early in the morning, you tend to finish with your list a bit faster, thus avoiding the need to roam around and get pulled in to unneeded expenses.



Shop when you're in a good mood – when you shop and you feel tired, you tend to purchase more sweets, chocolates and high-carbohydrates. And when you're mad, you tend to purchase more junk food.

Don't purchase non-grocery items – markets commonly sell some non-grocery items like contact lens and painkillers. These products commonly cost more at the grocery stores.

Always bring your calculator – make certain to shop with your calculator. In that way, you are able to easily compute how much you save when purchasing in-packs or separately wrapped items.

Check your receipts after shopping; errors may occur regardless how much you avoid them. Remember that each cent counts.

Purchase foods that are fresh, cheap and seasoned. With fewer dealers involved, the cheaper, fresher and better quality of food that you are able to get for your loved ones.

Make certain to double-check the weights of the pre-packed goodies that you purchase. Occasionally they lack a little pound or weigh less than what they generally should. Make it a point that you get all your hard-earned money's worth.

Once you specifically went to your favorite grocery shop for a definite item on sale and suddenly knowing that it's no longer available. Make certain that you make a rain check and ask for the next stocks to arrive. So that you'll be early the next time the stocks arrive at the store.

Check the ends and edges of the food market. More frequently than not, the healthy and fresher foods are located at the ends of the grocery shops. Fruits, veggies, dairy products and meats are instances of these.

Avoid walking thru the main areas, as these regions are commonly where the products are very expensive and cost more.

It's crucial to center on the price of the item. Make certain to check the other brands to be sure of getting the best deal. Likewise, purchase only what you require. Occasionally, you get deceived when you get to purchase things that are on sale even if you don't need them. If this occurs, you didn't get the bargain regardless how cheap it appeared.

Don't be misled with the bright colored packaging of the grocery shops. They commonly pack particular items merely to attract. Center on your list and purchase things that you require.



# Chapter 7:

## *Clothing*

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### Synopsis

Clothes may be very costly, particularly when all the fads and trends come and go as the seasons.



It's very possible to save cash when purchasing your clothes.

You simply need to have the techniques and tactics on how you can save your money.

Here are a few tips on how to save when purchasing your clothes:

## **Apparel**

Don't purchase in Season clothes – different line of clothes come each season. And more often than not, they commonly release new clothes at really high prices and commonly they go down after a few months.

The key is simply patience to wait. For instance, when winter comes, coats and sweaters are released, But, after a month, normal sale or bargain prices will now be tagged on these clothes. If you were smart enough to wait, you may still wear these clothes during the remaining days of winter and the coming fall.

Wait for Factory Sales – when factories place out their sale season, clothes may be cut from 40%-90% off the original price. Imagine how big this saving is! Likewise, going directly to the makers store is a helpful tip on getting a great deal on clothes.

Garage Sales – these are really popular stores and places where you may get your clothes at really, really low prices. Find garage sales that are put up by families, in that way, chances of getting quality clothes are much greater than those garage sales that have been put up for commercial purposes.

However, it's of import to remember and avoid purchasing clothes simply because the prices are very low, you may not even wear the clothes.

Bargain – always visit your pet store and befriend the sales people there. You may then ask for the possible dates of SALE and bargain wherein you may save at a minimum of 20% off the original price of your wanted clothes.

Purchase 2 different sizes and two different colors – If you have kids, it's very advisable to actually get 2 sizes, since youngsters grow up really fast. Likewise, purchasing 2 colors to have variety, only when the clothes are already at their reduced rates.

Shop Online – today, there are a lot of clothing stores online. And, most of the clothing lines have their own sites where you may online shop.

Like the regular stores, the net shops have their season for SALE and BARGAINS also. Just make a habit of checking regularly your favorite clothing line to wait for these anticipated bargains.

Sign up for your Favorite Boutique's mailing list – make sure to sign up for your favorite clothing store's mailing list, newssheet and catalogs. In that way, you'll be updated and be the first one to know of the upcoming On Sale Items and the fresh releases of the trendy clothes also.

Coupon Codes and Coupon Cards – if shopping online is your thing, there are a lot of coupon codes that may be found online that may give you a cut off of the original price of your favorite net store. Some of the coupon code sites are the [www.couponcabin.com](http://www.couponcabin.com) and [www.keycode.com](http://www.keycode.com).

All you have to do is seek the “apparel” category code and you'll be given your choices of retailers. You may likewise put the “net coupon” or “coupon code” in your preferred search engines like Google and you'll be given a list of sites that may provide you best deals for your retailers.

In-Store Credit Cards – a lot of boutiques today, offer in-store credit cards. All you need to do is apply for a charge card of your own, particularly if you've a favorite store where you frequently purchase your clothes. Normally, these credit cards give great discounts on clothes being sold in that particular boutique.

Likewise, the cardholders commonly get special coupons, birthday discounts and other relative discounts each holiday and often you may get a minimum of 5% up to 15% discounts. A different benefit of these is free shipping, being updated of the fresh arrival of clothes and rebates.

However, this tactic only is good if you plan to pay your charge card bill a day after you've purchased the product. This is because charge card companies charge an awful lot of finance fees and interests. It might not even counterbalance the savings you intentionally wanted in applying for the charge card.

Get a part-time job at your favorite store – a lot of shoppers apply and acquire part time jobs on their preferred boutique. This will give them extra cash for their job and employee's discounts on the clothes being sold in that particular store.

# Wrapping Up

Tally up your debts, your monthly revenue and your set expenses (bills that are constant). Estimate your other expenses, like groceries, gas, clothes and extras. Review bank account statements and charge card bills to get a feel for how much you spend in the different categories.

Arrive at a plan. If the word budget scares you, consider it as a plan for how you'll allot or spend your hard-earned revenue. How soon may you save cash and get out of debt?

The sooner you have a plan, the speedier this process will be. Decide now how much you'll spend in every category monthly. Make certain there's some cash earmarked for savings.

Utilize cash for variable expenses, like groceries and incidentals. Take the money out weekly and allot it to envelopes marked with the categories. Spend with wisdom. Once the cash is gone, it's gone till the next payment. No dipping into other envelopes or the bank account.

Cut up your credit cards (but don't close the accounts if you've an outstanding balance or still owe money on them). Quit using them online, too. Utilize your debit cards for budgeted net expenses.

Have a weekly budget meeting with your mate or yourself if you're single. Be accountable to one another.

Pay off your smallest debt first, adding anything extra to that debt monthly till its gone, while still paying the minimal on your other debts. Once the first debt is paid off, put everything that was going towards it to your next debt. This is the "debt snowball" because as you pay off the smaller debts, you free up more and more cash to pay back the larger ones.

Remain motivated. Keep working towards your goals and remind yourself monthly of the progress you've made. Get intense, do away with your debt so that you may be free of those interest payments and start spending your cash on the things that matter as you save for your future.

Utilize manufacturer's coupons, combined with the best grocery sales, to save cash on your food bill. Since a big portion of your disposable income goes to purchase food, this is a great area to trim.

Plant some of your veggies and herbs rather than purchasing them. Even replacing 1/4 of your summer veggies with homegrown ones will add up to a huge savings.

Do you live in an apartment or little house? If you have a balcony or deck, you may at least have a decent container garden. Begin with tomatoes in large pots. Little savings will help you save cash and get out of debt more quickly.