

34 Life Hacks That Will Save You Thousands

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Savvy shoppers might be the masters of coupon cutting and buying on a budget. However, if you don't take advantage of all the available life hacks, you're essentially leaving free money on the table.

Some of these tips and tricks might seem strange — you've probably never considered pouring Kool-Aid in your toilet, for example. But with a little effort and creativity, you can cut hundreds or even

thousands of dollars a year from your budget. Click through for life hacks to help you minimize waste and [bulk up your bank account](#).

1. SCAN GROCERY RECEIPTS FOR CASH BACK

You can [save money on groceries](#) by using smartphone apps like Ibotta and Checkout 51, which give you cash back on grocery store purchases. All you have to do is scan the receipts after you shop. You could easily earn \$5 or more a week for just a couple minutes of your time.



2. BUY PRESCRIPTION DRUGS AT COSTCO WITHOUT A MEMBERSHIP

Membership warehouse stores like Sam's Club and Costco have good prices on prescription drugs — and you don't have to be a member to buy them. So, take advantage of Costco's low prices on doctor-prescribed meds without shelling out \$55 or more to join the club.

3. SAVE \$200 A YEAR BY USING A CLOTHESLINE

Go back in time and dry your clothes on an old-fashioned clothesline. It'll save your family about \$200 per year compared to using an electric dryer — according to calculations by Mr. Electricity — and your clothes will last much longer.

4. OPT FOR THE THRIFTIER SWIFFER

Has your Swiffer WetJet run dry? Remove the cap from the fluid canister and fill it with a cheaper, concentrated cleaner mixed with water, rather than buying another Swiffer-branded bottle.

You can also save by using dryer sheets — new or even used — instead of Swiffer sheets for your Sweeper.

5. POUR KOOL-AID IN YOUR TOILET

Pour a package of grape Kool-Aid in the tank of your toilet and don't flush it for an hour. Then, if you see purple water in the toilet bowl, you know you have a slow leak that's wasting water — and money. Fortunately, you can usually fix these leaks easily and cheaply.

6. GET MORE TONER OUT OF YOUR PRINTER

If your printer is out of black ink, change the text color to dark blue — you'll be able to print a couple more times before purchasing a refill. Additionally, you should avoid thick, ink-wasting fonts in favor of slimmer ones like Arial and New Courier, according to The Balance.

7. SKIP THE SHOPPING CART

When you run into the grocery store to "pick up a few items," carry them in your arms instead of using a cart or shopping basket. By forcing yourself to hold your purchases, you'll be less likely to buy things you didn't intend to buy and don't truly need.

8. ASK FOR FREE UPGRADES — BUT DON'T BOOK THEM

Use this trick to [upgrade your vacation for free](#): Reserve a standard rental car or hotel room and then politely ask for a free upgrade when you arrive. If one is available, it's usually a pretty easy score.

9. GET A CLOSER, CHEAPER SHAVE

When your multi-track disposable razor gets dull, try pushing the blade a dozen or so times against your thigh while wearing a pair of blue jeans. This will realign and sharpen the blades, giving you more shaves for your buck.

10. SKIP THE SHAVING CREAM

Skip the expensive shaving cream and lather up with a bar of bath soap instead. Invest in an old-fashioned bristle brush, and you'll get the cleanest and cheapest shave available, sans the cream.

11. ZIP PANTS BEFORE WASHING

Always remember to zip up your jeans and other garments that have metal zippers before laundering them. Those little metal teeth are like miniature chainsaws, tearing up and ruining other expensive clothing in the washer and dryer.

12. SYNC YOUR SLEEP SCHEDULE WITH DAYLIGHT

Adjusting your sleep schedule to better coincide with daylight hours will allow you to save on daily electrical usage. Plus, you'll wake up feeling refreshed and rejuvenated.

13. SHOP WITH DISCOUNT GIFT CARDS

Want to [get free — or cheap — gift cards](#)? Gift card exchange websites sell discounted gift cards for stores ranging from Best Buy to Home Depot — and for less than their remaining value. Stock up and use them instead of cash for your future purchases.

14. SAVE ON A GYM MEMBERSHIP

Some health insurance plans offer reimbursements or discounts on gym memberships. Benefits vary by provider, so check with your insurance provider to see if you're eligible.

15. CARRY CASH

Research shows that if you pay in cash rather than with a credit card, [you'll spend less](#). Take this tip one step further and only carry large bills like \$50s or \$100s, which are hard to break — it'll keep you from making impulse purchases.

16. GET AN EXTRA POTATO FOR FREE

When buying pre-bagged produce — like a 10-pound bag of potatoes, onions or apples — always weigh the bags before selecting the one you want to purchase. The weight marked on the bag is the minimum required by law, and some bags will likely weigh in higher, even though they cost the same.

17. SKIP THE RENTAL CAR INSURANCE

A lot of private auto insurance policies and many major credit cards provide coverage for rental cars, particularly when rented for personal use (as opposed to for business). Check the policies to make sure, but chances are good that you can [save money on your car rental](#) and skip the expensive insurance coverage the company offers.

18. INSTALL A FAUCET FILTER

Spend a few bucks to install a faucet water filtration system and reap the rewards all year. These easy-to-use filters trap sediment and reduce chlorine and other contaminants, so water tastes fresher. As an added bonus, cutting out plastic water bottles is good for your budget and the environment.

19. INSULATE YOUR OUTLETS

Stop heat loss and drafts with inexpensive, easy-to-install foam insulating gaskets on the back of electrical wall switches and outlets. Bonus tip: While you're installing the gaskets, write the color and brand of the paint used in the room on the back of the switch plate to remember it when touching up.

20. MAKE A CROCK-POT HUMIDIFIER

Cooking more meals at home in an old-fashioned slow cooker or Crock-Pot will [save you some major bucks](#). But you can also use a slow cooker in the winter to add humidity to the air and stretch the heat in your home. Just keep it filled with water, with the lid off and the temperature set to low. It won't cost much to operate, and house guests will be really curious about the steaming slow cooker in your bedroom.

21. BUY GRANNY'S ELECTRIC TEAPOT

You might make fun of your grandma for her electric tea kettle, but the fact is Granny knows best. When boiling just a small amount of water, an electric teapot is the most economical method, compared to the microwave or stove-top.

22. USE WOOL BALLS IN THE DRYER

Skip the fabric softener and dryer sheets by making your own "wool balls" out of old woolen yarn and a pair of worn-out pantyhose — just Google "wool balls" for DIY instructions. They'll help your clothes dry faster and keep garments soft, all without the use of chemicals.

23. BUBBLE-WRAP YOUR WINDOWS

In the fall, lightly mist the insides of uninsulated windows with water. Then, apply a sheet of bubble wrap, bubble side facing the pane. The bubble wrap will cling to the window all winter long, boosting the insulating value, and come off neat and clean in spring.

24. STAY AWAY FROM EXTENDED SERVICE PLANS

Those extended service plans that appliance stores tend to push on their customers are a great deal — for the stores selling them. While they do provide some additional protection for most products, the vast majority are never used, since many problems are covered under the manufacturer's warranty. What's more, people often forget they bought the extended coverage plan in the first place.

25. CHOOSE THE STORE BRAND

Everyone knows that generic or store-brand products are cheaper than name brands, but maybe you don't know just how much cheaper. According to Consumer Reports, you'll save about 25 percent when you buy store brands.

26. GROW FOOD, NOT LAWNS

The movement to replace costly, high-maintenance lawns with veggie-producing garden space is growing in popularity. Google "grow food, not lawns" for tips on how to supplement your grocery budget and reduce lawn care costs by starting an eco-friendly yard or neighborhood garden.

27. CHECK YOUR REFRIGERATOR SEALS

The seals around refrigerator and freezer doors need to be replaced periodically to avoid energy loss. Test for a tight seal by closing the door on a dollar bill; if you can pull the dollar out, the seal needs replacing, and your energy bucks are being wasted.

28. KILL THE DUST BUNNIES

After you check the seals on your fridge, take a few minutes to vacuum out the dust bunnies living underneath it and clean the coils. Keeping the coils clean can increase the energy efficiency of a refrigerator, saving you money on your utility bills.

29. SAVE RAINWATER

Installing a rain barrel to provide water for your lawn and garden can save you a barrel of money on your water bills. Conserving water is also eco-friendly, and many municipal governments now offer tax and other incentives to encourage homeowners to reduce storm water runoff.

30. PLANT SOME TREES

Trees not only [increase your home's value](#), but if carefully positioned to shade the house and act as windbreaks, they can also reduce your home energy costs by about 25 percent. Talk about a growing investment.

31. MAKE A DIY CLEANER

You can [make an inexpensive, all-purpose household cleaner](#) by loosely filling a heat-resistant glass container with leftover citrus peels and adding equal parts boiling water and white vinegar. Cover the mixture and let it sit for a week before straining it into spray bottles.

32. CLEAR THAT DRYER VENT

Keep your dryer vent clean and free from blockage at all times. A clogged dryer vent reduces the appliance's energy efficiency and can cause a fire.

33. TRICK YOURSELF OUT OF ONLINE IMPULSE SHOPPING

When shopping for an item on an e-commerce site, search for the specific product (such as "DVD player") instead of surfing the general product category ("electronics"). One study showed that online shoppers who searched by category were three times more likely to keep browsing after they found the items they wanted.

34. SHRED YOUR OWN CARROTS

Everyone knows that you pay more at the grocery store for produce that's already prepared, like those little bags of shredded carrots. Given the minimal time involved in shredding carrots, and the difference in price compared to buying whole veggies, you're basically paying someone else a bundle just to do a few minutes of work. For best results, buy the cheaper, unprepared versions of all your produce.

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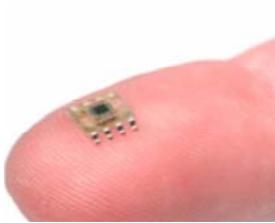
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