

Secret to Savings:
SPECIAL REPORT

TEN
TIPS
for
TODAY

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TEN TIPS for TODAY

I want *you* to become a millionaire. If you've requested this report, I assume that you want to become one, too. Here are **TEN TIPS** to get you started **TODAY**.
-Frederick J. Bart

1. **Social Media to Save Big.** There are over 200 retailers sending money saving "tweets" to their followers on Twitter.com . Check ShoppingBlog.com/twitterstoredirectory to see a current list. The companies cover the gamut from Adidas and American to Walmart and Weight Watchers. A quick review shows more than 50 distinct types of businesses offering unadvertised specials to their followers on Twitter.com

If you're not already on Twitter.com, simply go to the website and sign up for free membership. Then select the companies you wish to follow. As a bonus: you can have messages sent to your cell phone, so if you're already out and a store announces a sale, you might be in the position to act quickly.

2. **411 on Free Information.** My cell phone carrier charges \$1.99 each time I call for "information"; that amount seems to be on the low end of the range I heard when taking an informal survey of friends with different cell companies. The amounts reported ranged from \$1.49 to \$2.99. Even worse: almost everyone complained about problems with the voice recognition software and the need to call back (at additional expense) because the software misunderstood the business name during the first call. It doesn't take many calls to drop a bunch of money.

Google—the company that revolutionized internet searches and launched gmail.com—also offers a totally free service to find phone numbers and addresses of business. The toll free telephone number to Google Information is 800.466.4411. Program this number into your cell phone and use the savings to call ahead on your trip to millionaire-land.

3. **Refill then Recycle.** Bottled water is an expensive convenience, but one that most of us take for granted. If you can't forego it entirely, at least double the duty to cut the cost. Open a new bottle in the house or while at work. After you're done drinking it, rinse the bottle (especially the mouth where you put your lips) thoroughly. There are some conflicting concerns as to the safety of drinking from a plastic water bottle that has been washed in very hot water, so use only cool water to wash. Refill the bottle with tap water and place it back in the refrigerator. If there are multiple people storing refilled bottles either selecting different shelves or placing initials on the bottles with a permanent marker should avoid confusion. Next time you head out, grab a refilled bottle to drink and toss it at your destination. Not only are you saving green, you're going green, too.

4. **Reap the Rewards.** Sign up for every free customer loyalty program that you encounter. Every hotel, airline, retail store, gasoline company, rental agency that you use is likely to issue bonus reward cards or account numbers. Get 'em and keep up with them. In all probability, you'll eventually return and you'll already have rewards points accumulating. Often the big bonus occurs the very first time you use a card or make a purchase—so why wait for the second visit to get the big first bonus? Start early and stay loyal. It is easier to get free hotel nights if you limit your room rentals to one chain (which might own different named properties) than it is to try to earn nights from competing chains. With so many options for free email addresses, you might consider creating a special address just to receive the promotions offered by these retailers. One final thought: don't ever sign up for a customer loyalty program that costs you money or spend more at a place where you have a rewards card to buy an item if an identical item is available elsewhere for less money—just go to the cheaper outlet and sign up for their card, too.

5. **Cash in the Trash.** As the adage goes “one man’s trash is another man’s treasure”...so rather than borrow fifty bucks or forego a special event with a loved one follow the words of Eminem and start by “Cleaning Out My Closet”. No doubt there are several pairs of pants and even more shirts, sweaters, and blouses that you no longer wear hanging. It’s not that the clothes are splattered with paint or have huge holes, but sizes and styles change and it might be time to convert them from spare clothes to spare change.

Something as simple as a garage sale can yield quick cash. Many cities allow residents to advertise upcoming sales on their cable channel for free. Another route is online auctions, such as eBay.com They allow you to research comparable selling prices easily, but require time to write an honest description, take and upload photographs, collect money, and ship the item.

If your home is anything like mine, there’s a veritable goldmine of unused items laying around.

If you’re really ambitious—and enjoyed financial success with your own garage sale or internet auction—the, begin to branch out. Take the time to visit yard sales in nearby areas. Look for drastically underpriced bargains to resell—not to keep. Clean up those items and sell them online or in a garage sale of your own.

6. **Bounce Your Bank.** Brick-and-mortar buildings cost money to operate. If you can forego the friendly face of your neighborhood teller, you can earn tremendously more interest with an online institution. Do your homework; verify that the bank is insured by the Federal Deposit Insurance Corporation. Ignore what the website or printed material tells you, go to www.FDIC.gov to confirm for yourself. Converting completely to an internet institution is too much of a hassle for most consumers, with the delays between mailing deposits and having available funds.

However, transferring chunks of cash from a low yield savings account at your nearby bank to a high interest account accessible on your keypad makes enormous impact. If you don’t transfer all of your banking, move your savings at least. On the six different instances that I’ve shopped

interest rates during the past fourteen months, I've found that online banking can produce three times the interest for a savings account!

7. **Exercise Your Right to Save.** We're all about keeping fit, whether it's running a neighborhood 5k for fun or competing in a triathlon—aerobic exercise benefits the body and mind. Make sure, the route you choose benefits the wallet, too. Although most of us at MiddleClassToMillionaire.com are running enthusiasts, you might not be in favor of lacing up shoes and heading out to pound the pavement, even though there probably isn't a cheaper way to get your heart rate up and your waist size down. Still, there's no need to join a health club or fitness facility.

If you enjoy yoga, check your local cable TV programming to see what is offered. If you prefer to ride, used bikes—as well as stationery ones for indoor use—are readily available in classified ads, Craigslist.com, or occasionally alongside of the street on garbage days as folks toss out undesired equipment. Likewise, free weights and benches can sometimes truly be had for free, when discarded by former owners—or acquired at a steep discount from private individuals advertising them. Second-hand or resale shops that specialize in sporting goods provide an alternate source with a better selection, but a higher price than the local newspaper. Resale shops are probably better for purchasing baseball gloves, roller blades, soccer cleats, and other items that need to be tried on for comfort and fit before purchase. Finally, most communities have recreation centers that have basketball courts and swimming pools for an entrance fee of only a couple of dollars for city residents. When it comes to staying healthy, tax your muscles (with your physician's approval) not your budget.

8. **Snag Surprise Savings.** If you shop online, there's a secret trick to securing savings. Once you've filled your virtual shopping cart with the all of the items you intend to buy but before you actually check-out, look for a button or link that says "live help", "service rep" or "chat". Click the button and ask the customer service representative to whom you connect about any available promotional codes or discounts on the items you're purchasing. Generally one or more items will have coupons—or the entire

bill will be subject to a discount. If you don't ask, you'll never know. Ignorance isn't bliss, it's expensive.

9. **Paging Dr. Google.** The amount of information available on the Internet is a double edged sword, especially in regard to health care. For every website with accurate medical information, ten others exist with incomplete or inaccurate data. Add to the mix a lay person trying to understand medical jargon and an unhealthy recipe emerges. No matter your background, neither attempt to diagnosis or treat any illness with online information alone. Electronic information is only an adjunct to hands-on professional care by a qualified medical specialist. However, by taking the time to carefully analyze your own condition, absorb what your physician said seeking additional information from government resources you might better understand your diagnosis as well as the treatment options.

To get an understanding of a term or a disease, try Medline Plus at www.nlm.nih.gov/medlineplus Between the encyclopedia, the videos, and the resources you'll leave tremendously more informed than when you logged on.

Whenever the newspapers report an outbreak, before travel outside the country, or with concerns about infectious diseases visit www.cdc.gov The Centers for Disease Control and Prevention update their site hourly, if necessary, in the midst of an epidemic.

An educated patient becomes a smarter one. A consumer so informed that he mistakenly believes that he can treat himself better than his doctors has a fool for a patient.

10. **Log On and Blog On.** Return to MiddleClassToMillionaire.com frequently. Enjoy the free information posted on the blog. It won't be updated every day, yet there will be information that you can put into everyday use.

BONUS: At *MiddleClassToMillionaire.com* we strive to under-promise and over-deliver. Even though the title one calls for ten tips, here's an 11th one, as a bonus.

If we provide more than you expect with our freebies, imagine all the surprises you get with the paid programs!

11. Tune into a Teleseminar. Our teleseminars are entirely free, aside from any long distance charges that might apply. Each phone conference covers a different topic, with the intent of getting you across the millionaire line even quicker. Sign up for the next one today. There is never anything to buy and you're welcome to invite a friend to sign-up, too.

The book, *Middle Class To Millionaire*, contains countless other tips—however, **if you're really ready to jump start your financial success, you need one of the packages...**just look on the packages section of the website:

www.MiddleClassToMillionaire.com