

# **MAXIMIZING YOUR MONEY**

*Freedom. Lifestyle. Opportunity.*

## ***5 Ways to Have More Money Today!***

**“Spring Cleaning”**

**Negotiating Prices**

**Food – Groceries and Eating Out**

**Generic Prescriptions**

**Alternative Choices**

# # 1 – Spring Cleaning!

Yes, we are aware that it might not be Spring! The concept works well for end of year as well. We call this technique Spring Cleaning as it resembles what one does when they do a Spring Cleaning around the house. We are looking for old, broken, not used, and unnecessary items to dispose of, sell, or donate. It is amazing how much we pay for items that are no longer useful or that we don't even have anymore!

## Key Action Steps:

1. Create a recurring task or appointment to do your Spring Cleaning 2 times per year! We suggest early December and late May.
2. Go through your assets folders and/or look around you and your office to see what items you no longer have, use, or are not working. If you no longer have the item - ensure to cancel any insurance/maintenance you have on it, any subscription services tied to it, and see if you can write off the loss of the item. If you no longer use - sell or donate. Ensure to get a receipt for it. If it is broken - decide if you should repair or dispose of it in a method listed above.
3. Look through your last 6 months of statements or "special receipts" to see if you are paying for something that you no longer need or do not have. Cancel that auto-renew and contact the vendor to see if you can get an additional refund. If this is your first time doing this, we recommend going back a year. There are a lot of annual expenses that are charged and either not addressed or known about until they come around again.
4. Clean out your filing cabinets, records, and folders! Shred unnecessary documents and organize the remaining. A clean, organized space has less money leaks!

***Bottom Line: Don't pay for items you no longer have or use! Doing the above will stop this money leak, increase cash flow, and improve your bottom line!***

**Case Study:** One of our clients had a maintenance agreement on a piece of equipment that had broken, and he had gotten rid of 2 years prior. The charge was included on a group maintenance agreement billed each month. The charge for this specific item went undetected for 2 years as he just paid the bill each month without reviewing what all was covered. Be curious and don't just accept you are being billed the correct amount! Money Leak: \$432

*This one might take a little bit longer, but you can always break it up into manageable pieces. Think about how good you will feel not wasting money, making money, and decluttering!*



## # 2 – Negotiating Prices!

Negotiating Prices is an excellent way to plug the "paying too much" leak. We negotiate almost all of our services. Why pay more when you do not have to? When it comes to negotiating, remember you get more with sugar! Be nice! There is no need to be mean or adversarial. Most customer service reps want you to be happy in the end. A happy customer has much more value than an angry or disappointed one.

### Key Action Steps:

1. Create a recurring task or appointment to do your Price Negotiating 2 times per year!
2. Do your research. Know the going rates, special deals by the company and competitors, and if you know of anyone with special pricing. FYI - the companies would rather keep you at a reduced rate than lose your business. Even if you have been a customer for years, ask for the introductory, new customer only pricing. The rate is usually a lot better and they have extra incentives. You often get more value and service for less money each month.
3. Be aware of contract extensions and a requirement to get into a contract. Make sure this is a service you will want for the stated amount of time (if not it might not be worth it).
4. Key services to negotiate 2 times per year: cell phone bills, electricity, gas, water service, garbage service, cable/satellite, internet, and membership fees, Again, know what offers are out there and tell them you want that deal. If you are willing to change provider, tell them that and they usually match.
5. If you are not receiving any bonuses or discounts, ask for their supervisor. It is amazing how that will either get the representative to offer you more or get the supervisor on the phone and they will offer you a better deal. Remind them that you are a valued customer.
6. Ask if there are any non-published specials. These can be special deals, or a special package reserved for a select few and/or customers about to cancel service.
7. If none of the above works, hang up and call back until you get a representative or supervisor who recognizes your value as a loyal, happy customer!

**Bottom Line: Call and ask for what you want and deserve. Don't pay quoted price. Negotiate!! Doing the above will stop this money leak, increase cash flow, and improve your bottom line!**

**Case Study:** We have so many client case studies on great deals and offers! It was very hard to pick just one! One client was going to cancel satellite TV. They were going to go 100% streaming media. They called the company, asked to cancel their service. The satellite company gave them an off the books deal that was cheaper than the streaming media options and they still had DVR which they love! Money Leak: \$828/year



## # 3 – Food – Groceries and Eating Out



**Bottom Line:** A little planning of your food purchases can go a long way! It's not hard or time consuming. Doing the above will stop this money leak, increase cash flow, and improve your bottom line!

**Case Study:** We help our clients maximize their food money to get more food, better food, and eat out more! Purchasing Discounted Gift Cards and using them for their own meals and as gifts for others saves our clients' money every time! Money Leak: \$100-400/year

### Groceries:

1. Buy in Season
2. Buy on Sale
3. Buy in Bulk
4. Price Matching
5. Buy Whole Foods vs. Pre-Packaged
6. Buy Holiday Specific Items and Freeze

Bonus: Turkeys are cheapest the week before Thanksgiving. Buy multiple and freeze. Use throughout year!



### Eating Out:

1. Eat Dinner Earlier and Get Lunch Prices
2. Find Children Eat for Free Places
3. Eat at a Restaurant with a Rewards Program to Earn Discounts and Free Meals

Bonus: Buy Discounted Gift Cards - Purchase from a Big Box Store at a Discounted Price or from the Restaurant When Offering Additional Incentive(s).

Bonus 2: Give these Gift Cards as Gift!



## # 4 – Generic Drugs

Do you or anyone you know/love take prescription drugs? How much are you spending? Do you have insurance (good or bad?) What if I told you that you could save money on it or even get it for FREE? Does that sound like a good idea?



### Key Action Steps:

1. Call your current pharmacy to get the name of your medications and verify the prices.
2. Ask if there are any generics available for the medications you take. Also, ask if they can switch you to the generic.
3. If the pharmacy states you cannot change to a generic (usually due to how it is written from doctor), contact doctor's office and ask them to rewrite to allow generics.
4. Call other local pharmacies too. Ask them for their current pricing on the generic medications you take. There can be a surprising difference in price.
5. Cash pricing! Have you heard of this? Sometimes (more often than you think) you will pay less for the cash price of a medication than if it is ran through your insurance. This is common for more common medications. Ask your current and other pharmacies about their pricing. Tell them specifically to quote you both prices.
6. Statewide and Corporation discount programs. Most if not all states and a lot of the bigger stores will have special pricing for you. Ask each pharmacy which programs in which they participate. They usually will not volunteer unless asked.
7. Quantity discounts. One can usually get a 3-month supply of an ongoing medication on a discount from the monthly rate. Ask!

**Bottom Line: Call and ask for the best pricing available to you and how you can get it. Call the pharmacies, doctors, and your state to see what prescription medicine is available to you. It might be in your best interest to use multiple pharmacies. Don't pay more than you have to.**

**Case Study:** We have a lot of case studies on medicine savings. One client has a lot of prescriptions. She goes to 2 pharmacies now. The first is her primary one where she uses insurance on her generic medicine. The other is at a local grocery store. They stock and dispense a section of their medications for FREE. Yes, FREE. No copay, don't need insurance. Actually, if you do have insurance on file with them, you have to tell them to run it as cash to get it for free. Money Leak: \$480/year (For my client, just doing the above on 1 medication per month she saves over \$8,340 per year. She does this on several! As this an extreme, we listed a more average money leak amount.)



## # 5 – Alternative Choice

We all make choices throughout the day. An easy way to have more money today is to alter one (or more if you are willing) choice a day. Below are some easy alternatives you can choose and still do what you like to do.

### Previous

Starbucks Coffee

Movie Night at Theater  
with Food and Drinks

Fuel Purchase (No  
Research)

Bottled Water from  
Convenience Store

### Alternative 1

McDonalds Latte

Movie Night at Theater

Fuel Purchase (Aware of  
Different Prices in  
Various Areas)

Bottled Water from a  
Bigger Package at Your  
House

### Alternative 2

Coffee at Home

Watch Movie at Home  
with Food and Drinks

Fuel Purchase (Less  
Often Due to Planning)

Cleaner, Filtered Water  
from Your House!

**Bottom Line:** *Are they any more you can think of? I know I can. A little planning can make more of a difference than you think! Your choices add up. Make them count!*

**Case Study:** This case study is a personal one. My family uses a water filtration system in a bottle. We have clean, purified water at home and on the go. We use our bottles everywhere. An added bonus, we always have with us, so we never run out of water. We just refill where ever we are. The cost savings is huge. In addition to the cost savings, we are not contributing to the increase issue of one-time use plastic. So, there are financial and environmental advantages.



# MAXIMIZING YOUR MONEY

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We hope you take action of the above “5 Ways to Have More Money Today!” They will start you on the path of maximizing your money.

We hope you implement all the above ways to begin maximizing your money. At minimum, pick 3. The little amount of effort spent now will add up over time and really help your bottom line. Think of other areas you can start maximizing your money (and life) too.

If you would like more information or want to learn more ways to maximize your money, reach out to us. We would love to talk with you.

## Let's Setup a Call

Let's hop on a call for your Complimentary Fact Finder Call to see how we can help you further. Helping others to start maximizing their money is why we are here. Let's get you the Freedom, Lifestyle, and Opportunity you want and deserve!

Setup your call at [www.ScheduleWithMeToday.com](http://www.ScheduleWithMeToday.com).

*Start “Maximizing Your Money Today!”*