

18 Personal Finance Hacks
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1. Do not burn bridges. You may need a favor, a ride, or a dime.
2. Utilize free resources (Evernote, www.coursera.org).
3. Own your own business (entrepreneurship should always be an option).
4. Get married, get a roommate, or get your teenager a job.
5. Use envelopes as accounts, when the grocery envelop is out cash, you are done until next pay.
6. Collect rare coins and take them to a coin dealer.
7. Make 6-12 month budgets in addition to per pay budgets.
8. Track your short-term, intermediate, and long-term debt balances each month. Are your balances increasing or declining? Give yourself a pat on the back when your net payments are greater than your net incurrences.
9. Budget for ALL of your expenses, even gifts, clothes, haircuts, vehicle maintenance, and school activities.
10. Underestimate part-time and seasonal hours. It's better to have more money than you planned for than less.
11. Balance your checking account.
12. Avoid budget zingers (payday loans, speeding tickets, NSF fees).
13. Negotiate your bills. You may be able to lower your cable and utility bills by contacting your providers.
14. Select and pay a consistent amount towards your debt until it is all extinguished.
15. Pay your minimum credit card payment + the amount of monthly interest charged for the period.
16. Automatically deduct your savings.
17. Manage your exemptions to get paid your excess taxes during the year. The IRS doesn't pay you interest on your lump sum, but you do pay interest to your creditors throughout the year.
18. Barter/trade. Exchange cooking for childcare with a trusted source or doing hair, lawn care, tutoring, car repair, home repairs or improvements, whatever you are good at.

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