

INTERNET LINKS*:

[CALENDAR](#) [MBA HOME PAGE](#) [WORKBOOKS](#) [MBA OFFICE HOURS](#) [CLASS REPLAYS](#)

LINKS IN THIS DOCUMENT:

[TOPIC 1](#) [EXERCISE FA-2-1-1-1 for Topic 1**](#) [TOPIC 2](#) [EXERCISE FA-2-1-2-1](#)
[EXERCISE FA-2-1-2-2](#) [EXERCISE FA-2-1-2-3](#) [EXERCISE FA-2-1-2-4](#)
[EXERCISE FA-2-1-2-5](#) [EXERCISE FA-2-1-2-6](#) [TOPIC 3](#) [EXERCISE FA-2-1-3-1](#)
[EXERCISE FA-2-1-3-2](#) [EXERCISE FA-2-1-3-3](#) [EXERCISE FA-2-1-3-4](#)
[EXERCISE FA-2-1-3-5](#) [EXERCISE FA-2-1-3-6](#) [EXERCISE FA-2-1-3-7](#)
[EXERCISE FA-2-1-3-8](#) [EXERCISE FA-2-1-3-9](#) [EXERCISE FA-2-1-3-10](#)
[EXERCISE FA-2-1-3-11](#) [HOMEWORK](#)

* If prompted for a password, use the password that was emailed to you.

FA-2-1-1-1 Means FA **SEMESTER 2 **CLASS 1** **TOPIC 1** EXERCISE 1

WORKBOOK FOR FINANCE & ACCOUNTING SEMESTER #2 & CLASS #1 (ALSO CALLED FA-2-1***)

Please note that today's class will be taught over 2 classes (part 1 and part 2). Please use the same workbook for both classes. Thanks!

3 TOPICS COVERED IN THIS LESSON: (Brief Recaps in Brackets. Click the text to jump to the page in this workbook where we cover the Topics).

- 1** [FA-2-1-1: SAVING \[MORE\] MONEY AND MAKING YOUR MONEY WORK FOR YOU](#) (We do an **unbelievable** exercise enforcing the **amazing** time value of money concepts.)
- 2** [FA-2-1-2: 132 WAYS TO SAVE MONEY \(NUMBERS 1 THROUGH 49\)](#) (We discuss saving on taxes, transportation, child-care, communications, computer, debt payments and education expenses.)
- 3** [FA-2-1-3: 132 WAYS TO SAVE MONEY \(NUMBERS 50 THROUGH 132\)](#) (We discuss saving on entertainment, financing fees, food, drinks, gifts, donations, health, fitness, life insurance, housing, personal care, pets, shopping, vacation and miscellaneous expenses.)

Please have this workbook open during the FA-2-1*** lecture and fill in the blanks or answer the questions in this workbook when Chris asks you to do so during the live lesson (or during the replay of the live lesson). The homework for all lessons is always listed on the last page.

If you are watching a live version of this lesson, please let Chris explain the concepts and then we will have many opportunities for live Q&A when he mentions: "Does Anyone Have Any Questions?" You can also ask Chris questions about the concepts taught in this class during his weekly *For MBA Degree Program Students Only Weekly Q&A Webcast*, which is available at the following [link](#) using the password that was emailed to you.

Workbook for FA-2-1 (Semester #2 and Class #1 for Finance & Accounting)

Please note that after the class is finished, Chris will direct you where to go online in order to take a quiz based on the concepts taught in FA-2-1. If you can't watch this class live, then Chris' team will have an edited replay of the lesson online within one day after this class has ended.

TOPIC 1 OF 3: FA-2-1-1: Saving [MORE] Money and Making Your Money Work for You

Optional: Type your notes for Topic #1 in this box:

Optional: How can you apply what you have learned about Topic #1 today to enhance your career (or to make you happier and more successful in general)?

Optional: Type a question(s) below that you want to ask Chris on the live webcast about Topic #1. If you are watching the live webcast of this lesson, after Chris finishes discussing each Topic, he will say “Does anyone have any questions about Topic #1. At that point you can copy and paste the text that you type below into the YouTube message box to ask him a question. If you are not on the live webcast, you can also ask him your questions during the [MBA Only Students Office Hours Webcast](#) (use the password that was emailed to you). Before asking the question about Topic #1, please look at the first page of this document to see what he will discuss in Topic #2 and Topic #3 (in case your question will be addressed during Topic #2 and Topic #3). Thanks:

EXERCISE FA-2-1-1-1: Time Value of Money

When Chris asks you to, please download the Excel spreadsheet for the current exercise from:
www.harouneducation.com/fa-2-1

TOPIC 2 OF 3: FA-2-1-2: 132 Ways to Save Money (Numbers 1 Through 49)

Optional: Type your notes for Topic #2 in this box:

Optional: How can you apply what you have learned about Topic #2 today to enhance your career (or to make you happier and more successful in general)?

Optional: Type a question(s) below that you want to ask Chris on the live webcast about Topic #2. If you are watching the live webcast of this lesson, after Chris finishes discussing each Topic, he will say “Does anyone have any questions about Topic #2. At that point you can copy and paste the text that you type below into the YouTube message box to ask him a question. If you are not on the live webcast, you can also ask him your questions during the [MBA Only Students Office Hours Webcast](#) (use the password that was emailed to you). Before asking the question about Topic #2, please look at the first page of this document to see what he will discuss in Topic #3 (in case your question will be addressed during Topic #3). Thanks:

EXERCISE FA-2-1-2-1: Saving Strategies Part 1 of 17: Save on Taxes: 14 Ways to Save More on Taxes

Please note: If you want to download the optional Country Tax Resource for this current exercise, please download it from www.harouneducation.com/fa-2-1

Savings Tip #	Savings Tip	Optional Notes
1	Tax Savings Tip #1: Buy from Another State or Province Tip	
2	Tax Savings Tip #2: Charitable Tax Tips [example: https://turbotax.intuit.com/personal-taxes/itsdeductible/]	
3	Tax Savings Tip #3: Company Tax Benefits Tip	
4	Tax Savings Tip #4: Education Tax Tip	
5	Tax Savings Tip #5: Environmental Tax Break Tip	
6	Tax Savings Tip #6: Hire an Accountant...	
7	Tax Savings Tip #7: Hire Your Kids Tip	
8	Tax Savings Tip #8: Housing Expense Tip	
9	Tax Savings Tip #9: Job Search Tax Tip	
10	Tax Savings Tip #10: Moving Expense Tip	

Workbook for FA-2-1 (Semester #2 and Class #1 for Finance & Accounting)

Savings Tip #	Savings Tip	Optional Notes
11	Tax Savings Tip #11: Perception of Expenses Tip: Think About Everything Costing You Twice as Much Because of Taxes!	
12	Tax Savings Tip #12: Refund of Taxes Tip	
13	Tax Savings Tip #13: Retirement Tax Tip	
14	Tax Savings Tip #14: Other/Additional Tips	

Additional Optional Notes:

EXERCISE FA-2-1-2-2: Saving Strategies Part 2 of 17: Save on Car & Transportation: 13 Ways to Save More on Car/Transportation Expenses

Savings Tip #	Savings Tip	Optional Notes
15	Car/Transportation Savings Tip #1: Best Time to Buy a Car Tip	
16	Car/Transportation Savings Tip #2: Buy Used Tip Check the US history of used vehicle here: https://www.vehiclehistory.gov & http://Carfax.com	
17	Car/Transportation Savings Tip #3: Carpool Tip	
18	Car/Transportation Savings Tip #4: Fine Reduction Tip	
19	Car/Transportation Savings Tip #5: Gas Tip	
20	Car/Transportation Savings Tip #6: Insurance Tip	
21	Car/Transportation Savings Tip #7: Internet of Things (IoT) Car Tip See these ODP IoT companies: Bouncie , Autobrain , Vyncs , Moto Safety	

Workbook for FA-2-1 (Semester #2 and Class #1 for Finance & Accounting)

Savings Tip #	Savings Tip	Optional Notes
22	Car/Transportation Savings Tip #8: Minimize the Mechanic's Fees Tip	
23	Car/Transportation Savings Tip #9: Parking Tip	
24	Car/Transportation Savings Tip #10: Speeding Tickets (How to Avoid them) Tip	
25	Car/Transportation Savings Tip #11: Trunk Weight Tip	
26	Car/Transportation Savings Tip #12: Uber or Uber Like Taxi Services (Pay Much Less) Tip. Never get an Uber in front of an expensive hotel.	
27	Car/Transportation Savings Tip #13: Wash it Yourself Tip	

Additional Optional Notes:

EXERCISE FA-2-1-2-3: Saving Strategies Part 3 of 17: Save on Child/Child Care: 5 Ways to Save More on Child/Child Care Expenses

Savings Tip #	Savings Tip	Optional Notes
28	Child/Child Care Tip #1: Gifts Tip: Only buy gifts for your kids twice per year – the holidays and their birthdays	
29	Child/Child Care Tip #2: Lights Off Tip	
30	Child/Child Care Tip #3: Shopping and Kids	
31	Child/Child Care Tip #4: Teach Your Kids About Money Tip and teach them about how to have more than 1 income source! Here is the Excel resource Chris mentions in the lecture: Download from www.harouneducation.com/fa-2-1	
32	Child/Child Care Tip #5: Water Off Tip	

Additional Optional Notes:

EXERCISE FA-2-1-2-4: Saving Strategies Part 4 of 17: Save on Communications/Computer: 6 Ways to Save More on Phone/Computer Expenses

Savings Tip #	Savings Tip	Optional Notes
33	Communications/Computer Expenses Tip #1: Charging Tip	
34	Communications/Computer Expenses Tip #2: Cheaper Price Tip	
35	Communications/Computer Expenses Tip #3: Depreciation Tip	
36	Communications/Computer Expenses Tip #4: Ditch Your Home Phone Line Tip	
37	Communications/Computer Expenses Tip #5: Extended Warranties are Rip Offs Tip	
38	Communications/Computer Expenses Tip #6: WhatsApp or Skype instead of Using a Phone Tip	

Additional Optional Notes:

EXERCISE FA-2-1-2-5: Saving Strategies Part 5 of 17: Save on Debt Payments: 7 Ways to Save More on Debt Expenses

Savings Tip #	Savings Tip	Optional Notes
39	Debt Expenses Tip #1: Cancel All Credit Cards Every Year Tip	
40	Debt Expenses Tip #2: Lower Your Interest Charges by Asking at Least 1x Per Year Tip	
41	Debt Expenses Tip #3: Pay Your Credit Card Debts First Tip	
42	Debt Expenses Tip #4: Read Read Read all Statements Tip	
43	Debt Expenses Tip #5: Tracking Expenses and Budgeting Tip	
44	Debt Expenses Tip #6: Understand What Hurts Your Credit Score Tip	
45	Debt Expenses Tip #7: You Don't Need more than 2-3 Credit Cards Tip	

Additional Optional Notes:

EXERCISE FA-2-1-2-6: Saving Strategies Part 6 of 17: Save on Debt Payments: Save on Education: 4 Ways to Save More on Education Expenses

Savings Tip #	Savings Tip	Optional Notes
46	Education Expenses Tip #1: Buy Used or Rent eBooks Tip	
47	Education Expenses Tip #2: Keep All Education Receipts Tip	
48	Education Expenses Tip #3: Library Tip	
49	Education Expenses Tip #4: Teach Online	

Additional Optional Notes:

TOPIC 3 OF 3: FA-2-1-3: 132 Ways to Save Money (Numbers 50 Through 132)

Optional: Type your notes for Topic #3 in this box:

Optional: How can you apply what you have learned about Topic #3 today to enhance your career (or to make you happier and more successful in general)?

Optional: Type a question(s) below that you want to ask Chris on the live webcast about Topic #3. If you are watching the live webcast of this lesson, after Chris finishes discussing each Topic, he will say “Does anyone have any questions about Topic #3. At that point you can copy and paste the text that you type below into the YouTube message box to ask him a question. If you are not on the live webcast, you can also ask him your questions during the [MBA Only Students Office Hours Webcast](#) (use the password that was emailed to you).

EXERCISE FA-2-1-3-1: Saving Strategies Part 7 of 17: Save on Entertainment: 7 Ways to Save More on Entertainment Expenses

Savings Tip #	Savings Tip	Optional Notes
50	Entertainment Expenses Tip #1: Bike Rides and Family Picnics	
51	Entertainment Expenses Tip #2: Bring Your Own Drinks and Food Tip	
52	Entertainment Expenses Tip #3: Buy Used Entertainment Stuff Tip	
53	Entertainment Expenses Tip #4: Cancel Subscriptions Tip	
54	Entertainment Expenses Tip #5: Cook for Them at Home Tip!	

Workbook for FA-2-1 (Semester #2 and Class #1 for Finance & Accounting)

Savings Tip #	Savings Tip	Optional Notes
55	Entertainment Expenses Tip #6: Cut the Cord Tip	
56	Entertainment Expenses Tip #7: Drink at Home First	

Additional Optional Notes:

EXERCISE FA-2-1-3-2: Saving Strategies Part 8 of 17: 6 Ways to Save More on Fees Expenses

Savings Tip #	Savings Tip	Optional Notes
56	Fees and Fee Related Charges Expenses Tip #1: Argue All Fines Tip	
57	Fees and Fee Related Charges Expenses Tip #2: Eliminate Many Bank Charges Tip	
58	Fees and Fee Related Charges Expenses Tip #3: Ignore the Media and All Advertising Tip	
59	Fees and Fee Related Charges Expenses Tip #4: Mutual Funds are a Rip-off Tip	
60	Fees and Fee Related Charges Expenses Tip #5: Stamps Cost a Fortune So Eliminate Them Tip	
61	Fees and Fee Related Charges Expenses Tip #6: Use Cash Only Tip	

Additional Optional Notes:

EXERCISE FA-2-1-3-3: Saving Strategies Part 9 of 17: Save on Food & Drinks: 13 Ways to Save More on Food & Drinks Expenses

Savings Tip #	Savings Tip	Optional Notes
62	Food and Drinks Expenses Tip #1: Bottle Your Own Water Tip	
63	Food and Drinks Expenses Tip #2: Bring Your Own Grocery Bags Tip	
64	Food and Drinks Expenses Tip #3: Buy a Coffee Machine Tip	
65	Food and Drinks Expenses Tip #4: Don't Boil Using the Stove Tip	
66	Food and Drinks Expenses Tip #5: Eat What You Have First Tip! Resource Chris Mentions: www.myfridgefood.com	
67	Food and Drinks Expenses Tip #6: Freeze it Tip	
68	Food and Drinks Expenses Tip #7: Grocery Shopping Tip	

Savings Tip #	Savings Tip	Optional Notes
69	Food and Drinks Expenses Tip #8: Grow it Yourself Tip	
70	Food and Drinks Expenses Tip #9: Make and Pack All of Your Meals Tip	
71	Food and Drinks Expenses Tip #10: Only Shop from a Grocery List Tip	
72	Food and Drinks Expenses Tip #11: Order Appetizers or Kids Meal Tip	
73	Food and Drinks Expenses Tip #12: Receipt Tip	
74	Food and Drinks Expenses Tip #13: Unhealthy Habit Tip	

Additional Optional Notes:

EXERCISE FA-2-1-3-4: Saving Strategies Part 10 of 17: Save on Gifts & Donations: 4 Ways to Save More on Gifts & Donation Expenses

Savings Tip #	Savings Tip	Optional Notes
75	Gifts and Donations Expenses Tip #1: Charitable Tax Benefit Tip	
76	Gifts and Donations Expenses Tip #2: Donate Your Stocks Tip	
77	Gifts and Donations Expenses Tip #3: Giving is More Satisfying than Buying for Yourself Tip	
78	Gifts and Donations Expenses Tip #4: Pinterest Gift Idea Tip	

Additional Optional Notes:

EXERCISE FA-2-1-3-5: Saving Strategies Part 11 of 17: Save on Gifts & Donations: Save on Health/Fitness/Life Insurance: 4 Ways to Save More on Health Expenses

Savings Tip #	Savings Tip	Optional Notes
79	Health / Fitness / Life Insurance Expenses Tip #1: Generic Drugs Tip	
80	Health / Fitness / Life Insurance Expenses Tip #2: Price Shopping and Lowering Insurance Rates Tip	
81	Health / Fitness / Life Insurance Expenses Tip #3: Quantified Self Tip	
82	Health / Fitness / Life Insurance Expenses Tip #4: Spend a Lot of Time Understanding Your Company Health Benefits Tip	

Additional Optional Notes:

EXERCISE FA-2-1-3-6: Saving Strategies Part 12 of 17: Save on Housing: 10 Ways to Save More on Housing Expenses

Savings Tip #	Savings Tip	Optional Notes
83	Housing Expenses Tip #1: Airbnb and Remote Lock Tip	
84	Housing Expenses Tip #2: Do It Yourself Tip	
85	Housing Expenses Tip #3: Heating and Monitoring Your Thermostat Tips	
86	Housing Expenses Tip #4: Home Remodeling Tip	
87	Housing Expenses Tip #5: Lowering Rent Expense Tip	
88	Housing Expenses Tip #6: Property Tax Savings Tip	
89	Housing Expenses Tip #7: Trees to Plant to Save You Money Tip	

Workbook for FA-2-1 (Semester #2 and Class #1 for Finance & Accounting)

Savings Tip #	Savings Tip	Optional Notes
90	Housing Expenses Tip #8: Vacation Home Tip	
91	Housing Expenses Tip #9: Water Saving Tips	
92	Housing Expenses Tip #10: When to Buy a House or Apartment	

Additional Optional Notes:

EXERCISE FA-2-1-3-7: Saving Strategies Part 13 of 17: Save on Personal Care: 5 Ways to Save More on Personal Care Expenses

Savings Tip #	Savings Tip	Optional Notes
93	Personal Care Expenses Tip #1: Cold Water Works and it's Cheaper Tip	
94	Personal Care Expenses Tip #2: Cut it Yourself Tip	
95	Personal Care Expenses Tip #3: Doctor Face & Hands Tip	
96	Personal Care Expenses Tip #4: Don't Over Dry Clean	
97	Personal Care Expenses Tip #5:	

Additional Optional Notes:

EXERCISE FA-2-1-3-8: Saving Strategies Part 14 of 17: Save on Pets: 5 Ways to Save More on Pet Related Expenses

Savings Tip #	Savings Tip	Optional Notes
98	Pet Expense Tip #1: Be Ready First Tip	
99	Pet Expense Tip #2: Buy the Bigger Food Items Tip	
100	Pet Expense Tip #3: Groom Your Pet Yourself Tip	
101	Pet Expense Tip #4: Make Your Own Toys and Pet Items Tip	
102	Pet Expense Tip #5: Never Buy Stuff from Your Vet Tip	

Additional Optional Notes:

EXERCISE FA-2-1-3-9: Saving Strategies Part 15 of 17: Save on Shopping: 17 Ways to Save More on Shopping Expenses

Savings Tip #	Savings Tip	Optional Notes
103	Shopping Expense Tip #1: Ask for a Discount AFTER You Buy it Tip	
104	Shopping Expense Tip #2: Bargaining Tip	
105	Shopping Expense Tip #3: Best Online Coupon Tip EVER!	
106	Shopping Expense Tip #4: Cash is King Tip	
107	Shopping Expense Tip #5: Clothes Hesitation Tip	
108	Shopping Expense Tip #6: Deep Discount Stores are Awesome Tip	

Workbook for FA-2-1 (Semester #2 and Class #1 for Finance & Accounting)

Savings Tip #	Savings Tip	Optional Notes
109	Shopping Expense Tip #7: Don't Pay Full Price for Expensive Clothes Tip	
110	Shopping Expense Tip #8: Generics Are Cheaper Tip (Not Just Drugs)	
111	Shopping Expense Tip #9: Get Discount Cards at a Discount Tip	
112	Shopping Expense Tip #10: Impulse Purchasing Tip	
113	Shopping Expense Tip #11: In-Store Price Check Tip	
114	Shopping Expense Tip #12: Never Buy New Releases Tip	
115	Shopping Expense Tip #13: One-Click is Evil Tip	

Workbook for FA-2-1 (Semester #2 and Class #1 for Finance & Accounting)

Savings Tip #	Savings Tip	Optional Notes
116	Shopping Expense Tip #14: Points Add Up Tip	
117	Shopping Expense Tip #15: Shop When Nobody Else Does Tip	
118	Shopping Expense Tip #16: Retail Therapy is Not Therapeutic Tip	
119	Shopping Expense Tip #17: "I Am Thinking of Canceling My Subscription Tip"	

Additional Optional Notes:

EXERCISE FA-2-1-3-10: Saving Strategies Part 16 of 17: Save on Vacation: 5 Ways to Save More on Vacation Expenses

Savings Tip #	Savings Tip	Optional Notes
120	Vacation Expense Tip #1: Airbnb & House Swapping Tip	
121	Vacation Expense Tip #2: Book Earlier than Anyone Tip	
122	Vacation Expense Tip #3: Freeze Account Tip	
123	Vacation Expense Tip #4: Kitchen Can Cut Costs Tip	
124	Vacation Expense Tip #5: Off Season Tip	

Additional Optional Notes:

EXERCISE FA-2-1-3-11: Saving Strategies Part 17 of 17: Save on Other Expenses: 8 Ways to Save More on Other Expenses

Savings Tip #	Savings Tip	Optional Notes
125	Other Expense Tip #1: Buy @ Month or Quarter End Tip	
126	Other Expense Tip #2: Call and Complain Tip	
127	Other Expense Tip #3: Export Credit Card Tip	
128	Other Expense Tip #4: Get Me Off Your List Tip	
129	Other Expense Tip #5: Hire an Accountant Tip	
130	Other Expense Tip #6: Lottery Tip	

Workbook for FA-2-1 (Semester #2 and Class #1 for Finance & Accounting)

Savings Tip #	Savings Tip	Optional Notes
131	Other Expense Tip #7: Pinterest Tip	
132	Other Expense Tip #8: Wedding Expense Tip	

Additional Optional Notes:

HOMEWORK

After this lecture, please complete any exercise(s) in this workbook that you have not yet completed (if applicable) and the quiz associated with this lecture. The quiz is always in the last lecture for each class. Thanks