

WORKBOOK FOR SAVINGS 101: HOW TO CONTINUOUSLY PREPARE YOUR BUSINESS FOR UNCERTAINTY

(THE POWER OF THE TIME VALUE OF MONEY
& 47 WAYS TO SAVE MORE!)

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** [UNDERSTANDING THE POWER OF THE TIME VALUE OF MONEY & MAKING YOUR MONEY WORK FOR YOU](#) (We do an **unbelievable** exercise enforcing the **amazing** time value of money concepts.)
- 2** [47 WAYS TO SAVE MORE PART 1: SAVINGS TIPS 1 TO 24](#) (We discuss saving on [taxes](#), [transportation](#), [communications](#), and [computer Expenses](#).)
- 3** [47 WAYS TO SAVE MORE PART 2: SAVINGS TIPS 25 TO 47](#) (We discuss saving on [debt payments](#) and [financing fees](#), [shopping](#) and [other miscellaneous](#) expenses.)

Please have this workbook open during the lecture and fill in the blanks or answer the questions in this workbook when Chris asks you to do so during the lesson. If you want to download the optional Excel spreadsheet that Chris discusses during topic 1 of 3, please download it from: harouneducation.com/savings-101 [all lower-case]. Thanks

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Topic 1 of 3: Understanding the Power of The Time Value of Money & Making Your Money Work for You

When Chris asks you to during the lecture, please download the optional Excel spreadsheet for the current exercise from: harouneducation.com/savings-101 [all lower-case].

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

Topic 2 of 3: 47 Ways to Save More Part 1: Savings Tips 1 to 24

Saving Strategies Part 1 of 7: Save on Taxes: 6 Ways to Save More on Taxes

Savings Tip #	Savings Tip	Optional Notes
1	Tax Savings Tip #1: Buy from Another State Tip	
2	Tax Savings Tip #2: Charitable Tax Tips	
3	Tax Savings Tip #3: Environmental Tax Break Tip	
4	Tax Savings Tip #4: Hire an Accountant Tip	
5	Tax Savings Tip #5: Hire Your Kids Tip	
6	Tax Savings Tip #6: Housing Expense Tip	

Additional Optional Notes:

Saving Strategies Part 2 of 7: Save on Car & Transportation: 12 Ways to Save More on Car/Transportation Expenses

Savings Tip #	Savings Tip	Optional Notes
7	Car/Transportation Savings Tip #1: Best Time to Buy a Car Tip	
8	Car/Transportation Savings Tip #2: Buy Used Tip Check the US history of used vehicle here: https://www.vehiclehistory.gov & http://Carfax.com	
9	Car/Transportation Savings Tip #3: Carpool Tip	
10	Car/Transportation Savings Tip #4: Fine Reduction Tip	
11	Car/Transportation Savings Tip #5: Gas Tip	
12	Car/Transportation Savings Tip #6: Insurance Tip	
13	Car/Transportation Savings Tip #7: Internet of Things (IoT) Car Tip See these OBD IoT companies: Bouncie , Autobrain , Vyncs , Moto Safety	
14	Car/Transportation Savings Tip #8: Minimize the Mechanic's Fees Tip	
15	Car/Transportation Savings Tip #9: Parking Tip	

Workbook for Savings 101: How to Continuously Prepare Your Business for Uncertainty

Savings Tip #	Savings Tip	Optional Notes
16	Car/Transportation Savings Tip #10: Speeding Tickets (How to Avoid them) Tip	
17	Car/Transportation Savings Tip #11: Trunk Weight Tip	
18	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.	

Additional Optional Notes:

Saving Strategies Part 3 of 7: Save on Communications/Computer: 6 Ways to Save More on Phone/Computer Expenses

Savings Tip #	Savings Tip	Optional Notes
19	Communications/Computer Expenses Tip #1: Charging Tip	
20	Communications/Computer Expenses Tip #2: Cheaper Price Tip	
21	Communications/Computer Expenses Tip #3: Depreciation Tip	
22	Communications/Computer Expenses Tip #4: Ditch Your Phone Line Tip	
23	Communications/Computer Expenses Tip #5: Extended Warranties are Rip Offs Tip	
24	Communications/Computer Expenses Tip #6: WhatsApp or Skype instead of Using a Phone Tip	

Additional Optional Notes:

Topic 3 of 3: 47 Ways to Save More Part 2: Savings Tips 25 to 47

Saving Strategies Part 4 of 7: Save on Debt Payments: 6 Ways to Save More on Debt Expenses

Savings Tip #	Savings Tip	Optional Notes
25	Debt Expenses Tip #1: Cancel All Credit Cards Every Year Tip	
26	Debt Expenses Tip #2: Lower Your Interest Charges by Asking at Least 1x Per Year Tip	
27	Debt Expenses Tip #3: Pay Your Credit Card Debts First Tip	
28	Debt Expenses Tip #4: Read Read Read all Statements Tip	
29	Debt Expenses Tip #5: Tracking Expenses and Budgeting Tip	
30	Debt Expenses Tip #6: You Don't Need more than 2-3 Credit Cards Tip	

Additional Optional Notes:

Saving Strategies Part 5 of 7: 4 Ways to Save More on Fees Expenses

Savings Tip #	Savings Tip	Optional Notes
31	Fees and Fee Related Charges Expenses Tip #1: Argue All Fines Tip	
32	Fees and Fee Related Charges Expenses Tip #2: Eliminate Many Bank Charges Tip	
33	Fees and Fee Related Charges Expenses Tip #3: Stamps Cost a Fortune So Eliminate Them Tip	
34	Fees and Fee Related Charges Expenses Tip #4: Use Cash Only Tip	

Additional Optional Notes:

Saving Strategies Part 6 of 7: Save on Shopping: 8 Ways to Save More on Shopping Expenses

Savings Tip #	Savings Tip	Optional Notes
35	Shopping Expense Tip #1: Ask for a Discount AFTER You Buy it Tip	
36	Shopping Expense Tip #2: Bargaining Tip	
37	Shopping Expense Tip #3: Best Online Coupon Tip EVER!	
38	Shopping Expense Tip #4: Cash is King Tip	
39	Shopping Expense Tip #5: Deep Discount Stores are Awesome Tip	
40	Shopping Expense Tip #6: One-Click is Evil Tip	
41	Shopping Expense Tip #7: Points Add Up Tip	
42	Shopping Expense Tip #8: "I Am Thinking of Canceling My Subscription Tip"	

Additional Optional Notes:

Saving Strategies Part 7 of 7: Save on Other Expenses: 5 Ways to Save More on Other Expenses

Savings Tip #	Savings Tip	Optional Notes
43	Other Expense Tip #1: Buy @ Month or Quarter End Tip	
44	Other Expense Tip #2: Call and Complain Tip	
45	Other Expense Tip #3: Export Credit Card Tip	
46	Other Expense Tip #4: Get Me Off Your List Tip	
47	Other Expense Tip #5: Hire an Accountant Tip	

Additional Optional Notes:

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