

T.E.O.W. THE EMPOWERMENT OF WOMEN, INC

GOALS & WHAT CAN I DO TO ACHIEVE THEM?

JANUARY-FEBRUARY

(EX: Save 10 %, Eliminate credit card debt, No car note., etc.,)

JULY-AUGUST

MARCH-APRIL

SEPTEMBER-OCTOBER

MAY-JUNE

NOVEMBER-DECEMBER

The Empowerment Of Women, Inc.

"Uplifting Women To Limitless Possibilities."

You Can Reduce Your Expenses By:

- **Calling your cell phone provider, and asking for any promotional offers that can be applied to your account.** Providers focus on customer retention. When the consumer informs the provider of financial hardships and the customer may have to switch service providers as a result, you will be surprised of the savings you will receive on your next statement and every statement thereafter.
- **Calling your internet provider, and asking for a discounted rate on your current service plan.** Similar to contacting your cell phone provider, it is all about customer retention. When the lower rate is applied to your account, make sure to make a note on your calendar to call back before the expiration of that offer. Continue this process every year.
- **Challenging the rate on your property taxes.** You can challenge your property tax bill in an effort to pay less property taxes. I mean honestly, what do you have to lose?
- **Signing up for a gas rewards program.** Why not save money on the one thing our vehicles can not go without.....gas? There are Kroger's Gas Rewards, and Fuel Rewards is a good one for many reason, especially for those who are customers of T-Mobile cell service.
 1. You automatically save \$0.03 cents per gallon after registration, and sometimes \$0.05 during promotional offers. When you complete 6 fill ups in a 3 month period, you get more money off each gallon of gas.
 2. If you are a customer of T-Mobile, you should take advantage of the T-Mobile Tuesdays App. Every Tuesday, T-Mobile partners with businesses to provide discounts to their customers. T-Mobile and Fuel Rewards offer \$0.10 off each gallon limited to 20 gallons. This discount is combined with the current savings in your Fuel Rewards app.
 3. If you enjoy dining like most of us do, you can earn an additional \$0.10 off each gallon for every \$50 spent on dining when you link a credit card to your account (for tracking purposes).

- **Review your car insurance policy for possible savings.**

1. Did you know you pay an additional fee when paying your insurance car premiums monthly?
By paying your premiums in advance, you can save money.

2. Completing an online defensive driving course could also generate more savings.
Insurance companies such as Geico are pretty good about letting customers know about additional savings through the online portal. Of course, if the cost of the defensive driving course is less than the savings with a certificate of completion, it may be worth the additional savings over the 6 month or 12 month plan.

3. When you have a multi item policy (car, home insurance, renters insurance, etc.,) you can possibly receive greater savings. Consider a joint insurance policy with relatives.

- **Eliminate cable.** Honestly, at this point, what is the point? There are so many streaming services available at lower rates in comparison to cable. Why spend \$100 to \$200 a month on cable to watch your favorite channels (all 5 of them)? Amazon's fire stick is an excellent option for streaming shows and movies that are also on cable. If you have a bundle on cable and internet, that is not a problem. Your service provider can offer you promotional offers for internet only without the big price tag.