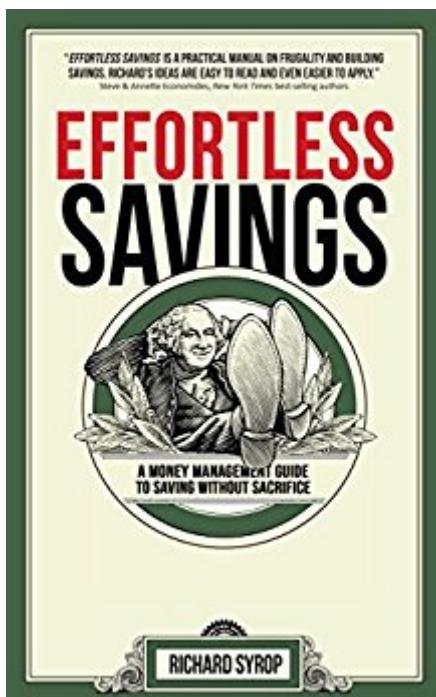


The book was found

Effortless Savings: A Money Management Guide To Saving Without Sacrifice



Synopsis

Everybody wants to save money. Nevertheless, most consumers are not willing to forsake their favorite products, entertainment, and travel choices. *Effortless Savings* gives them the solution: a simple and practical game plan to make substantial savings without compromising their lifestyle. *Effortless Savings* is perfect for readers at any income level or household size. Its strategies cover everything from grocery shopping to banking and credit card techniques. There are easy, painless methods to reduce telecom, insurance and home energy bills as well as tactics for cutting the costs of dining out, entertainment, vacations and auto maintenance. And whether shopping for clothing and household goods, or health and beauty products, *Effortless Savings* has a wealth of effective tips that can save the reader thousands of dollars. Currently being used by The University of New Brunswick (Canada's oldest English speaking university) for their Personal Financial Planning Course: BA 3421

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Customer Reviews

Since I quit my job to stay home with my two kids four years ago, my husband and I had to make a

lot of adjustments to our budget. After having baby number three in December and having overtime cut at Justin's work at the same time, it was time to re-evaluate our spending once again. I knew as soon as I saw *Effortless Savings* by Richard Syrop that this was exactly what I needed! The words that really caught my eye in the title were 'A Step-By-Step Guidebook to Saving Money WITHOUT SACRIFICE!' Sign me up! The book is broken up into Ten Chapters; each a category where you can save money. Some include: Telecom, Home Energy, Health and Beauty Products and Vacation and Travel Expenses. I read this book cover to cover in one sitting and then went back on the pages I'd book marked that had things I wanted to put into action! Some of these things I'd already done but there were many that hadn't really occurred to me. Home Energy is a big one for me with summer coming and our utility bills that constantly seem to be on the rise. I did a few of the suggestions like turning down the temperature on my water heater and unplugging things that weren't in use since they continue to use power even when they aren't "on." We had previously switched out all our lighting to energy efficient bulbs and I did notice a drop in our electric bill. I'm also attempting to set the thermostat higher to see how much heat we can tolerate this summer. Of course we don't want to be miserable but it's finding that happy medium that can make a difference even if it's just one or two degrees. Another suggestion I followed involved our current bills. I called my cable company, insurance companies and cell phone company to see if I could lower our bills.

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