



## LIFESTYLE WAYS TO SAVE A FEW DOLLARS

Looking for a few easy ways that you can save some hard earned dollars? Look no further. In this article, we touch base on a few easy ways to save a that can add up to making a real difference in a years time!

- 1) Plan your weekly meals before you shop so that there is less of a chance to make impulse purchases and are less likely to buy foods that will go to waste at the end of the week.
- 2) Buy the bigger packages of meats and freeze them. This is much cheaper than buying the packages for one or two people.
- 3) Buy less prepackaged and precut foods as the cost for convenience is already factored in. Buying bulk related products such as produce often costs less and results in more for a smaller price point.
- 4) Buy non weekly staple items when they are on sale; this includes toilet paper, laundry detergent, cleaning supplies and spices.
- 5) Bring your lunch most days and include a few snacks and a thermos of coffee or a water bottle. All these daily purchases add up (Lunch \$7, Snacks \$3, Water \$1.50, Latte \$5, this totals \$16.50/day and assuming you do this 3 times a week that is \$4125.00 in a year).
- 6) Recycle gift bags -or repurpose paper store bags. You can even personalize your gift by making your own cards. These days cards are almost as much as the gift. This will save you about \$12.00 per occasion.
- 7) Buy next years seasonal clothes at the end of the season. This will allow you to spice up your wardrobe at a fraction of the regular cost.
- 8) Book holidays as far in advance as you can, prices are usually cheaper and they often provide extra incentives for those early bookings.
- 9) Use an airmiles card or credit card (for convenience , but always pay it off every month), or other rewards cards to collect points and help pay for your next flight or future store purchases. Look for a card that is free or has low costs associated with them. Many credit cards offer the first year free and give extra bonus miles just for signing up. This is most effective if you choose a card that you will use often to accumulate points and can make it worthwhile for having.
- 10) Set up your bill payments to be paid automatically this will prevent you from missing due dates and being charged late fees or overdraft fees. As a side benefit it will make sure your credit rating remains strong.
- 11) Look for discounts to bundle services like mobile phone and internet.
- 12) Make sure your phone plan matches your usage it is better to have the right plan rather than paying overage fees on a regular basis.
- 13) Increase your insurance deductibles as this will lower your premiums.
- 14) Pay bills in a lump sum if the monthly plan has a big fee worked into it.
- 15) Take transit over driving and paying to park. At the University in Calgary it can cost up to \$1064 plus GST to park for the school year when you already have a bus pass included in your school fees. This doesn't include the cost of gas, maintenance and extra insurance from the regular commute.

## LOCAL TIPS FOR SAVING

1. The first Tuesday of every month, you can save 15% off your bill at Safeway and Sobeys
2. CIBC offers an SPC (Student Price Card) Card at no cost that provides student discounts at many restaurant and retail locations. Anyone with a student or youth bank account at CIBC is eligible. You can visit [CIBC.com/SPC](https://www.cibc.com/SPC) for more information
3. There is free Admission to the Glenbow Museum on the first Thursday of every month between 5 pm - 9 pm
4. For a night out, make that movie a little cheaper by heading to the Canyon Meadows theatre for \$5.00 shows or take advantage of Movie Tuesdays when all the theatres offer a discount.
5. For the fancy date night, sign up for CPOssibilities (if you are between 13 - 29) and you can purchase up to 2 tickets for most CPO concerts for only \$15.00 per ticket.
6. Vertigo Theatre offers \$20 tickets to certain performances if you are between 15-29.
7. The Theatre Calgary also has some select dates and times with discounted tickets for people of any age.
8. Many of the City of Calgary's recreation facilities offer discounts on certain days and times ie 50% off admission Tuesdays at the Southland Leisure Centre. Check out the location that's closest to you for their discounted offers.
9. For a cheaper night out take advantage of Happy Hour times to get good food for less. Some restaurants offer happy hour twice in one night like Earl's, Cactus Club (3:00-6:00 pm and 9:00- Close) so you can be flexible about when to go out.
10. Many online purchases also offer discounts like at the Calgary Zoo. Another option is to have one person buy for a group of people so that they could qualify for a group discount.

It is important to note that, this is by no means an exhaustive list, but it does give you an idea that whatever you are looking to do, there are often discounts and ways to save quite a bit with a little planning. It is always best to stay current with deals and offerings as promotional offerings are subject to change without notice.

Brenda Akins is an Investment Advisor with CIBC Wood Gundy in Calgary. The views of Brenda Akins do not necessarily reflect those of CIBC World Markets Inc. This information, including any opinion, is based on various sources believed to be reliable, but its accuracy cannot be guaranteed and is subject to change. CIBC and CIBC World Markets Inc., their affiliates, directors, officers and employees may buy, sell, or hold a position in securities of a company mentioned herein, its affiliates or subsidiaries, and may also perform financial advisory services, investment banking or other services for, or have lending or other credit relationships with the same. CIBC World Markets Inc. and its representatives will receive sales commissions and/or a spread between bid and ask prices if you purchase, sell or hold the securities referred to above. © CIBC World Markets Inc. 2019. Clients are advised to seek advice regarding their particular circumstances from their personal tax and legal advisors. If you are currently a CIBC Wood Gundy client, please contact your Investment Advisor.