

**\$200**  
**OR MORE**  
**PER MONTH**

# SOME EASY WAYS TO ADD TO YOUR SAVINGS.

Saving for retirement can seem daunting. How can you possibly stash enough cash? Instead of being intimidated by the mammoth size of the entire task, try starting small. If you're saving some for retirement, but could use a little extra (and who couldn't?) try these easy tips to add a couple hundred dollars to your savings every month.

## **CUT SUBSCRIPTIONS.**

According to a recent report, Americans spend an average of \$237.33 per month on subscriptions. You're probably thinking that seems way too high, right? Well, the same study found that 84 percent of people underestimate how much they spend on monthly subscriptions. You can likely save a good chunk of change by combing through your monthly subscriptions and cutting the services that you don't use.

## **LEAVE THE BRANDS.**

Another easy way to save more each month is to buy generic products instead of name-brand products. A study from Policygenius found that generic products typically cost 50 percent less than name brand products. The next time you're at the grocery store, opt for the generic versions and see how much you save.

## **MAKE SOME CALLS.**

You might be surprised by how much you can reduce your bills by simply calling the companies. This is especially true if you've been a loyal customer. Companies want to keep consumers who pay on time, every time. Simply mention your history with the company and ask for any promotions or credits available. If there are none, you can always threaten to take your business to a competitor.



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