



25 Ways to Save Money in Canada

YOUR SAVING CHECKLIST

SHOPPING

- Skip the Tim Hortons drive-thru
- Check out the dollar store
- Get a library card
- Buy produce when it's in season
- Don't grocery shop when you're hungry
- Buy quality items that will last
- Buy used when you can
- Buy holiday decorations in the off-season
- Get a winter tune-up

AT HOME

- Shovel instead of snowblowing
- Adjust the thermostat regularly
- Cook at home
- Plan a budget

FINANCING

- Save your loonies and toonies for "splurge" day
- Start budgeting for the holidays early
- Save your raises
- Invest, even if you start small
- Look for a bank account with no fees
- Set up automated payments
- Negotiate your credit card rates
- Buy a vehicle with Birchwood Credit