

5

Simple Tools To Save You **BIG MONEY EVERY DAY**



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Table of Contents

First things first	03
Tool #1: Price Comparers	04
Tool #2: Cash Back Websites	05
Tool #3: Coupon Code Databases	06
Tool #4: The Right Credit Card	07
Tool #5: Rate Comparers	08
Final Thoughts	09
Disclosure	10

5 Simple Tools To Save You Big Money Every Day

First things first...

You might want to save this PDF to your desktop so you can use it over and over again and save yourself oodles of money every day.

I'm serious. Do it right now – I'll wait right here for you to come back...

...done? Good! You're one step closer to saving your hard-earned money.

About the tools...

Let me tell you – I wish someone had handed me these tools almost 20 years ago when I first started thinking about saving money.

It took me a few years to start using ALL five of them, but I'm glad I did because these tools have allowed me to live better...for less money.

The best part?

They're simple and easy to use.

Some of them take very little time to set up and use. While others go on autopilot after a little bit of initial setup.

My hope is that you, too, will be able to use them regularly – so you can save smarter and live better.

OK, let's get started...

Tool #1: Price Comparers

Comparing prices can be a chore. So, when we're in a rush, we often don't do it...

...unfortunately, this is a big money-saving opportunity lost!

Even scouring Google can feel like a pain and often produces lackluster results.

A better option?

Use one – or several! – price comparison sites to quickly search for products by name or model number and get a list of the lowest prices available at multiple stores.

Savings are often worthwhile for the few minutes invested.

How do you get started?

Check out my complete list of Canadian Price Comparison sites that you can use the next time you shop online. It's also a great way to find competitor stores you can use for price matching at your local brick and mortar store.

Start Comparing Prices Today

Tool #2: Cash Back Websites

Wouldn't it be great if every time you made a purchase, someone handed you a stack of cash just for being a good customer?

That dream can become a reality if you use cash back websites whenever you shop online.

I've been doing this since 2006 and I've easily earned about \$1.4K. That's an **extra \$155 each year**.

Follow these simple steps to earn this unclaimed cash for yourself:

1. **Sign up** for one of my [recommended Canadian cash back sites](#).
2. **Log in to your cash back account** before making any online purchase.
3. **Search for the store you'll be shopping at on the cash back site.** If they offer cash back, click on the link to be redirected to the store and start shopping. TIP: You can even do this AFTER the items are already added to your cart – they will still be there when you reopen the store's site.
4. **Wait for your cash back to show up in your account** (it can take a couple of days).
5. **Get paid by either cheque or PayPal** once your cash back has cleared. This can take up to 90 days because they need to make sure you don't return your purchase.

Two reliable cash back sites I found are Rakuten and Great Canadian Rebates, but I suggest using as many options from the link above as possible. This way you can see which one offers the highest cash back for your chosen stores.

Sound too good to be true? It isn't.

Why?

The way it works is the retailers pay the cash back website for referring paying customers to them and, in turn, these sites give some of that money back to you while keeping only a portion for themselves. It's a win-win.

Tool #3: Coupon Code Databases

Finding the lowest price and getting cash back is only part of the money-saving equation.

If you can find a valuable coupon code to apply at the checkout page of your favourite store, the savings can easily dwarf everything we've done so far.

But hunting down coupons can be a big pain and subscribing to email lists just to get them will quickly overwhelm your inbox!

The solution is to use one of my preferred coupon aggregator sites – **RetailMeNot** and **BargainMoose** – to type in the store name and find a list of most of the active coupons offered by the site in seconds.

There won't always be a coupon and sometimes the ones that are there will be expired or have restrictions on them, but they try to keep on top of it. People like us can report when they work and when they don't so everyone wastes less time.

And it only takes a few seconds to check and you could save up to 50% off the purchase price.

For instance, I recently used a coupon code to buy glasses online and saved 30% off my frames and lenses PLUS a nice chunk of cash back.

Ultimately, taking the time to learn the ins and outs of couponing is what will save you the most money. Be sure to check out the dozens of articles on HowToSaveMoney and learn how to become a couponing genius!

[Start Your Coupon Career Here!](#)

Tool #4: The Right Credit Card

Warning: *If you're in debt, can't pay off your credit card in full each month, or will be tempted to spend more if you pay with credit – this tool is **NOT** for you. Skip to the last tool instead. High credit card interest rates will negate any rewards you could possibly earn. **Don't use your credit card to borrow money – use it to make money instead.***

If you're paying cash or debit for all your purchases, then, simply put, you're missing out on \$1,000s in free money every year.

In one year alone, I redeemed **\$971 using my cash back credit card** just for buying stuff I would have purchased anyway – no effort required.

If you want to save time, I've done all the research for you.

I've analyzed over 180 Canadian credit cards using an unbiased system I developed from the ground up over the past decade.

My research has led me to the current best cash back credit card in Canada:

SimplyCash Preferred Card from American Express.

Here's what you'll get with this card:

- **4% cash back** on groceries.
- **4% cash back** on gas.
- **2% cash back** on all other purchases.
- 10 different types of travel and purchase insurance to protect you while you travel and shop.
- \$9.99 monthly fee.

The annual fee is \$119.88, which is entirely worth it because you should easily earn a minimum of \$612 cash back every year *IF* you spend \$2,000 or more per month on the card (very reasonable for most families).

Use this link to get yours:

Get The Best Canadian Cash Back Credit Card*

If you want a card with **no annual fee ever**, then I suggest **SimplyCash Card from American Express***. It gives you 1.25% back on all your purchases with no limits and no fees. You'll also get 2% cash back on gas and groceries.

Tool #5: Rate Comparers

Got some news for ya...

Your current bank is NOT your best friend.

OK, maybe that's not exactly news.

But when making major financial decisions – like buying a house, getting a new savings account, or purchasing insurance – many Canadians just go to their existing bank and take whatever product or service they offer without negotiating and without considering the competition.

The big Canadian banks make billions in profits every year. You can be sure that customers who think they need to develop a meaningful relationship with their bank and not shop around are a big part of that.

Sure, any business needs to make money, but do they really need to make THAT much money?

For example, at the time of writing, you could go to BMO and get their standard 5-year fixed closed mortgage rate of 6.04%. Or, you could use a rate comparison site and get a similar 5 year fixed closed mortgage from Mortgage Outlet for 4.19% – thus saving 1.85%.

What's that in real numbers though?

If you had a \$300,000 mortgage that you paid down equally over 25 years, you would pay \$277,967.58 in interest with BMO. Conversely, with Mortgage Outlet you would only pay \$182,733.63 in interest – **a WHOPPING savings of \$95,233.95.**

I mean seriously...you work hard for your money.

Do you really want to give an extra \$95,000 to the bank if you don't have to?

[Compare Mortgage Rates*](#)

[Compare Savings Accounts*](#)

[Compare Chequing Accounts*](#)

[Compare Credit Cards*](#)

Final Thoughts...

Saving money doesn't have to be painful...

...You don't have to give up simple pleasures in life to save a buck everyday. Money shouldn't constrain us – it should empower us.

It doesn't have to be overwhelming...

...You don't have to read through 50 page forum threads all day long like I used to do when I started 12 years ago.

These tools will help make your every dollar work harder for you.

Money is a medium of exchange: when you give someone your money, you get something in return. The question is: **are you getting the best return possible?**

You can get a better return and maximize your money with these 5 tools.

When you start using these tools, I want to hear from you: tell me how much money you've saved. The more details the better. Please send me your thoughts through my [contact form](#).

Disclosure

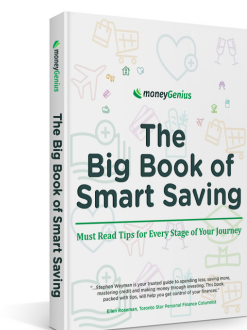
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To be clear: I personally started using all of these tools well before I conceived MG (except rate comparers – because they weren't around yet) and still use them to this day. **I would continue to use and recommend them even if there was no money involved in doing so.**

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