

99 Great Ways to Save

Whip inflation like it's 1974: Squeeze \$2 out of \$1 with creative frugality

by Beth Braverman and David Schiff, [AARP](#), Updated July 19, 2022



This year, the nation faces 1970s-style price hikes on everything from garbage bags to gasoline. Want to whip inflation now? Try these 99 tips to stretch your dollar when inflation is squeezing it.

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Groceries

Fact: Grocery prices have gone up 10 percent in the past year, the largest annual rise in 40 years, according to the USDA.

1. Use ground chicken in your chili. Beef and veal prices rose the most of main food groups this year, at 16 percent. Fresh poultry increased less — and it was much cheaper to begin with.



2. Plan this Friday for next Tuesday. A proven way to contain grocery costs is to plan out the week's meals and to buy food from a shopping list based solely on that plan. Friday is a great day for planning, as many stores post their week's discounts and deals that day or the day before.

3. Search before you shop. Flipp is a free phone app that consolidates retail circulars. This makes it a snap to compare your shopping list to circulars from your local supermarkets to determine which store's virtual coupons will save you the most money. You can also use the app to generate your shopping list.

4. Make Thursday a “pantry cooking” night. Americans throw away 30 to 40 percent of our food supply, often because it goes uneaten until it’s no longer edible. The antidote: Cook at least one meal a week based entirely on foods lingering in your refrigerator or pantry.

5. Have an “eat me first” spot in your fridge. Designate a shelf or bin in your fridge for all of the leftover food bits (think nubs of cheese, a half serving of pasta, a lemon wedge) or overly ripe foodstuffs that should be eaten before fresher items.



6. Yes, order online. What you might lose in delivery costs often is more than made up by avoiding impulse purchases when browsing a store. The trick: Lower your delivery costs. Look for coupons at sites like CouponFollow.com to find deals, such as \$20 off your first order at Vons, 15 percent off Kroger grocery shipments, and \$10 off your first delivery of \$20 at Instacart.

7. Pay with the right card. Many credit cards offer cash back today, but the amounts often vary by category. Search the Internet for cards that offer the most cash back for groceries; you might find a card that will give you 5 percent back on food purchases. Websites like CardRates and NerdWallet let you compare your card with others.

8. Double up with cash-back apps. With services like FetchRewards, Coupons.com or Ibotta, your grocery purchases earn points toward gift cards for various shopping options such as Amazon, Target and Walmart. Fetch Rewards, for example, has a section where you can see which brands will get you the most points.

9. Go all-in on store brands. Many major grocery chains have greatly expanded their store-brand lines, and their reputation for quality has improved. Chains are highly

secretive about who makes their products. But simply compare the ingredients list with name-brand versions to see how close they are. Store brands can run as much as 25 percent less than the name-brand version.

10. Use self-checkout. A study conducted by IHL Consulting Group reveals that people who used self-checkout spent less on impulse purchases. This is likely because shoppers are paying attention to what they're buying, as well as the prices, when they're scanning goods themselves — rather than getting distracted by their phone or the magazine rack while a cashier does it for them.



How I saved on groceries

With my always-hungry son coming home from college last Saturday, I needed to stock up on food. I pulled every money-saving trick in the book: digital coupons, in-store flyer coupons (cherries for \$1.99 a pound!), opting for store brands, scouring the shelves for member-only and manager's special markdowns (ground turkey for \$2.28 a pound? Meatballs tonight!). I then went to the Asian market, which charges substantially less for produce. In all, I went to four nearby stores to get the best prices. Bottom line: What could have been a \$350 food spree came in around \$200.

—Neil Wertheimer, deputy editor

For food gardeners

11. Focus on high-cost foods. Many of the most common garden vegetables — green peppers, zucchini, cucumbers — cost very little at the store come harvest time. Focus on edibles that routinely cost more at the store. That could include most fresh herbs; heirloom tomatoes; organic lettuces; and vegetables for ethnic or regional cuisines like Chinese choy, okra, tomatillos or Jerusalem artichokes.

12. Grow veggies that are easy to preserve or store. It's a shame to find yourself with so many peppers or greens that you can't even give them away before they rot or wilt. [Tomatoes](#) can be canned; beans can be canned, pickled or frozen. Plant some pickling cukes. Butternut and other winter squashes will last until spring in a cool, dry place.



13. Plant edible perennials. Many herbs and spices — among them garlic, rosemary, thyme and oregano — will grow back year after year, making them a great value. Plus, they are often easy to grow because deer and other critters won't eat them. Several of these also do great in pots outside the kitchen door, so you don't even need a garden.

14. Hold a seed swap. Unless you have a truly large garden, it is rare to use up a full packet of seeds. And it's always best to plant seeds the same year you purchased them, rather than storing them for future seasons. The solution: Connect with neighbors or friends who garden, and coordinate your [seed-buying](#) — with the goal of sharing packets and cutting costs.

Car Costs

Fact: A gallon of gas in the U.S. averaged just over \$3 in May 2021. One year later, it had increased to over \$4.50.

15. Brake less, coast more. Think of driving this way: Everytime you brake, you waste the [gas](#) you just used to get to your current speed. The more you can coast or avoid the surging and slowing of crowded traffic, the higher your [gas](#) mileage will be. Get in the habit of accelerating gently, coasting toward red lights and stop signs, and trying to use the brake a little less. A secondary benefit: You'll be driving more safely, which could save insurance dollars and perhaps [collision](#) repairs.

16. Choose a different tire. New tires can actually lower gas mileage because more rubber literally meets the road. If getting better gas mileage is important to you, consider shopping for what the industry calls low rolling resistance tires, which are manufactured to lessen the friction of the tire against the road; some estimates suggest they can improve fuel economy by 4 to 11 percent. Be sure to check their safety ratings for snow and [rain](#), but their reputations are generally good.

17. Sell your car privately. Due to current demand for used cars — especially older, high mileage vehicles — a private sale is likely to fetch more for your car than a dealer might pay in a trade-in deal. If you are buying a new car, negotiate that price independent of the trade-in; only after the deal is done should you let them bid on your old car. That way you'll know what the dealer is really offering.

18. Yes, really, consider an EV. Most major carmakers offer electric vehicles now, meaning prices are coming down while gas prices are going up. Increasingly, buying an [electric vehicle](#) is likely to make economic sense. Currently, if you drive 12,000 miles a year, you can probably expect to break even in about two to three years, versus a similar gas model. Public charging stations charge about twice what it costs to charge at home, so you'll save more if you drive mostly within the car's charge range. Apps are available to tell you where to find free public charging stations.

19. Check gas prices by phone. Several [phone apps](#) are available to give you the current cost of gas in the area where you're driving. For example, search "gas" on the Waze app, type "Geico gas" into your browser for the same result, or check the GasBuddy app.

20. Ignore that oil-change sticker. Most oil-change shops slap a sticker on your windshield summoning you back in 3,000 miles. Check your owner's manual. Many newer cars use a synthetic oil that needs changing far less frequently than older cars.

21. Skip oil additives, unless ... The oil in your engine already contains additives designed to prolong the engine's life. So if your car is running well, aftermarket additives won't make it last longer. An older car with high mileage may be the exception: Ask your mechanic whether additives could squeeze more miles out of the car.



How I saved by selling my car

A dealer offered me \$100 in trade for my 2008 Subaru Outback. Without spending a penny, I sold it myself for \$2,200. I washed, vacuumed and cleaned the car's interior and washed the inside of the windows. I located the title and put it in the glove box along with all service receipts. I researched the trade-in and private sale value of the

vehicle. I disclosed the leak in the power steering reservoir. It gave buyers confidence in my honesty.

—David Schiff, writer

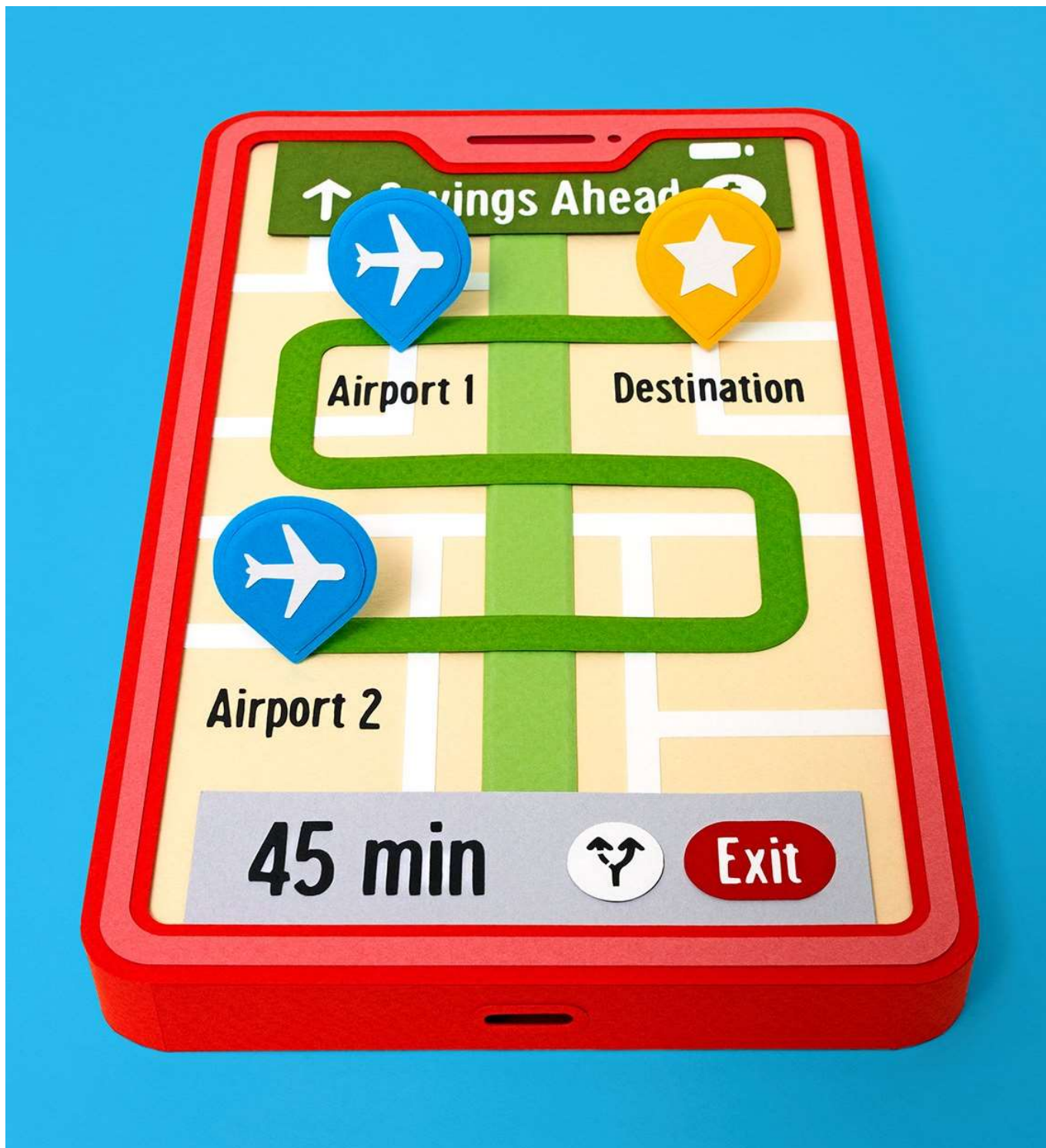
Travel

Fact: *Airline ticket prices jumped 18.6 percent just in the month of April, according to the consumer price index.*

22. Rule No. 1: Go off-season. Long walks on a deserted beach. Great restaurants without a reservation. No traffic jams. Off-season travel is not only cheaper, but it can be more relaxing than fighting in-season crowds. For Example, a two-bedroom oceanfront condo on the Outer Banks of North Carolina is \$200 per night in April, but the cost shoots up to \$300 per night in June.

23. Have your weekends on Wednesdays and Thursdays. Most resorts and inns offer lower rates on weekdays than weekends, so you can save more by going midweek. Some resorts offer better prices on Sunday-through-Thursday packages.

24. Choose no-car-needed vacations. Car-rental companies depleted their fleets during the [COVID-19 pandemic](#), and now they are struggling to replenish due to a shortage of semiconductor chips. As a result, rental fees have soared beyond the inflation rate. Fly into cities that have good public transportation, such as San Francisco, New York, Chicago or Boston. If you are looking for a more secluded getaway, go to a mostly car-free island such as Mackinac Island, Michigan, or Catalina Island, California.



25. Save on airfare and hotels. Check out fares to airports that are an hour or two from the ones closest to your destination. If you can save, say, \$100 per person and will be renting a car anyway, it might be worth the extra time and gas. Book hotels last minute, if you can. For example, if you're planning a [road trip](#) and you're flexible about where to stay, you'll save an average of 13 percent by booking two weeks in advance rather than four months out, a NerdWallet study reveals.

26. Don't pay resort fees. About 40 percent of luxury hotels now charge these fees for facilities like pools or concierge services, which average about \$25 per night. Look for lodging without the extra charge at ResortFeeChecker.com. Another tactic to avoid these fees: Book with hotel loyalty points. HiltonHonors and World of Hyatt are among the loyalty programs that often waive resort fees.



How I saved on vacation

"When my wife and I decided to go to Cabo San Lucas earlier this year, I researched different deals I saw online—some all-inclusive, some not; some with airfare included, some not. Of all the options I found, by far the best was to fly Southwest Airlines direct from Colorado, where I live, and book lodging through Costco Travel. That was \$800 cheaper than the next-best deal, plus it came with a \$353 Costco gift card. After we got back, I used the card toward an Apple Watch, which cost me \$37 out-of-pocket. Now my watch reminds me of my wonderful vacation."

—Allan Roth, financial planner

Entertainment

***Fact:** A leading movie theater chain announced surge pricing of an extra \$1 to \$1.50 for tickets to its spring blockbuster.*

27. Party early. You could save around 35 percent on food and 20 percent on drinks by dining during happy hour rather than peak dinner hours or later. Check your neighborhood establishments to find out when they host happy hour, or use a site like Happable.com to get details on happy hour deals at local chain restaurants.

28. Take advantage of credit card discounts. In addition to cash back on dining purchases, many credit card issuers offer special deals to cardholders. Check the Entertainment Perks Section of your card's website to find offers for concert tickets, restaurants and sporting events.

29. Monitor discount ticket apps and websites. Several Digital businesses offer theater, concert, comedy club and other cultural event tickets at big discounts, and are worth monitoring. They include TodayTix, Goldstar and Groupon. The latter also has discounts for activities like bowling and escape rooms, as well as restaurant deals.



Make it yourself

Here are six household items typically bought at the store that you can make yourself for a fraction of the price.

30. Window cleaner. Put 2 cups water, half a cup distilled vinegar and 10 drops of any essential oil (lemon smells nice) in a spray bottle. Shake before using.

31. Oven cleaner. Mix 2 cups baking soda and . cup water to create a spreadable paste. Scrape off the sides and bottom of your oven with a wooden spatula, then spread the paste. Leave overnight, then clean with a sponge.

32. Garden fertilizer. If you are replacing the water in a fish tank, spread the old water on your garden. Or fill a 5-gallon bucket with weeds, cover with water — and a lid — and leave for a few weeks. Use the water on your plants.

33. Campfire starters. Stuff wads of dryer lint into paper egg cartons. Break up leftover candle ends; melt over low heat. Pour the wax over the lint and let cool. Then cut the carton compartments apart. To start your fire, just set one piece under kindling and light with a match.

34. Mouthwash. Put six sage leaves in a bottle. Dissolve 1 teaspoon Himalayan salt or Celtic sea salt in 5 ounces of boiling water and pour over the leaves. Use daily after brushing teeth.

35. Bath oil. Add a few drops of your favorite perfume or cologne to 1/4 cup baby oil, shake it up in a small jar and add it to your bath.

Energy Costs

Fact: Energy costs rose 30.3 percent between April 2021 and April 2022, according to the consumer price index.

36. Install motion detectors. These sensors can be connected to lights, fans or any other electrical device. They'll save energy dollars by automatically turning on the electrical device when you enter a room or area of your property, and then they'll turn the device off when you leave. They can also make your home more secure by turning on exterior lights if there is an intruder.

37. Match pans to burners. For energy-efficient stovetop cooking, be sure to use the burner that most closely matches the diameter of the pot or pan you are using. It's a simple way to save around \$36 a year if you use an electric range, or \$18 annually for a gas stove.

38. Keep your stovetop shiny. When the metal pans that surround burners on older stovetops become blackened from charred spillover, they absorb heat. When they are clean and shiny, they reflect heat and require less energy to cook food.

39. Bake in the toaster oven. If the dish you are making will fit in your toaster oven, cook it in there. It could slash the energy cost of cooking that dish by more than half over a full-size electric oven. You'll save time, too, because a toaster oven preheats much faster than a full-size oven.

40. Install a tankless water heater. The next time your water heater quits, replace it with a tankless heater that costs about the same but is likely to last more than 20 years, as opposed to the 10- to 15-year life expectancy of a tank heater. Plus, tankless models are 24 to 34 percent more energy efficient. Tankless heaters can't meet the demand of large households, but they're perfect for empty nesters.

41. Banish power vampires. The modern home has lots of devices that suck electricity even when turned off, costing an average of \$100 per year, according to the Department of Energy. Chargers for phones, tablets and other cordless devices drink juice even when they are not charging anything — so unplug them. Likewise, turn off or unplug televisions, computers, cable boxes and game consoles — anything with a little indicator light.



42. Cover your windows. Homes lose about 30 percent of their heating energy through windows in the winter, and 76 percent of sunlight that falls on double-pane windows become heat in the summer. Consider blackout curtains.

43. Upgrade to LED lighting. You can cut the amount of energy used by your light bulbs by up to 90 percent by [switching to light-emitting diodes \(LEDs\) from traditional incandescent bulbs](#). LEDs also last 25 times longer, meaning you won't spend as much on new bulbs over time.

44. Get all rebates and tax credits. States and some municipalities offer incentives for everything from installing solar panels to buying an electric car or upgrading your home appliances. Check your eligibility at dsireusa.org.

45. Get help paying for improvements. The Low Income Home Energy Assistance Program may provide funding to help you pay for weatherization and energy-related home repairs. Find out if you qualify by visiting your state's LIHEAP website or calling 866-674-6327 toll-free.



How I saved with promo codes

"If you buy online, always try entering a promo code at checkout. Companies offer these to new customers (WELCOME10 or WELCOME20) or to reward returning customers (SAVE10, SAVE20 or THANKS). I recently bought outdoor furniture covers and got 20 percent off by using WELCOME20. You can get promo codes by signing up for marketing emails, using a search engine to look up common codes or looking up social media influencers who share promo codes."

—Sara Schwartz, senior editor, AARP Members Only Access

Phones

***Fact:** Average Americans will spend the equivalent of 44 days on their phones in 2022, according to a survey by Reviews.org.*

46. Ditch the unlimited data. If you spend a lot of time at [home](#) or in other places that have free Wi-Fi (find hot spots using the Wi-Fi Finder app), you may not need to pay for a pricey unlimited data plan.

47. Buy a smaller phone. If you're not watching many videos or using your phone for work, you may not need a 6-inch-plus screen. You'll save by going with a [smaller](#) device. The 6.1-inch iPhone 13 starts at \$799, while the 5.4-inch iPhone 13 mini costs \$100 less.

48. Switch to auto pay. Some providers, including Verizon and AT&T, give users discounts for setting up automatic payments. Bonus: You'll never get hit with a late fee again.

49. Join forces. They're called family plans, but you need not be family to share a nicely discounted multiuser plan. The issue: Only one person "owns" the account. So set up recurring payments to the person responsible for the bill to ensure everyone's paying their share.

50. Get a prepaid plan. These plans are cheaper than the standard "pay-after-the-month's-charges-get-tallied" plan, and they almost never require a contract. But they tend to have fewer perks. Verizon Wireless' postpaid plan, for example, includes free six-month subscriptions to Apple Music and Disney+ for \$10 more than its prepaid plan. Also, some prepaid plans will slow data speed more often than postpaid ones.

51. Pass on phone insurance. Between the substantial monthly fees, often-large deductibles and hidden clauses (for example, what type of phone they get to replace your device with), most experts say these are not a great value.



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Online Shopping

Fact: Global online sales were expected to reach \$5.5 trillion in 2022, according to market research company eMarketer.

52. Automate your comparison shopping. Browser tools like PriceBlink, InvisibleHand and Ibotta will automatically scour the web to make sure you're getting the best price on whatever you're buying. Before you check out, you can also use the apps to help you find coupon codes to lower your price further.

53. Wait for the holidays for big purchases. Retailers (both online and brick-and-mortar) wait for three-day weekends, like Memorial Day or Labor Day, to offer their best deals on big-ticket items like appliances, mattresses and furniture.

54. Get Prime Day deals. It's Amazon Prime's biggest sale of the year, usually held over the summer. Not a member? Signup for a free trial to take advantage of the savings and then cancel it once Prime Day has passed. If you're not sure whether a price is truly a deal, use the CamelCamelCamel app, which will show you an item's price history on the site.

55. Get outlet deals. You no longer have to schlep to an outlet mall to get deals at factory stores. Instead, you can get outlet deals online from retailers like [J.](#)

[Crew](#), [Chico's](#) and [Zales](#). Simply do an online search for your favorite store and the word "outlet" to see if it has online shopping.

56. Delete your saved credit card information. Online retailers want it to be as easy as possible for you to check out, but adding a few steps to the process may make you less likely to give in to impulse purchases.

Help from AARP

57. Restaurants. AARP members can get 15 percent off at Denny's, 10 percent off at Moe's Southwest Grill, McCormick & Schmick's, and Corner Bakery.

58. Walgreens. When you link your AARP membership and myWalgreens account, you'll earn 10 percent Walgreens Cash rewards on Walgreens-branded health and wellness products.

59. Car rentals. Up to 30 percent off and free upgrades, when available, at Avis and Budget.

60. Prescription savings. Save At CVS and some other pharmacies through AARP Prescription Discounts provided by OptumRx.

61. AT&T. Members save up to \$10 per line per month on a qualifying unlimited plan, plus up to \$45 in waived costs and fees.

62. Exxon Mobil. Link your Exxon Mobil Rewards+ account to your AARP membership and earn extra points on fuel and store items.

63. Hotels. 5 to 15 percent off stays at Best Western, Hilton, Wyndham and IHG Hotels & Resorts.

64. Naked Wines. A \$110 voucher on your first wine delivery order of \$139.99 or more, plus additional wine credits when you become a Naked Wines Angel.

65. The UPS Store. 5 percent off domestic and international UPS shipping services, and 15 percent or more off other services.

TV watching

Fact: The median American household has three subscriptions to streaming services and pays \$20 to \$29.99 per month for them, says a report from Nielsen.

66. Rotate your premium subscriptions. Pick one streaming service, say HBO or Disney+, and subscribe only to that for a few months. Binge your favorite shows, then

cancel the subscription and subscribe to another one for the next three months. The services will have new episodes by the time you return.

67. Watch for freebies. Some streaming services have deals with other service providers or retailers that include free membership. Purchasing an Apple device, for example, typically gets you three months of Apple TV+ for free. Some T-Mobile plans come with a free Netflix subscription, and some AT&T users get a free HBO Max subscription.

68. Bundle. Take the quiz at MyBundle.TV to discover the best options for television platforms that include the channels and features you want, as well as options to get the best value with most of those channels. In addition to those platforms, the site analyzes eight or more live, ad-supported TV services that range in price from \$5 to \$105 per month.

69. Stop paying for subscriptions you forgot you had. The free app Truebill gathers information on all of your subscriptions and presents them to you. That makes it easy to see what you're already paying for. Decide you are done with a subscription? Truebill will cancel it on your behalf.

70. Share streaming services. Check your services' terms of use and ask your grown kids to do the same. Most allow sharing with a limited number of "household members" or "family members," but they usually don't define the terms. By coordinating with your family, you can slash what you are paying.

71. Watch sports on the cheap. You can get all the sports you seek from streaming services, but you have to do your homework to find the ones that carry the sports and teams you want to follow. To start, do a web search of your sports team's name with the word "streaming." The caveat is if you follow lots of different sports, you may be better off with cable.



72. Get TV the old-fashioned way. You don't need an expensive cable or streaming package to get live television. Just install a \$30 television antenna; it will get you access to television channels like ABC, NBC, CBS and Fox.

Make it last

How to extend the life of household items that too frequently get tossed or replaced before their time.

73. Bread. Double bag it and toss in the freezer. Then take out a slice or two and put it in the toaster on the lightest setting to defrost.

74. Clothing. Take the care instructions printed on the label seriously regarding things like temperature for the wash water and how to dry. Materials improperly cared for will shrink, fade or wear down over time. Check the label before you buy. Don't spend the money if you can't easily care for it.

75. Coffee maker. Once every three months or so, run a cycle with no coffee grounds, using a full pot of equal parts distilled vinegar and water. This will remove built-up residue and mineral deposits. When complete, run two to three more water-only cycles to remove any vinegar taste.

76. Garbage disposal. Run it with a load of ice cubes a few times a year to help keep it clean.

77. Toaster. Things go wrong with your toaster when crumbs accumulate. Most toasters have a “crumb door” or treat the bottom that can be emptied with ease. Avoid the temptation to shake the toaster upside down; doing so can lodge crumbs into crevices and cause damage.

78. Electric fans. One key secret to longevity is to always run your fan in a level position. The motor strains when it is on a tilt.

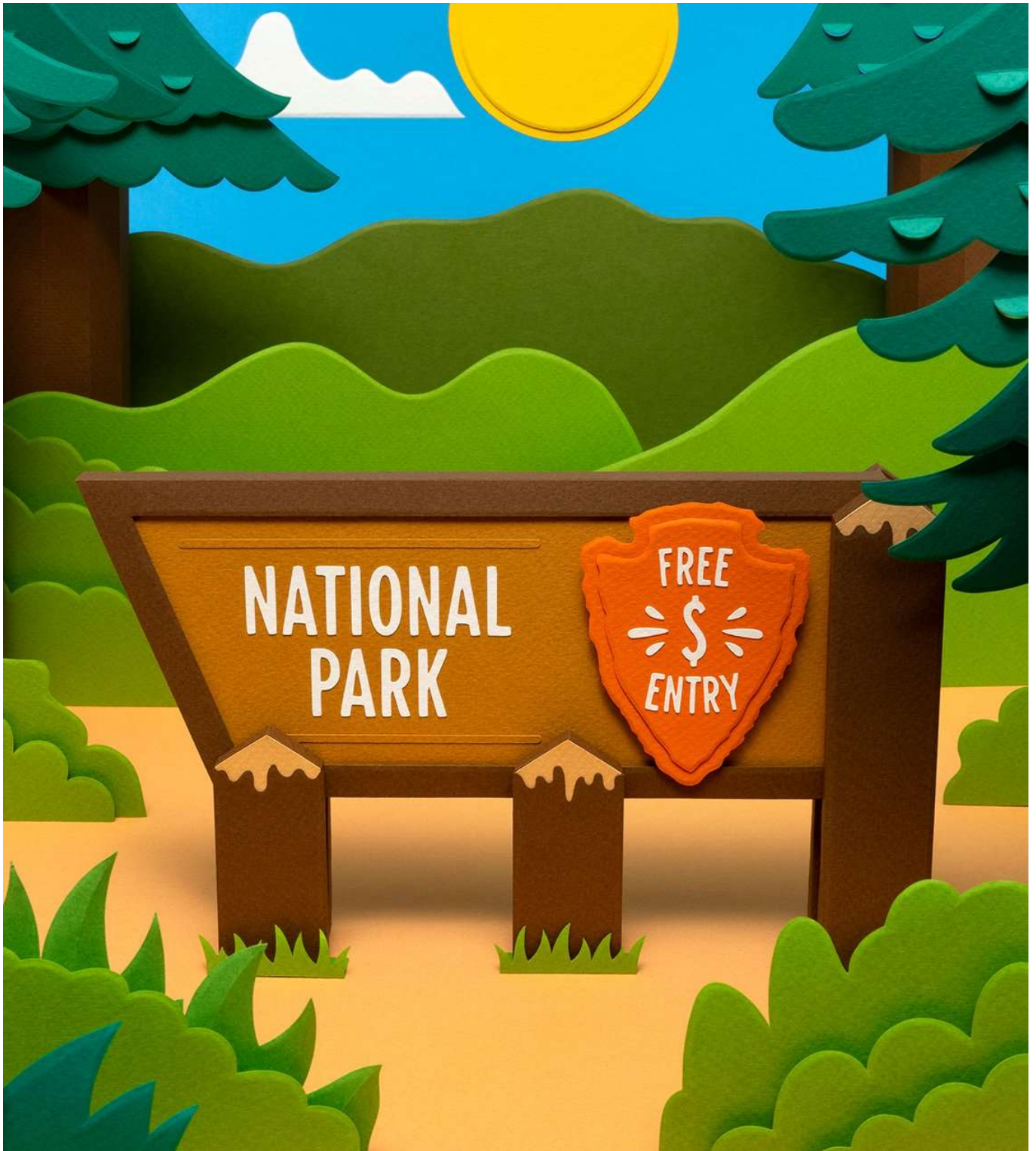
79. Lawn mowers. Use gas with less than 10 percent ethanol. Cheaper blends corrode the engine over time.

80. Vacuum cleaners. Often, the demise of a vacuum is linked to an abused power cord. So treat it with care: Don't yank it out of the wall when done, or jerk it around table legs. And keep it from knotting.

Get it free

Products or services you can get without cost ... if you know how to make the arrangements.

81. Haircuts. Sign up to be a hair model at SalonApprentice.com, where aspiring stylists find people on whom they can practice their craft.



82. National park admission. On a handful of days each year, [national parks](#) that typically charge an entrance fee allow free admission to all visitors. Upcoming days include the anniversary of the Great American Outdoors Act (Aug. 4), National Public Lands Day (Sept. 24) and Veterans Day (Nov. 11).

83. Museum admission. Many museums have designated days when they offer free admission. Call them or check their websites to find out your options. The Denver Museum of Nature & Science, for example, offers a dozen such free days or nights, while the [Museum of Modern Art in New York](#) offers free admission to New York City residents on the first Friday evening of every month.

84. City tours. Check out Free Tours by Foot to find tours you can take in more than 50 cities across the globe. The site offers pay-what-you-wish guided tours, as well as links to self-guided tours.

85. Travel housing. Sign up at HouseCarers.com (\$50 annual fee) or MindMyHouse.com (\$20 annual fee), and stay rent free in homes all over the globe. The arrangement may also include pet care or light housework.

86. Books. Download the Libby app to get thousands of e-books and audiobooks from your public library. More than 90 percent of libraries work with the app. You can read works within the app or send them to your Kindle.

87. Classes. Every state has a system for older residents to take college classes, if space allows. New Hampshire, for example, allows its residents 65 or older to take two classes each academic year at the University of New Hampshire.

88. AARP. Find free close-to-home events and experiences at aarp.org/local.



Get it Used

Fact: Buying used almost always guarantees big savings. Here are some of the best approaches, based on what you are looking for.

89. Bulky items. People often turn to Facebook Marketplace or Craigslist to sell larger items like furniture, exercise gear or play sets they're no longer using.

90. Clothing. Online thrift shops have become a great way to find pre-owned luxury clothes and accessories. For example, ThredUp was recently selling a \$375 Tory Burch dress for \$44 and a \$395 Rebecca Minkoff bag for \$78. Other sites to check: Poshmark, The RealReal and Tradesy.

91. Technology. Manufacturers like Apple and Samsung sell refurbished products through their websites. Refurbished tech products go through a manufacturer's inspection and most receive a new battery. They also include a one-year warranty.

92. Hand tools. Old hand tools are not only cheaper than new ones, but they're also often better. Find them at flea markets, yard sales and especially estate sales.

93. Office furniture. Many businesses downsized as working from home became commonplace. That means a glut of used office furniture. For instance, CortFurnitureOutlet.com recently listed an Aeron executive chair that was \$1,439.99 new for \$519.99.

94. Baby gear. Babies grow out of many items after only a few months. Sites like GoodBuyGear.com specialize in baby stuff; you can buy gear from local parents at WeePea.com.

95. Gift cards. You can buy other people's unwanted gift cards at a discount through sites like Raise, Gift Card Bin, Gift Card Granny and many more.

96. Fitness equipment. Check Craigslist and garage sales. Or try an online search for "used exercise equipment near me."

Save while saving

97. Ask for lower fees on your credit card. Consumers who asked last year for a waiver or reduction on their annual fees had a 9-in-10 chance of success, according to a LendingTree study.

98. Keep your cash working. Consider moving your bill-paying money from a no-interest checking account into one that pays interest. Put the rest of your cash into a money market account.

99. Call to waive late fees. Did you get nailed with a late fee because you paid your mortgage or credit card bill a few days late? Get on the horn. Unless you are chronically late, they'll almost surely waive the fee if you ask.

Beth Braverman is a personal finance writer who's written for Money and CNBC.com. David Schiff is a writer and editor who's worked for Consumer Reports and Reader's Digest.

Professionals interviewed for this story include: Julie Ramhold, consumer analyst with Deal News; Kimberly Palmer, spokesperson for personal finance website NerdWallet; Marilyn Anderson, author of How to Live Like a Millionaire When You're a Million Short; Matt Schulz, chief credit analyst at Lending Tree; Andrea Woroch, consumer and money-saving expert; Bruce Littlefield, author of Garage Sale America; Benjamin Khordipour, New York jewelry retailer at Estate Diamond Jewelry; Kristin McGrath, shopping expert and senior editor of RetailMeNot, a coupons and deals company; Barry Gross, founder and president of BillCutterz; Caitlin Donovan, senior director of public relations for the Patient Advocate Foundation; Jerusha Klemperer, director of the sustainable food organization FoodPrint; Michael Jackson, field consultant with dry-cleaning service CD One Price Cleaners; Brian Shim, of DisableMyCable.com; Jeanette Pavini, author of The Joy of Saving; Randy Greencorn, of ResortFeeChecker.com; Jason Cohen, founder of MyBundle.TV; Nicole Ellis, certified professional dog trainer and pet lifestyle expert with Rover.com; Michael Sheafe, owner of Toaster Central; Emma Glubiak, senior social media editor at The Spruce; Nicole Papantoniou, director, Kitchen Appliances and Culinary Innovation Lab at the Good Housekeeping Institute; Elizabeth Chamberlain, director of sustainability at iFixit; Danny Lipford, host of Today's Homeowner

Editor's Note: *An earlier version of this article misidentified the products that can earn 10 percent Walgreens Cash rewards for AARP members. The Walgreens Cash rewards are earned on Walgreens-branded health and wellness products.*