

## A Short List of Little Ways to Save Money by Paying Less

1. Loyalty discounts – contact your utilities, COX, whatever and see a) if you can change your service to reduce your bill.
  - a. Example: I changed my phone bill from 15 gig of data to 5 gig and saved money.
  - b. Same with my cable co.
  - c. Loyalty discount – ask if they have that. It’s a once per year thing so you’d want to put in your calendar to call them again next year and ask again.
2. AXCESS – sometimes the local AXCESS program can give you 2 dinners for the price of 1 or perhaps a 50% discount on the second meal. Check it out.
3. Silver Sneaker – if you’re a Senior and work out at a club enquire into the Silver Sneakers program, can make your club “free.”
4. LivingSocial – for discount coupons with local businesses and for other cities. [https://www.livingsocial.com/cities/528-santa\\_barbara](https://www.livingsocial.com/cities/528-santa_barbara).<sup>1</sup>
5. Increase the income distribution from your investment and savings accounts. Talk with us.

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