

Get Better Friends since your friends and culture and zip code have more to do with your financial success than education and intelligence and hard work says a recent study.

Easy Start to Save is pick just 1 thing you overspend on and change that habit + cancel phone and bank charges on things you haven't used in 6 months + stock up on staples when on sale but NOT on things you don't use.

Credit Cards from a store like Sears, Walmart may hurt your credit score by far more points than bank credit cards. So, call your bank and ask them to increase your limit as your store limit is 500-1000!

Nuts any kind 1 ounce per day seems to extend your life by 20% and reduce or prevent many diseases say a 100,000 person study by Harvard and other prestigious schools over decades!

Your ID data account and social security numbers and private info. CAN'T be erased without physically breaking up digital memories in your PHONE, I-PAD, FLASH DRIVES!

PREVENT Credit Card Tricks: From Bankrate.com= late charges if you miss say 1pm on the due date; receiving a much lower limit than U applied 4; cash-advances have higher % and are paid off AFTER the purchases; forgiving a late charge may increase your % thereafter; 2% minimum monthly payment can mean NEVER paying off the debt; charging to the card its annual fees leaving little true credit for you to use; charging hi % if you transfer amounts or after a short intro period or charge outside the USA; \$35 late pay fees. **SOLUTIONS=** know & KEEP and follow the rules u received when you opened; use the card's own envelope + write the amount paid in the box on the billing coupon & write CR card # on your check + MAIL 7+ days before due; ask to change the date due for more convenient 4 you; **1) PAY EXTRA FIRST ON THE DEBT WHICH CHARGES U THE MOST FOR EACH DOLLAR BORROWED;** **2) use automatic payment from your bank of amount greater than likely to owe;** **3) use Cr cards from credit unions, local community bank as usually not such tricks.**

Useless Insurance is on your phone AFTER the end of your contract on your phone because if you need the insurance you'll have to commit to another 2 year term. Cancel it & save.

Tint Your Driver's Window Well to prevent skin cancers from ultra-violet IF laws allow.

Easy Extra Space can be had by installing: extra closet rod hanging from existing closet rod from Wall Mart; "lazy-susan" into kitchen cabinets; cooking-pan-lid holders; putting totes full of off-season clothes into your attic.

Save 4 Extra Pizza by ordering your checks from www.checkworks.com.

Get Better Advice & Help From & For Elderly Parents by: 1) asking about risks of each action you want to take rather than evaluating 2 or more actions; 2) consolidating their IRAs and accounts and banks into fewer ones, sell their "dog" stock, maybe just buy broad categories. All this is to prevent older minds dealing with too many moving parts - like you'll someday hopefully be.

Air Travel Tips: SCHEDULE a transfer to a 2nd plane ONLY IF it will NOT COME from a weather area which might cause cancellation of the 2nd leg of your trip; BUY LARGEST BAG which can be carry-on which can expand to larger than carry-on size. PACK to not wrinkle by: saving/buying dry-cleaner plastic bags inside and outside of each shirt/coat & take loose weave wools/cottons/felts; PACK duck tape 4 tears/cuts. PACK socks and medicine in shoes. PACK radio alarm as motel's often don't work. PACK underwear 4 1 day use + shirts 4 2 days + pants/shoes 4 3 days use each. **DO Back Pack** 4 inevitable flight cancellation: medicines/medicine gear/aspirin/safety pins + tooth brush + shaving gear + underwear set + credit card phones & account numbers.

DON'T LOSE YOUR ID applying for Obama-care by giving any more info than you must and keep an exact copy of everything you give them. Uncle Sam has no liability if they lose your personal data. Target does if they lose it BUT Target's defense and other privates will probably be how do you know we lost it rather than Uncle Sam? Can you beat that?

Shirts starched at your cleaner wear out faster than non-starch. Who'd know that?

TrueCar.com supposedly tells you what others in your area are paying for the car you want to buy. Take that to the dealer and they claim to save you from haggling and thousands.

SanDiegoPrepared.com has a free app to allow each family to circulate emergency plans like where to meet in case of disaster, etc.

MyBenefits511.com supposedly has a plan to increase social security payments, they say.

Save on Credit Charges by paying them by reducing your withheld taxes so that you pay them rather than having a large IRS refund check next year.

Home Safe Is Dangerous as in the event of a robbery you'll be too nervous to open it and could get killed. Tops of safes sometimes can be sawn off with a "sawzall"! Freezers are good fire safes and bottoms of ice trays can hide valuables.

Renter's Insurance cheaply reimburses you for fire/theft/water-loss of your property (jewelry, photos, paintings) , dog bites, even motel-meals-related costs 'til place fixed!