



Money saving tips for Canadians

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Saving money doesn't mean that you have to penny-pinch and live cheaply, or miss out on life's experiences. Below, I'll share over a hundred tips and tricks that you can start saving money and living your best life.

1. Negotiate when re-signing a lease: If you have a good relationship with your landlord, try to ask for a discount the next time your lease is up for renewal. This is one of the easiest and most straightforward ways to save money.

7. Sublet your place: Going away for more than a week? Consider subletting your place while you're gone to cover some of your costs. Not only is this one of the easiest ways to save money, but it can also help you earn money as well.

8. Negotiate better mortgage rates: Look beyond big bank mortgage rates, which are usually high. Contact multiple mortgage brokers and get the best prices. They have access to hundreds of lenders, much more than your average banker. They also work on commission, so they are motivated to get you the best deal.

11. Home renovations – Be wary of home renovations; they can end up costing way more than budgeted. Renovations usually don't increase the value of your house by what you paid for it, so it's not a great investment most of the time.

14. Negotiate insurance: If you live in a privatized insurance province, negotiating a better insurance rate is one of the best ways to save money on your car ownership costs. There's a big difference in car insurance prices with each company and savings could be significant.

15. Become a One-Vehicle Family: If you have two vehicles in your household, switching to one can be a fantastic way to save money. You can alternate on a daily or weekly basis on who takes the car to work. The other person can use public transport or carpool on their off day.



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