I've read a ton of articles about easy ways to save money by taking your lunch, instead of buying it, drinking coffee at home, instead of going to Starbucks, etc. But if you're in the "poor" mindset, these are hard habits to break, because they may seem like the only perks you can afford. So, let's start with ways to save money, without changing anything about the way you spend money, except timing.

This article is for those in financial chaos and who feel overwhelmed by the entire process of managing money, right down to paying bills. But, if you can see the money you'll save, will that change your mind? Let's find out.

Here are 5 ways to save money, without cutting any "frivolities" or increasing your income.

1. **PAY YOUR BILLS ON TIME**

   I'm very close to someone who religiously paid her rent late, and was hit with a $30 late fee each month for at least a year. That's $360 per year she spent, just for the privilege of paying her rent late.

   Credit card companies will not only charge you late fees, but can skyrocket your interest rate! This means you're spending even more money for that smart purchase you made "on sale."

   Also, each time you're late, you run the risk of them reporting to the credit rating agencies. This can lower your credit score, making it harder to get credit for a car, home or other large purchase, or being able to rent an apartment, turn on the electricity, or even get cell phone service. If you can still get the credit you need, it will cost you way more, because you'll pay more interest.

   ## TIP
   Your smart phone calendar can be set to alert you when your bills are due…for free! If you are among the two people left in the world without a smart phone, get a calendar and write it down! I got mine for a buck last year. If you need some incentive, decide on a financial goal you'd really like to hit (an outfit you'd like to buy, a concert you'd like to attend, a trip you'd like to take). This will help you stay on track, paying your bills on time.

2. DON'T OVERSPEND ON YOUR CREDIT OR DEBIT CARD

This will result in overdraft fees or return item fees. These fees can be pretty hefty (typically $35 each) – and they're easily avoidable!

3. BRING YOUR OWN BAGS TO THE GROCERY STORE

Believe me, I understand that this is a pain in the #$#, but it will save you money. It might not seem like much, but every little bit helps, and all you have to do is keep the bags from previous trips and take them when you shop. I shop 4 times a month, using an average of 10 bags each time, at 10 cents a-piece. That means I'll save $46 per year. Again, I know it's not a lot, but who couldn't use an extra $46 bucks in their pocket? If you keep telling yourself "I can't afford it," then make sure you're doing everything in your power to change that! This is well within your power! TAKE IT!

4. KNOW YOUR MINIMUM ACCOUNT BALANCES

Some banks charge you to have an account, unless you maintain a minimum balance. If this is your situation, keep good records, and you will avoid the fees! Or, find a new bank that won't charge fees, regardless of your account balance!

5. DON'T USE FOREIGN ATMS!

I got sick of paying $4 a pop to get my own money out of a machine, just because it was convenient! And that was just the ATM fee! Then, I got charged another $3 by my own bank! Plan ahead! I go to the bank once every two weeks and get all of the cash I'll need, until my next paycheck, (this also helps me not overspend) and then keep it in separate envelopes at home. No longer do I need those pesky ATMs that do nothing but suck my money.
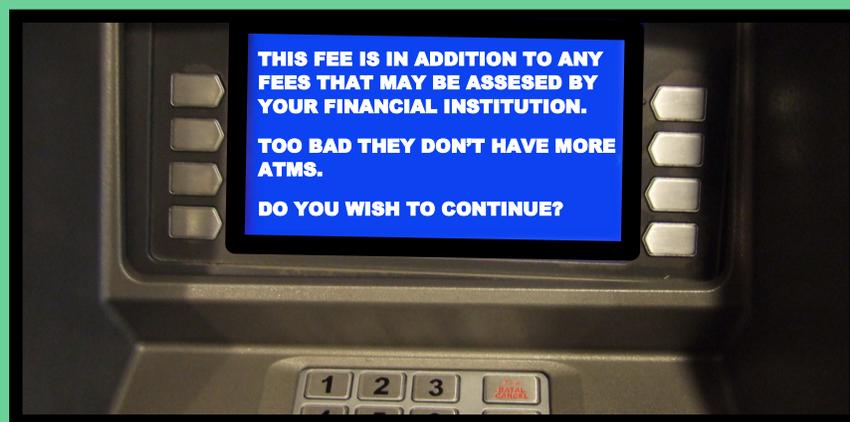
There are a gazillion ways to save money, these are just a few that I've found useful. Get creative, because no matter how small, it all adds up!

BONUS

Throw out expired food. I can't tell you how many times I've heard people say that they don't want to waste it, even though it's expired. First, the money spent on that food is gone and it's not coming back, regardless of whether the food's eaten or not. Second, if you get sick from expired food, you could rack-up expenses on medical bills or healing remedies, rather than just buying another package of chicken! The better thing to do; throw out the expired food and think on how you avoid letting it expire next time – maybe you bought too much, vow to eat it before it goes bad, eat at home instead of eating out.