

These Brilliant Everyday Saving Tips Could Change Your Life—and Your Bank Account

This week, I got a phone call from Jonathan, my fighter pilot son, sharing his latest bargain. He may have gotten his flying abilities from the world's greatest fighter pilot, but he learned how to save from another family member, who will remain nameless. He talked about how he scored a new bedding set at by layering the savings. As he shared, his excitement gained momentum.

"Yeah, so the regular price for the bed set was \$245, it was on clearance for \$109, then the clearance was marked down another 50 percent for one day only, so it was \$55. Then I used my 20-percent off coupon (found at Retail Me Not) and saved \$21 more." He came up for air with the *coup de grace*.

"I only paid \$34 for a bedding set valued at \$245."

He is my favorite son.*

After I complimented his money-saving prowess, I excitedly told him about my recent discovery from our local County of Los Angeles Public Library in Quartz Hills. I found out that instead of paying \$ for Audible, (which is a good deal if you listen to a lot of audible books) you can get them for free at the library online. It was so easy. You just download the Overdrive app free, register your library card and voila! I've already downloaded *Dr. Who*, *The Underwater Menace* and Jodi Picoult's *Small Great Things*. Since it's a digital download, I can listen to it on my phone in the car or on a plane—all free. When I'm done, it's automatically returned on the system.

Truth be told, I taught my kids from an early age how to save

money. It's in their DNA and it's served them well as Millennials in the cold, sometimes cruel world of adulting. The good news is that these skills can be learned, even if you weren't taught from the womb how to get the best bargain.

For example, my daughter's friend, Kristen, went to Downtown Disney with my daughter and I recently, and we educated her at the Rainforest Cafe in a major way.

The first perk we received was when we called ahead to make a reservation (at 4:00 p.m.) and were told there were no reservations left until 9:00 p.m. To which I replied, "But I'm a Landry's Select Club member." I heard a quick intake of breath on the other side of the phone.

"Oh well, that's different. Just come to the front of the line when you get here, and there'll be a 15-minute wait max for you."

Sweet dreams are made of this.

We were happily seated upstairs at a table overlooking the two-story Atlas fountain, right in front of our own personal monkey. While we perused our menus, I explained how the Landry Select Club works.

"You only pay \$25 to get the card, and you earn a \$25 credit for every \$250 you spend at hundreds of participating restaurants, casinos and hotels across the county. It's not a credit card; it's just like a membership card. Restaurants like Bubba Gump, the Chart House, Saltgrass & McCormick and Schmick's." I paused for a quick breath and continued,

"Plus, you get \$25 credit your birthday month. There are no renewal fees, and you always get priority seating." About that time, the manager came over and asked us how it was going (another perk of being a member.) As soon as the manager left, my daughter added,

“Also, as soon as you register your new card online, you automatically get a \$25 credit. So it pays for itself right away.”

Just then the storm began with a loud clap of thunder. The elephants at the end of the aisle started snorting loudly, and our monkey friend kind of freaked out at the weather.

It was the end of our educational session. But not the end of our passion about saving money every day!

What are some of your day-to-day savings discoveries? Let me know!

*To be clear, all of Ellie Kay’s kids are her favorites. She’s not a horrible mom who loves one child more than another. (Except when they buy her gifts for no reason; then they really are her favorite, because gift-giving is her love language, which really is a thing.)

Ellie Kay is the best-selling author of 15 books, a media veteran of 2800+ interviews and the founder of the nonprofit, *Heroes at Home 501(c)(3)*. As a speaker at more than 1000 events, she’s earned the elite *Toastmaster Designation of Accredited Speaker*, an honor she achieved in 2015 out of four million Toastmasters past and present. She is married to the world’s greatest fighter pilot, and they have seven financially smart Millennials as well as six grandchildren. To follow her blog or contact her, go to [and](#) . The Kays make their home in Los Angeles County, California.

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