

50 Ways to Save \$500 This March

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Saving hundreds of dollars in just one month might seem [next to impossible](#) for some of us. After all, you would have to cut out everything you like, eat only ramen noodles and live like a hermit, right?

Not so. There are plenty of things you can do to cut costs — some small, some big — that can add up to major savings in a matter of weeks. In fact, here are 50 ways to save \$500 or more in March.

Find the ideas that apply to your spending habits and lifestyle and start putting money back in your wallet.

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1. File Your Taxes for Free

The tax filing deadline is fast approaching. So if you haven't prepared your return yet, you may be able to file for free and avoid paying \$13 or more — sometimes much more -- for tax software. If your adjusted gross income is \$62,000 or less, you can use the [IRS Free File](#) tax preparation software.

Yes, you can download tax forms for free from [IRS.gov](#) or pick them up at your local library. But the IRS contends that taxpayers who use tax software

— rather than doing the math themselves with paper forms — are much less likely to make errors.

2. Cut the Cost of Tax Preparation

Even if you do not qualify for IRS Free File, you still can get a break on the full price for tax software or preparation services. Look for coupons for tax software at sites such as [Coupons.com](#), [Coupon Sherpa](#) and [DealNews](#).

If you do not trust yourself to prepare a return with tax software, you still may be eligible for a discount from a tax preparation service. For example, if you are getting your taxes prepared by H&R Block for the first time this year, there is [a coupon available to save \\$20](#) on its services, said Kendal Perez, a savings expert with [Coupon Sherpa](#).

3. Pay Less to Uncle Sam

You might be able to save on taxes if you put money into a retirement account. "One of the most valuable, overlooked deals is the saver's credit," said Kyle Taylor, founder and owner of [The Penny Hoarder](#).

The credit is worth \$1,000 to \$2,000 — depending on your filing status — and can increase your refund or lower the amount of tax you owe. It can be claimed on your federal tax return if you meet the following conditions:

- You made a contribution to an IRA, or 401k or similar workplace plan
- Your income in 2015 did not exceed \$30,500 if you are single, \$45,750 if you file head of household or \$61,000 if you are married filing jointly.

4. Stock Up on Discounted Frozen Food

March is National Frozen Foods Month, which is a cause for celebration for frugal-minded shoppers, said Josh Elledge, creator of coupon and money-saving site [SavingsAngel](#). "You should be able to get many products for 60 percent to 70 percent savings," he said.

Stocking up on frozen foods helps eliminate waste — and wasted money — for those fresh foods that go bad before they can be consumed, said money-saving expert [Andrea Woroch](#). In addition to sales, look for manufacturer coupons at sites such as Coupon Sherpa that will help you score more savings.

5. Make Ham Your Meat of Choice

March is the cheapest time of the year for ham, said Teri Gault, author of "[Shop Smart, Save More.](#)" Grocery store rewards cardholders typically can save 40 percent to 60 percent — \$12 to \$18 — on a bone-in ham, Gault said.

She buys the limit allowed by the store, cuts the hams into pieces and freezes them to eat throughout the year. "In fact, I just pulled out our last hunk of ham from last March and it's perfect," Gault said.

6. Get Deals on Seasonal Produce

One of the best ways to [save money at the grocery store](#) is to buy the produce that is on sale because it is in season. Depending on how much produce you typically buy, you can save \$10 or more on your regular monthly produce budget, Taylor said.

In March, kale, asparagus, broccoli, potatoes, oranges and pineapples are in season and on sale, Taylor said. Asparagus, for example, typically is marked down to 99 cents to \$2.49 per pound from \$3.99 to \$4.99 a pound — so you save \$3 to \$4 a pound, Gault said.

7. Buy Beverages at a Discount

Supermarkets tend to mark down sparkling juice and water from March through May, Gault said. Look for discounts of 50 percent or more. And some of these sales will be made even better with store and manufacturer coupons and supermarket loyalty card discounts, she said.

8. Stop Snacking

One way to save money this March while potentially cutting down on calories is to stop snacking after dinner for the entire month, said Holly Johnson of money-saving site [Club Thrifty](#).

"If you usually have a bag of chips, a dessert or some ice cream after dinner or once the kids are in bed, you could easily cut that habit and save \$10 or more within 30 days or less," she said. "Spring is the perfect time to start preparing for bikini season!"

9. Turn Down Your Water Heater

In some parts of the country, it already feels like spring. So you can turn down your water heater and save. Lowering the temperature from the default 140 degrees to 120 degrees will save you 6 percent to 10 percent on energy costs — about \$5 a month, said Shellie Deringer of [Saving With Shellie](#).

Avoid washing clothes in warm or hot water, and do not run your dishwasher during these times to save another \$5 a month or so.

And if you are headed out of town for spring break, check to see if your heater has a vacation setting to keep costs low while you are gone, Deringer said.

10. Keep the Lights Off Longer

Take advantage of daylight saving time — which starts March 13 — to save money on electricity. More hours of daylight mean you can keep the lights off longer.

According to The Energy Collective, leaving an LED light bulb on costs just 1 cent over an eight-hour period. Meanwhile, keeping old-school incandescent lights on for that long costs about 6 cents. If you leave five incandescent lights on for eight hours daily throughout March, you will end up paying more than \$9. Switch them off, let the sun light your house and save.

11. Unplug Energy Vampires

Some devices continue to suck electricity and run up your electric bill even when they are turned off. You can find out which appliances are using the most juice by using a device that measures electricity usage, such as Kill A Watt, said Christina Brown of [Northern Cheap skate](#).

She was able to check out one of these devices out from her public library so she could identify the

energy vampires in her house and unplug them when not in use. “By unplugging things you’re not using that are taking up energy, you could save \$100 a year — over \$8 a month,” she said.

12. Cut Cooling Costs

With summer approaching, spring is a good time to see if your air conditioner filter needs to be cleaned or replaced, Taylor said. This is a money-saving move because clogged filters reduce your A/C system's efficiency. You can save between 5 percent and 15 percent on cooling costs by making sure your filter is clean, according to the U.S. Department of Energy.

13. Hang Your Laundry to Dry

If you live in an area where it actually feels like spring, consider ditching the dryer and “air dry” clothes instead. “Depending on the size of your family, hanging your laundry can help you save \$80 to \$250 a year,” Taylor said.

14. Decorate Easter Eggs at a Discount

Skip the pricey Easter egg decorating kits and save \$10 by using what you already have, Taylor said. “Bowls, containers, vinegar, food coloring and eggs are all you need to create your own Easter egg designs,” he said.

On top of those savings, you will be able to get eggs at their lowest prices of the year, Gault said. Expect to save 20 percent to 50 percent with your supermarket loyalty card.

15. Use Coupons for Easter Outfits

Buying new Easter outfits and shoes can set you back \$120, [GOBankingRates](#) found. You can cut that cost, though, by signing up to receive emails with coupons from retailers or using a free app such as Coupon Sherpa to get deals while you are in stores, Perez said.

For example, Kohl's typically offers a coupon for 15 percent off, an \$18 savings based on the average spent for Easter outfits. Meanwhile, Macy's has savings of 20 percent most weekends — a \$24 savings, Perez said.

16. Fill Easter Baskets for Less

Don't spend several dollars each year buying a new basket for the Easter Bunny to fill. Instead, tell your children to set out one they already have. Then the “bunny” can get inexpensive goodies — such as bubbles, sidewalk chalk and chocolate eggs — at the dollar store. You also can find bags of filler grass and plastic eggs for a buck at the dollar store, too.

17. Cut the Cost of Being Crafty

March is National Craft Month, so it is a good time to stock up on craft supplies at a discount. Check out stores such as Jo-Ann Fabric and Craft Stores, Michaels and A.C. Moore for savings of 60 percent or more, Taylor said.

18. Freeze Your Gym Membership

Now that the weather is getting warmer and the days are longer, you have more opportunity to exercise outdoors before it gets too hot, Woroch said. But you might not want to cancel your gym membership — if you do, you may have to pay another initiation fee when you want to return.

Instead, save money by asking the gym to freeze your gym membership. That keeps your account in good standing while reducing the monthly premium, Woroch said. This can save you \$5 to \$15 a month depending on the gym, she said.

19. Make Your Own Household Cleaner

You can save money during that annual rite of spring — spring cleaning — by skipping pricey store-bought cleaners and making your own. “All you need are a few kitchen and pantry staples like vinegar, lemon (and) baking soda and you’ve got cleaning products for less than 50 cents,” Woroch said.

20. Spring Clean Your Finances

Stephanie Brandt of [Debt Free Through Spending](#) recommended spring cleaning your finances by examining your budget and eliminating unnecessary expenses.

Also make sure you're not missing out on any money-saving benefits, such as a health savings account. HSAs help people with high-deductible health insurance policies set aside money to cover out-of-pocket health costs. Contributions are tax-deductible or made with pre-tax dollars.

Brandt said that she helped her mom set up an HSA recently. "By contributing pre-tax to her HSA, she will save \$1,000 per year — over \$80 a month," she said.

21. Eliminate Bank Account Fees

While you are spring cleaning your finances, check to see whether you are being hit with a monthly maintenance fee on your checking or savings account. GOBankingRates found that the average fee is nearly \$5.

To eliminate that unnecessary expense, consider switching to any of these [10 checking accounts](#) and [10 savings accounts](#) that don't charge a monthly fee.

22. Skip the March Madness Office Pool

Do not even waste your money — even if it is just a couple of bucks — to fill out a bracket and bet on March Madness. You are not going to win. You have just a 1 in 9.2 quintillion chance of getting the NCAA basketball tournament bracket right, according to calculations by DePaul University math professor Jeff Bergen.

23. Watch the NCAA Tournament at Home, Not the Bar

Watching March Madness at a restaurant or bar can easily cost you \$20 or more if you buy drinks and appetizers. You can recreate the fun environment of a bar without the high price by inviting friends over to watch the games during the NCAA men's basketball tournament.

Ask them to bring their own beer and a snack to share. And at the end of the game, you won't even have to worry about paying for a cab or Uber ride home.

24. Save on Spring Clothing

You typically won't find deep discounts on spring clothing until the end of the season. But if you need to ready your wardrobe for warmer weather but can't wait for sales, Maria Tiongco Ramos of money-saving blog [A Savings Wow!](#) suggests shopping at resale or consignment stores to cut the cost of spring apparel.

"You can save \$10 to \$100 on each outfit," she said.

25. Clean Out Your Closet to Offset the Cost of New Clothes

Another way to lower the cost of buying new clothes for spring is to take items you no longer wear and sell them on consignment. Woroch said that she recently earned more than \$20 selling a few inexpensive dresses and blouses through online apparel reseller thredUP, where you can earn up to 80 percent of the selling price of your items.

"This is an easy way to unload some clothes you don't wear and make some money," she said.

26. Get Winter Apparel on Clearance

You probably are tired of cold weather by now, so buying winter apparel might be the last thing you want to do. But March is the perfect time to find deep discounts on clothes and gear for next winter because retailers are trying to get rid of their cold-weather inventory, said Andrew Schrage of money-saving site [Money Crashers](#).

"You can easily save up to 75 percent on items," he said.

27. Buy Greeting Cards from the Dollar Store

Instead of spending several dollars per card at the grocery store, head to your local dollar store for Easter and other greeting cards for just 50 cents each, Perez said. She said that according to the Greeting Card Association, the average cost of a greeting card is \$3. However, in her experience, this number is closer to \$4.

"Buy four 50-cent cards at the dollar store instead of four \$3 cards at the grocery store, and you'll save \$10," she said.

Or you could avoid paying for cards entirely by sending free e-cards.

28. Book Summer Flights Now to Save

If you want to save on summer travel, March is the best time to start shopping for low-cost flights, Johnson said.

You can [get the best fares](#) on flights by booking 47 days in advance, on average, according to a study by CheapAir.com. The study found that the average savings by booking on the best day versus the worst was \$201 per ticket.

"If you start shopping now, you'll be ready to pounce when you find the best deal," Johnson said.

29. Save Money During Your Staycation

If you and your family are staying home for spring break, you don't have to actually stay in the house the entire time just to avoid breaking your budget. Perez recommends using a Restaurant.com gift card to treat your kids to lunch or dinner. These vouchers are available for local restaurants and provide savings of \$6 to \$15, she said.

Also check daily deal sites such as Groupon or Living Social to find discounts on local activities and entertainment so you can do something fun on a budget.

30. Have Happy Hour at Home

For the price of two glasses of wine at a restaurant, you can buy a decent bottle and have four to six glasses at home, depending on how heavy you pour, Perez said. "Skip the drinks during your next date night and save \$10 or more instantly," she said.

31. Drop a Bad Habit

Even if you didn't make a New Year's resolution to kick a bad habit, it's not too late to start now. "By quitting drinking soda, I'm saving nearly \$50 a month," said Brown of NorthernCheapskate.com. "If you give up cigarettes or alcohol, you'd save hundreds of dollars."

32. See Movies on Discount Night

If you like to watch movies in the theater, you can save by going on certain days when tickets and concessions are discounted. For example, Regal Cinemas offers Value Days for theaters across the country. Sign up for Regal's loyalty club, and you will get 50 percent off popcorn on Tuesdays, Woroch said.

For a family of four who enjoys going to the movies just once a month, this can be a savings of up to \$20, she said.

33. Save When Eating Out

Eliminating restaurant meals is among the best ways to save money each month. But if you like to treat yourself every now and then, do so at a discount. Elledge of SavingsAngel.com recommends checking sites such as RetailMeNot for restaurant coupons that offer free appetizers or a certain dollar amount off entrees. "It doesn't take much to save 10 bucks eating out," he said.

34. Cut the Cost of Entertainment

In 2013, the average household spent \$2,482 annually on entertainment, including fees and admission, toys, and other entertainment supplies, according to the Bureau of Labor Statistics. But you could easily save \$100 or more a month by opting for low- or no-cost entertainment.

For example, you can take advantage of free lectures and programs at the public library or a nearby university. If you have a Bank of America or Merrill Lynch credit or debit card, you can get a free ticket on the first full weekend of every month to 150 participating museums (in 31 states). Some attractions — such as the Field Museum in Chicago and the High Museum of Art in Atlanta — also offer free admission days to state or local residents.

35. Get a Better Credit Card

If you are responsible with credit and pay off your balance each month, get a card that offers cash back for purchases. Taylor recommends looking for a card that offers more than the typical 1 percent cash back.

Then, use your card to make everyday purchases. “The average family of four spends \$191 on groceries, so even if you just put your groceries on credit, it works out to \$150 a year in cash back,” he said.

36. Get Free Antibiotics

Even though spring has sprung, that doesn't mean the season for battling illness is over. However, you can cut the cost of antibiotics by getting them for free at certain supermarket pharmacies, including Harris Teeter, Meijer and Publix.

37. Buy Used Sports Equipment for Kids

If your kids play any spring sports, don't spend a lot on gear they'll quickly outgrow. Instead, buy used equipment to save money.

For example, you can buy used equipment at Play It Again Sports stores for 40 percent to 60 percent of the retail price. Or you can trade in your old equipment and get a discount on new gear.

38. Use Discount Gift Cards

Whether you are getting a gift for an upcoming baby shower or wedding, buying spring apparel or looking for a new appliance, always search for a discount gift card online before making a purchase, Woroch said.

Gift Card Granny aggregates discount gift cards from many of the popular resellers such as ABC Gift Cards and Cardpool. You can use the discounted cards or e-gift codes to score instant savings on purchases.

39. Get Free Gift Cards

Free gift cards are even better than discount gift cards, right? Elledge recommends using the Swagbucks site or app to earn credits for shopping online, watching videos or taking surveys. The credits can then be redeemed for free gifts cards from retailers such as Amazon, Target or Walmart. Use the cards to make everyday purchases.

40. Get Cash Back When Shopping Online

You can easily accumulate cash back without any effort using sites such as Ebates or FatWallet. These sites partner with hundreds of retailers to offer consumers a percentage of their purchase back in cash.

Elledge said that cash-back earnings can add up quickly for regular online shoppers. “Plus, with no receipts to enter, it's nearly automatic savings,” he said.

41. Ask Your Cable Provider for Discounts

If it has been six months to a year since you last checked in with your cable provider, it's time to get on the phone to see if you qualify for any new promotions or discounts, Woroch said. By simply requesting autopay or paperless billing, you can often save on your monthly bill. “Last year, this yielded me a \$10 per month savings,” Woroch said.

If you are paying for premium movie channels, see if your provider is offering any free trials. Otherwise, consider dropping those channels and watching movie DVDs from your local library for free.

42. Lower Your Insurance Rates

Take the time this month to call your insurance company to negotiate a better rate on your policies, said Krisite Sawicki of [Saving Dollars & Sense](#). “We always save at least \$100 a year — \$8 a month — on our insurance policies when we call and ask,” she said.

43. Reduce Your Mobile Data Plan

Woroch said that most mobile users throw away about \$20 a month for data they are not using. So she recommended monitoring your data use with apps such as Onavo and 3G Watchdog. If you uncover excess data that is not being used, switch to a lower data plan and then make sure to use free Wi-Fi connections when possible, Woroch said.

44. Trim Unused Subscriptions

If you are getting magazines you do not read or paying for a video streaming service you never watch, it is time to cut those or any other excess subscriptions. Review your bank and credit card accounts to identify services you do not use.

Or look for free or lower-cost alternatives to subscription services. For example, you can save \$4.99 a month if you switch from Pandora's ad-free personalized radio service to its free service with ads. Or you can take advantage of the free offerings on TV and video streaming service Crackle rather than pay \$7.99 a month or more for Hulu or Netflix.

45. Cancel Box Subscriptions

Subscription boxes can be a fun and convenient way to get items you like — such as books, food, wine or beauty products — sent to you each month. But they can be an expensive way to treat yourself.

For example, Birchbox charges \$10 per month for a box of five beauty product samples. But Woroch said you can save money and get beauty samples for free from stores such as Sephora and Ulta.

46. Use Rebate Apps to Save on Groceries

There are many apps that allow you to get rebates on select grocery purchases by taking pictures of your receipts and submitting them through the apps, Elledge said. His favorites are Ibotta, Checkout 51 and SavingStar.

47. 'Brown Bag' Your Lunch

You might shave a little time off your morning routine if you don't prepare a lunch to take to work, but there is a big cost to saving yourself a few minutes. It costs about \$4 to pack your lunch, versus \$10 or more to get takeout, Perez said. So if you take your lunch to work just twice this month, you will save \$12 or more.

48. Get a Deal on Furniture at the Thrift Store

If you are graduating from college this spring and moving into a place of your own, you can outfit it on the cheap with thrift store finds.

"There are so many great pieces that are donated and waiting for a new home," said Jennifer Schreiner of [Inspiring Savings](#). Some of these items can look new with a little work — at a fraction of the cost of new items. You can easily save up to \$100 on some items, she said.

49. Host a Garage Sale

Spring heralds the start of garage-sale season, so it is a good time to sell what you no longer need and make money off those unloved items, Perez said.

"I bet anyone can find 10 things in their home they no longer want and sell them each for \$1 to earn \$10 in one day — though it's likely you'll earn more than that," she said. Then you can use that cash to cover the cost of necessary expenses.

50. Start Seeds Indoors

If you grow a garden in the summer, you can save a lot by starting seeds indoors in the spring rather than buying vegetable plants at a nursery during planting season. For example, at Lowe's you can buy a packet of tomato seeds for less than \$2, but a single tomato plant can cost nearly \$6 or more.

According to the Old Farmer's Almanac, you should start seeds indoors about six weeks before the last frost in your area. So March can be a good time to start — and start saving money on your garden.

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