

15 Great Tips on Saving Money and Protecting Your Family & Assets

Here are 15 great tips on how to save money, protect your assets, access more affordable health care, find sources of fresh food, financial tips, USA made products, and other helpful tidbits, during a rapidly changing economy.

1) Health Care Savings Tip: Did you know that you can order your own bloodwork without having to wait for or pay for a doctor appointment? Through mymedlab, you can order single or combo labs and save money. They approve the order within hours and you can print it off and take it to your local Quest lab. As soon as they have the results, it is uploaded to your mymedlab account, and it doesn't cost anything to have an account with them. It's a faster and more affordable way to get to the bottom of things, and if you still need to see a doctor then you already have your labs to bring to your appointment. Important: There is no need to fill in the "health history" section in order to obtain a lab order, so you can skip that section. Results can be downloaded in pdf format so you can print them, file them, or bring them to a physician.

Source: <https://www.mymedlab.com/>

2) Financial Savings Tip: Negotiate everything. Most people see a price tag and don't even think about negotiating. They just pay full price. Sure, some are fixed and they won't waiver, but when it comes to all services, subscriptions, home rentals, vacation rentals, auto purchases, and even paying down credit cards – these are all negotiable. The best approach to start off this negotiation is honesty – "This is a little above my budget. Would you be willing to reduce this price because I'm very interested." Never pay full price if you don't have to. Also, always search for deals, coupons, and competitor rates before paying for services or purchasing a product. Once you've negotiated annual rates, pay them in full, rather than monthly, and you will typically save a little bit of money there as well.

3) Tech Savings Tip: Are you paying monthly or annually for Microsoft Office, Adobe Creative Suite, or other "subscription" based software programs because they no longer sell the software? You are much better off using open source software. Why? For one, it's free! And two, you have far greater privacy. Microsoft Office is probably one of the most widely used software programs. LibreOffice is an exceptional replacement and provides the same suite of office tools, including spreadsheets. It works on both PC and Mac and is interchangeable with Microsoft files so you won't lose any of your old files, and others who are still on Microsoft will be able to open your documents. Save your money, your privacy, and get open source software. Here are some great open source software programs for graphics and video editing in addition to LibreOffice:

Sources:

<https://www.libreoffice.org/>

<https://www.gimp.org/>

<https://krita.org/en/>

<https://inkscape.org/>

<https://www.blender.org/>

<https://www.blackmagicdesign.com/products/davinciresolve>

<https://www.openshot.org/>
<https://kdenlive.org/en/>

4) Health Care Savings Tip: If you are struggling to pay for an expensive health insurance plan, there are health sharing ministries and alternative plans available that are much more affordable. HSA for America has a terrific FAQ section on how these plans work. Here are a handful of great sources:

Sources:

<https://hsaforamerica.com/healthshare-faqs/>
<https://www.medishare.com/>
<https://www.samaritanministries.org/>
<https://jointhewedge.com/>

5) Shopping Health Tip: Were you aware that nearly 75% of products sold on Amazon are “Made in China?” Any store you venture into in the US has products lining their shelves with the “Made in China” label. Supporting local businesses and USA made products has never been more important than it is today. Here is a great source for non-toxic household cleaning products, personal care, vitamins and health products, and hundreds more, completely manufactured right here in the USA!

Source:

<https://shoppingclubfreedom.com/>

6) Food Health Tip: Be sure to pay attention to new ingredient labels in your grocery stores. There is a new indicator on labels that state “Contains Bioengineered Ingredients.” What does this mean? Since the FDA approved gene-edited food items, they have combined GMO with gene-edited as “bioengineered.” What’s the difference? GMO inserts DNA into an animal, plant, or microbe, whereas gene-edited uses the CRISPR-Cas9 technology to cut out a piece of the DNA to shut down a gene, which ultimately alters its genetic makeup, allegedly producing more drought-resistant, plump, and colorful fruits and vegetables, as an example. There are no longterm studies on the repercussions of how this may impact the health of human beings, and despite other countries not allowing this, the FDA has in fact approved it in the US. So pay attention to the ingredients on labels when shopping and protect your family from harmful ingredients. It is almost always indicated as the last ingredient at the bottom of the label. It’s always best to buy fresh from local farmers. See handy resource list under #15.

7) Health Care Savings Tip: Due to potential ongoing supply chain issues, as well as inflation, it is a good idea to stay on top of prescriptions. See if you can get 90-day instead of 30-day prescriptions. This may save a little bit of money as well. If a doctor offers a prescription for a medication you feel you may not need at the moment, it might be wise to fill it and store that prescription for the future. Most prescriptions and vitamins live well past their expiration date, so keep that in mind, and maybe do a little digging into that. Here are a couple of great sources to get certain prescriptions that do not require a local doctor appointment, which can save you the expense of the appointment.

Sources:

<https://pharmacydelivers.com/>
<https://www.alldaychemist.com/>

8) Financial Tip: The US government, as well as most other countries, have all announced the fact that we are moving toward a “digital currency” and intend to rollout a “digital ID” as well. They would eventually like to do away with cash altogether. The US would like to see a Central Bank Digital Currency (CBDC) implemented sooner than later. Most Americans prefer to keep cash on the table (or under the table), which is why it is so important to continue using cash when making purchases. Cash is king and allows for privacy, whereas credit cards come with fees, and all digital currency tracks your spending and purchases, as well as your location, and then floods your emails and your computer with those nagging advertisements related to the purchases you made. Along this same vein, it is important to bank with a well-managed local financial institution as opposed to the Central Banks and larger bank networks that are on the front lines of this new monetary system they would like to put in place.

In 2022, Neel Kashkari, President of the Federal Reserve Bank of Minneapolis, pointed out his own concerns over implementing a CBDC during a speaking event at Columbia University. He stated that he doesn't see how a CBDC will solve any problems. He asked people at the Fed and outside the Fed to explain to him what problem this is solving and what a CBDC could do that Venmo can't do, and never got a legitimate answer. He went on to explain that he could see why China would do it, “because they can monitor every one of your transactions, impose negative interest rates, and directly tax customer accounts – you can do that with a CBDC, but why would the American people be for that?”

This full discussion can be viewed on the Minneapolis Fed's YouTube channel, and this particular discussion took place between 13:55 – 15:11.

Source:

<https://www.youtube.com/watch?v=RotcD7OREP4>

9) Savings Tip: Due to inflation and supply chain issues, it's a great idea to stock up a bit on certain items that will likely increase in the foreseeable future, if you have the extra funds to do so. Some select non perishables and/or longer shelf life items may include: honey, maple syrup, whiskey, forever stamps, spare parts and equipment for household needs and vehicles, batteries, lightbulbs (especially if you can get your hands on incandescent bulbs), and medical supplies. It's also not a bad idea to have some extra food on hand as a precautionary measure as events progress around the world that are having an impact on the US, and just in case there is ever a long term power outage and access to grocery stores is difficult. This is where buying in bulk can really pay off and save money in the long run.

10) Financial Tip: If you have a family, any property and assets should be protected in a Living Trust. This is very easy to setup. Set your Will up as a “Pour-over Will” that will pour into your Trust, and things will be so much easier for the Executor when the time comes. This will provide quick and easy access to bank accounts, and will alleviate the need to go to court. Find a good local attorney who can assist you with implementing this. It's inexpensive and pretty quick to get in place. This will save everyone a lot of headache, and potentially money, in the long run.

11) Food Savings Tip: Some folks go all out with a homestead or small farm to produce their own herbs, vegetables, fruit, eggs, and even meat, but many people don't have the land or time to tend to a larger scale operation. Creating a small garden to grow your own herbs, vegetables, and berries can potentially provide enough of those items to get you through half the year, which not only saves money,

but provides healthier food for you and your family. Plus, it's very therapeutic and great skills to learn and enjoy doing with the family. Even if you just start with half a dozen fresh herbs to utilize while cooking, you're ahead of the game! And, herbs can be brought inside during the winter and maintained near a sunlit window to enjoy them year round. Get rid of the expense of chemical lawns and replace them with bountiful gardens. Here are some helpful resources:

Sources:

<https://www.youtube.com/c/EpicGardening>

<https://www.youtube.com/c/GardenerScott>

<https://shorturl.at/aei35>

<https://shorturl.at/mBOZ8>

<https://shorturl.at/hzF58>

12) Health Care Savings Tip: If you prefer a more holistic approach to health, a lot of money (not to mention side effects) can be saved through homeopathic remedies. If you are new to the 200+-year-old practice of homeopathy, Paola Brown is a terrific source for teaching you everything you need to know through her brilliant curriculum for the entire family! From individuals to families, co-ops, and groups, Paola provides a well thought out approach to teaching homeopathy through books, CDs, audio books, music, coloring pages, flashcards, dominos, and card games so that everyone of every age can learn. Paolo even offers the world's first homeopathy curriculum for kids!

Source:

<https://shorturl.at/qrw01>

13) Energy Savings Tip: Utilities are through the roof, and unfortunately, it's difficult to live without them. Be sure to unplug everything you don't use regularly and only plug in when needed. A coffee pot or toaster don't need to be plugged in 24/7. Get the kids to turn off lights when they leave a room. When you go to bed, it's best to unplug TVs, tech, and routers to not only save a little money, but you will sleep much better. In fact, consider turning off your bluetooth and hardwiring tech because it will be far healthier for the family. Of course, solar and wood burning stoves are always an added money saver if you are able to invest in those up front. It's also important to protect your household breaker box, as well as your vehicles from an electromagnetic pulse (EMP). If you have ever had lightening strike your home and fry your computers and other electronics, you know the financial cost and frustration with losing important documents and family photos. Surge protectors don't always work against lightening strikes and certainly won't work against an EMP. Here is a great source to protect your home and vehicles:

Source:

<https://www.empshield.com/link/n7tysq8/>

14) Financial Tip: Become debt free and spread your money out. Never put it all in one place. Have cash on hand, a safe or savvy hiding places in your house, a bank deposit box, perhaps some silver and gold in your home safe and a nearby trusted depository, and acquire land if you are able to. Whatever debt you do have, try to pay it down so you can be debt free and enjoy your independence. Here are 28 ways to get out of debt, and remember – always negotiate:

Source:

<https://www.ramseysolutions.com/debt/ways-to-get-out-of-debt>

15) Fresh Food Sources Tip: If you are more concerned about health than money, having access to fresh food sources is becoming more and more of a necessity. And, in some cases, these options can be more affordable as well. From finding your local farmer to ordering online from one in another state, farmers markets, healthy ingredients, and restaurants who work with local farmers, this resource list is invaluable.

Sources:

<https://www.azurestandard.com/>

<https://eatwild.com/>

<https://www.farmmatch.com/>

<https://www.localharvest.org/>

<https://nfmd.org/>

<https://polyfacefarms.com/>

<https://shoppingclubfreedom.com/>

Hopefully you and your family will find some of these money saving and health care tips to be beneficial for years to come, because nothing is more important than family!