Thwart your DNA

Human beings aren't programmed to save, according to extensive behavioral research. Combat your Stone Age instincts to consume all available resources (that is, to go on a massive shopping spree) by putting your savings where you can't access it. FDIC-insured online ING Direct has no branches and takes two business days to transfer money to your checking account, which gives you time to rethink your cavewoman impulses. You could also open a savings account but say no to an ATM card.

Benefit from your job

The vast majority of big companies offer flexible spending accounts, yet less than 25% of eligible workers opt into FSAs—leaving all kinds of money on the table. Not only does your FSA help you pay for health needs that range from ordinary (annual checkups) to unorthodox (Lasik surgery), but the money you put into your FSA isn't taxed. That's like having 25% or 30% more to spend.

Try a need-only diet

Over seven days, stick to buying only strict necessities and pass up things like gum or that caffe latte, then pocket your savings. You don't have to make a radical change—just try it and watch for a sweet savings bump. If you survive the week, go for two!

Fortify yourself

If you're blowing $25 on takeout each week because there's no plan of action in the kitchen, sign up for the weekly Six O'Clock Scramble menu (*thescramble.com*), which provides seven days' worth of recipes and a shopping list for the ingredients. Membership costs as little as $3 a month; meanwhile, many Scramble subscribers report that they're saving 20% to 25% on their grocery bills because they're better organized.

Don't touch

Stores are filled with items begging to be handled—but it's best to resist the urge. One study found that the longer you hold something, the greater your desire to own it—and the more you are willing to pay for it. Worse, those possessive feelings kick in after a mere 30 seconds of holding the item. Keep your hands in your pockets unless you're reaching for something on your list.

Buddy up

Just as a training partner can help you get fit, studies show that a savings pal can keep you on a healthy financial track. If you don't have one, services like *payoff.com* and *piggymojo.com* allow you to set goals and receive encouraging texts when you hold off on impulse buys.

Sloooow down

The Department of Energy estimates that every 5 mph over 60 that you drive costs you an extra 64¢ for every gallon of gas in your tank. Speeding tickets are pricey, too, so take your lead foot off the pedal!

Save more on DIY

You love to give friends and family your knitted scarves at Christmas, but this season, try something different to make and give away. *Craftbits.com/recycled-crafts* has instructions for beautiful projects made from everyday objects like magazine pages and soda cans.

Supersize your refund

Next tax season, enlist Uncle Sam to help you save. Use IRS Form 8888 and funnel your refund into interest-bearing U.S. savings bonds (the instructions come with the form). The interest rate for I bonds, as they're called, is currently 2.20%—higher than what your bank offers and just as secure. You can stash your money for up to 30 years or cash out before that if you need to. You can even give I bonds as a gift. Simply leave the money alone and watch $1,000 turn into $1,115 in five years and $1,243 in 10.

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