



An "iMoneyMinute" is an idea that in less than one minute will give you a way to save time, save money, make money, or reduce your financial risk.

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If you are considering a job change, first take [The CALL](#) so you make the **right** change.

### 6 Great Phone Apps to Save You Money

More and more people are switching to Smartphones, and iMoneyCoach would like to share some Smartphone applications that you can use to save time and money:

- 1. Valpak Local Coupons:** This application delivers electronic coupons to the phone for instant savings on everyday goods and services. What makes this app special is its ability to be used without having to print the coupons. You just have to show the screen at checkout. Get this app (for iPhone, Android, Blackberry, and more) [here](#).
- 2. Books:** Free access to hundreds of thousands of books, including resources from the Project Gutenberg library. These app are ideal for passing time when waiting in line or while on a lunch break. Get the iPhone iBooks app [here](#) (be sure to check for the free books to save money!). Android users can download the Aldiko program [here](#).
- 3. Skype:** This popular desktop application has its own mobile phone app which allows users to call anyone else with the app for free and landline numbers for just pennies. By using this free app, users don't have to spend as much money on unlimited calling plans, but can instead opt for the fewest minutes allowed and use Skype for the rest. Get this app for iPhone, Android and more [here](#).

**4. Bing:** Use your phone to take a picture of the bar code, and this app will generate a list of other places with competitive pricing, allowing you to make sure you have found the best deal. Get this app [here](#). Have an Android? Download the [Google Shopper app](#) free.

**5. Our Groceries:** One of the biggest ways to get stuck with a huge bill when food shopping is to go in unarmed without a grocery list. This Android and iPhone-friendly app, can even sync grocery lists – including recipes. Being able to save your “most shopped for” and “used” lists means never forgetting what you need or buying doubles of what you already have. For the iPhone, Android, or Blackberry app click [here](#).

**6. Tether:** If you have trouble finding free Wi-fi hotspots but don't want to pay extra fees for a device to connect your laptop to the internet while on the go, you should check out Tether. While the app is \$29.95, it is a one-time fee. The app uses your mobile data plan to give you internet access on your computer instead of charging you for access each time or by the minute. It is available for Blackberry and Android [here](#).



We hope the iMoneyMinute is useful to you. If you have a different email address you would like us to use, or if you would prefer to no longer receive the iMoneyMinute emails, please email us at [coach@imoneycoach.com](mailto:coach@imoneycoach.com).

**We would also love your feedback on our emails! Please fill**

out [this short survey](#) to help us better serve you.