

Video: 10 Amazing Things You Didn't Know Were Totally Free

00:00 Hey guys, it's Chelsea from the Financial Diet, and
00:02 this week's video is sponsored by M&T Bank.
00:05 And today, I have quite a lot to talk about because this is a particularly
00:08 beloved subject of mine,
00:10 which is the free stuff that's going on all around you at all times.
00:13 It's like the matrix, you can't feel it or see it, but it's always there.
00:17 No matter what kind of a budget you're on,
00:19 you can always benefit from introducing more things into your life that are free.
00:23 And whether it's actual objects, classes, opportunities, activities, or
00:28 anything in between, we encourage you to take fullest advantage of the free things
00:33 that are happening all around you all the time.
00:35 Because let's be honest, you may not even know they're there.
00:38 So let's get right into it with ten amazing things that
00:41 you didn't realize we're free.
00:42 Number one is college showcases.
00:45 Now I really love my neighborhood and one of the reasons that I love it is
00:50 because it has several colleges in it, which has a couple of benefits for me.
00:55 One, as someone who never really got the traditional experience, it feels very cool
01:00 and collegiate to walk around all these beautiful fancy Ivy League buildings.
01:05 But also it provides an enormous amount of free things to do.
01:09 There's always a Sunday Street Market every single week that mostly caters to
01:12 the college students but it's also great for the people who live here and
01:15 don't go to the colleges.
01:17 There's a music college really close to where we live that has amazing
01:20 performances all the time that are almost always free to the public.
01:24 We're talking about things like opera, Broadway shows, symphonies,
01:27 stuff that you would otherwise have to pay quite a lot of money for
01:30 in New York City and in a really, really beautiful venue.

01:33 A lot of people may not realize that colleges have tons of things that
01:36 are available to the public either for a small ticket price or often totally free.
01:40 Even things like speaking engagements, workshops,
01:43 art installations plays, all of this stuff is often practice for
01:47 their students who in many cases are very good at these sorts of things.
01:50 So getting more people to attend them is in everyone's interest and
01:54 therefore it's encouraged for people in the community to be a part of them.
01:57 You may not live as close to colleges as I happen to, but
02:00 keeping an eye on the colleges near you, and what activities and performances they
02:05 have on the horizon is it a great way to fill up your calendar with fun,
02:08 enriching out of the ordinary stuff that you would otherwise probably not do.
02:12 I could not afford to go to Lincoln Center every month to see an opera, but
02:16 literally every month at the music school,
02:18 there are Lincoln Center level performances of some amazing opera works.
02:21 Number two is services at makeup counters.
02:24 Now when we were talking about this video in the TFT office,
02:28 some of our employees actually didn't even know that if you spend \$50 at Sephora,
02:33 you get a free like makeup consultation/makeover.
02:36 And aside from trying out new products or new styles that you may not quite know how
02:40 to do yet, this is actually something that can be used very,
02:43 very aggressively to your advantage.
02:46 In the past, I have had certain events that I wanted to get my makeup done for,
02:50 so I timed the purchases of my regular Sephora buys,
02:52 like things like my moisturizer, my foundation, etc with the day of the event
02:57 so that I could essentially get a free makeup artist.
02:59 I've also done this at NARS where it's \$100 or
03:02 at least was at the time to get your makeup done.
03:04 I've even done it at the Estee Lauder Counter at the Herald Square Macy's,
03:08 because aside from having amazing products which Estee Lauder does.

03:11 For almost every purchase you make, you get amazing gifts that are often
03:15 worth like a lot of money and you get free makeup applications.
03:19 It's not just for
03:20 us many makeup counters offer services like this to be competitive.
03:23 And in fact at some Sephora locations, with a \$75 spend, you actually get
03:27 a facial, which I didn't know about, but one of my colleagues had actually used.
03:31 Point being, if you're someone who wears makeup or uses cosmetic products, you're
03:35 going to be making some of these regular purchases from time to time anyway.
03:38 So why not time them with when something like a facial, or a makeover, or
03:42 a consultation would be really beneficial like for an event.
03:45 And don't forget to max out all of the opportunities to get those freebies, and
03:49 to target the places that give really good samples.
03:52 Again, hot tip for New Yorkers, the Estee Lauder counter at the Herald Square Macy's
03:56 gives you samples that are basically the size of a full size makeup item.
04:00 I am still riding high off of one of their samples of lipstick
04:03 that I got like a year ago.
04:04 Frankly, I'm not above like putting on different fake mustaches, and hats, and
04:08 going into different stores and
04:10 being like can I get a sample of this really expensive moisturizer is online?
04:13 Anyway, use this system to your advantage.
04:16 Number three is talking to a bank branch representative.
04:19 Now something that you guys may not know is that when you have a bank account,
04:23 often that entitles you to quite a lot beyond just keeping your money somewhere.
04:27 And the people who work at these banks are often trained specifically
04:31 to help you with things like your financial goals, your planning, etc.
04:35 And often, people who work at these bank branches are specifically trained to help
04:39 you with various financial questions you may have.
04:42 To help work toward your goals, and figuring out the right products for you.
04:46 We made this video in partnership with M&T Bank.

04:48 And our friends at M&T have over 700 branches,
04:51 where you can schedule a meeting with a relationship or
04:53 investment banker to have a candid conversation about your financial status.
04:58 All relationship bankers are trained and dedicated to helping you find the banking
05:02 products and financial solutions that fit your needs today, and as your needs grow.
05:06 When you belong to a bank that knows your financial history and goals,
05:09 they can help you identify services and
05:11 solutions that will be important as you look to the future.
05:14 A relationship maker helps resolve issues with an account, and helps you optimize,
05:18 and manage your accounts to ensure ongoing success.
05:21 Best of all, it's totally free, and
05:22 many people are probably not even aware that this is a service that exists at all.
05:27 If you can't wait to get started with M&T Bank today,
05:29 check them out at the link in our description.
05:31 Number four is freecycle.org.
05:34 Freecycle is a free membership based organization with groups all around
05:38 the world that is dedicated to helping people exchange things for free.
05:42 People post when they have something they're looking to get rid of or
05:45 are in need of something, and as long as you are picking up the item yourself or
05:48 arranging for it to be picked up, it's totally free.
05:51 It's a great way to give something you may not have used for
05:54 anymore to someone who would get great use out of it or to possibly look for
05:58 an item that someone else may not want anymore.
06:00 Just a quick scan of the Manhattan free cycle today,
06:03 showed everything from a twin bed, to packing supplies, to school supplies,
06:07 being totally given away to someone who needs it.
06:10 Especially if you're in the middle of something like a move,
06:13 it's a great thing to keep on your radar.
06:14 Number five is clothing alterations.

06:17 Now you may not know this, but many stores offer basic tailoring and alterations for
06:22 free when you buy an item.

06:23 Now this varies from store to store, and
06:25 obviously ,not every store offers it but many do.

06:28 And if you're someone who has taken up getting your clothes tailored,
06:32 which I highly recommend, particularly for things like professional clothes,
06:36 investment pieces, things that you wear over and over, etc.

06:39 This is a really great way to get into tailoring without necessarily putting up
06:43 that financial commitment of getting things custom tailored after the fact.

06:47 So sometimes like with Nordstrom for example, you're only eligible to get those
06:51 free alterations if you hold a store credit card, which in your case may be
06:54 a good reason to get the credit card, if you shop at Nordstrom a lot.

06:58 But that's not the case for every store.

06:59 Lululemon and Athleta offer free hemming on things like workout leggings when you
07:03 purchase an item in store.

07:05 Buckles stores offer free hemming on denim within 30 days of purchase.

07:09 Lands End offers free hemming and cuffing on trousers and pants.

07:12 Madewell offers free hemming on jeans if you're a part of their free loyalty
07:16 program.

07:17 Uniqlo offers free humming on pants costing \$20 or
07:20 more that require machine stitching.

07:22 And there's plenty more.

07:23 We'll link you in the description to a great roundup of stores that offer these
07:26 free alterations.

07:27 Number six is Planned Parenthood.

07:30 Now here's something we don't talk about all the time on TFT.

07:33 Your sexual and reproductive health is an incredibly important thing.

07:37 And even if you're not sexually active, you have body parts, and
07:41 they need to be taken care of.

07:42 And well most of you are probably aware of Planned Parenthood.

07:45 You're probably not aware of the extent of things that they can offer in many

07:49 different locations free of charge depending on need.

07:52 This will vary by branch, but if you look up the Planned Parenthood closest to you,

07:56 you can usually find a list of the services and

07:58 products that they'll offer for free if you need them.

08:01 That's things like birth control, STI screening and counseling.

08:05 HIV testing, pregnancy testing and counseling, and

08:08 even annual gynecological exams.

08:10 Again, this is based on things like your income level.

08:13 But if you're someone who has maybe been putting off some of these things because

08:17 it wasn't within your ability to pay for it, you should look and

08:19 see if Planned Parenthood could offer you some of these options.

08:22 You should never skimp on your reproductive health just because you don't

08:25 happen to have the cash on you.

08:26 Number seven is free tours and museum days.

08:29 So whether you're traveling and

08:31 wanna include a lot of activities that may not be too hard on your wallet.

08:34 Or you wanna have a legit staycation that makes

08:37 you take full advantage of your city in a way that you don't usually do,

08:41 you would be totally remiss not to check out all of the free museum days and

08:45 various cultural activities that are almost always available in any given city.

08:49 So many museums already have a free or pay what you wish policy in place every day,

08:54 and many more museums have a regular day of the week, or

08:57 time of day we're visiting is free.

08:59 And we've linked you to a roundup of those in the description.

09:01 And once you have picked a museum, check out all the different tours that they

09:05 offer, many of which are often free with admission.

09:07 And while we're discussing tours in many major cities,

09:10 there are often walking tours which are tip based.

09:13 So yes, you should probably throw a tip in the direction of the tour guide.

09:16 But these are way less expensive than a totally guided experience, and

09:19 we've linked to a database of those as well.

09:21 And finally, if you're not a museum or tour kind of person, check out the parks

09:25 and rec department in whatever city you may be visiting or living in.

09:29 Because there's generally always a few free things going on every single month,

09:34 culture should be free.

09:35 Number eight is library classes.

09:38 So listen, TFD plugs the library a lot, don't even need to call us out in

09:42 comments, we know, we love the library, but it's such a good resource.

09:46 So most public libraries will offer a huge variety of classes and

09:50 workshops on everything from like more hard technical skills like Photoshop,

09:54 to things that are just fun, and relaxing, and enjoyable.

09:57 In fact, in researching this video, I looked at some of the classes that

10:02 are available at my local NYPL branch, and one of them is Adult Coloring Club,

10:07 they meet once a month to get together in color together, too sweet, love it.

10:13 But there're all kinds of stuff like that.

10:14 And one thing to keep in mind when looking at these classes at your local library is

10:18 that often they are offered during typical business hours.

10:21 Which if you have a nine to five, maybe a little bit difficult to fit in your

10:24 schedule, but often sometimes they will be a little bit later or on the weekends.

10:28 But it's something that you may wanna plan for a bit more actively.

10:31 And obviously, as with Adult Coloring Club, it's not just about that fun

10:35 class or workshop, it's also about meeting like-minded people.

10:39 Because honestly, what is a better group of potential friends/social

10:43 connections than people who also love libraries, the chosen people.

10:47 Anyway, check out your local library branch today and

10:50 see what they have to offer.

10:51 Challenge yourself to do at least one of those classes or workshops,
10:55 just to see how you like it, make the library a part of your life.

10:58 Number nine is Simbi.

11:00 Simbi is an online marketplace where users can trade skills and services for
11:04 free without ever exchanging any money.

11:06 It's free to join and it runs on credits which you accumulate by doing things for
11:11 other people.

11:12 In addition to accumulating those credits by doing things for others,
11:15 you can also arrange direct trades.

11:17 For example, you'd watch somebodies dog for an hour in exchange for
11:20 her giving you a tutorial on a tool or app you wanna learn.

11:23 There's a huge range of services from super practical things to really
11:27 quirky ones.

11:28 Everything from tutorials on DSLR cameras to funny photoshopping of pictures of you
11:33 and your friends.

11:34 Try it out and see what you both have to offer, and could maybe get for
11:37 free that you thought you couldn't.

11:40 Number ten is movie rewards programs.

11:42 So many theater chains offer free or
11:44 low cost loyalty programs that allow you to essentially accumulate points for
11:48 the dollars you spend that can go toward things like movie tickets or concessions.

11:53 AMC has their Stubs insider program which allows you to rack up those points and
11:57 you can get everything from a free movie to free popcorn which we know has a street
12:01 value of about \$100.

12:03 Regal Crown Club is very similar again, it's also free to join, and
12:06 you rack up those similar points for the dollar spent,
12:09 even getting things like size upgrades on the concession you're buying.

12:12 Go big or go home when it comes to that popcorn baby.

12:15 Anyway, if you're someone who enjoys going to movies, always make sure to check

12:19 out the programs that are available to you to make it a better deal.

12:22 Because particularly if you live in a city like New York,

12:25 movies are incredibly expensive, and going out of your

12:28 way to find ways to make it more cost effective has a tonne of benefits.

12:32 If you're someone who really likes seeing movies,

12:34 maybe even consider joining one of their monthly programs,

12:37 like the AMC a list which is \$25 a month and gets you up to three movies a week.

12:41 Which is a really good value if you'd like to see a lot of movies.

12:45 Remember that no matter your interests or needs in life,

12:48 there are tons of free things all around you that are at your disposal,

12:52 you just have to know how to look for them.

12:54 And how to challenge yourself to make the things that you already do more cost

12:58 effective or ideally free.

13:00 And if you're already doing something like keeping your money at a bank,

13:03 you wanna make sure to be getting all of the advantages that that has to offer.

13:07 And as I mentioned, our friends at M&T Bank offer bankers at your disposal to

13:12 help talk to you about your financial goals, needs, and priorities.

13:16 So take advantage of it.

13:17 You can find out more about M&T Bank at the link in our description or

13:21 by going to mtb.com/moneysmart.

13:24 As always guys, thank you for watching and don't forget to hit the subscribe button,

13:28 and to come back every Monday, Tuesday, and Thursday for new and awesome videos.

13:32 Bye.

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