

10 Things People Buy They Should Get Free

Life's tough enough without paying for things you could be getting free. Here are some examples - see if you can add to our list.

Your mom always told you that money doesn't grow on trees. She's right, but then if you don't waste it, maybe you don't need one anyway.

There are plenty of free things you can pluck from the web as well as from libraries, parks, banks and other businesses. Here's a look at more than a half dozen valuable freebies:

First, take a look at the this recent news story Stacy turned in, then I'll provide more details.

Here's another look at that list, along with a few more.

1. **Free checking.** Last week we wrote an article about how, at many banks, [free checking was soon to become fee checking](#). But plenty of banks still offer free checking accounts. [SunTrust](#), for example, offers a free plan with no minimum balance required. And you get free online and ATM service too. [Wachovia](#) and [U.S. Bank](#) still have their own version of free accounts. [Chase](#) even offers \$100 for opening such an account. Indeed, a host of banks and savings and loans offer free checking. So far. When you're looking for lower fees, including free checking, always to look to smaller local banks and credit unions.
2. **Free credit reports.** You can go to [AnnualCreditReport.com](#) for a free look at your credit history once a year. If the Financial Regulatory Reform bill passes, you might also one day get a look at your credit score. [Read about other changes ahead here.](#)
3. **Free cash.** If you can't find an ATM near you for a free cash withdrawal, no worries: Plenty of stores will give you cash back with no fee when you use your ATM card to make even a small purchase. You can buy a candy bar or a Diet Coke and get back up to \$100 in cash from [Wal-Mart](#). [Target](#) will give you back \$40 if you use your ATM card for a purchase. Grocery stores also offer cash back. And then there are iPhone and other apps that will help you locate ATMs: [Here's one.](#)
4. **Free information calls.** [Google 411](#) will get you information numbers free, so don't get ripped off by your cell phone provider. When you need directory assistance, dial 800-GOOG-411.
5. **Free scholarship search.** Plenty of websites offer free searches for scholarships, such as [Fastweb](#). There's even a company called [Free Scholarship Searches](#) that offers links to 40 websites that offer free scholarship searches. And check out our recent story, [6 Tips to Pay Less for a College Degree](#)
6. **Free baggage.** Sure, nearly all airlines are charging to check baggage but at least one doesn't: [Southwest](#). And remember carrying on bags is still free, [except for on Spirit Airlines.](#)
7. **Free entertainment.** Your local library and parks offer lots of free fun, from books to movies to concerts. Join their e-mail list to see what's up. And of course, there's the Internet, offering free games as well as magazine and newspaper articles. Just go to the website of your favorite periodical.
8. **Free Water.** While technically not free, tap water is about as close as you can get. If you're concerned about water quality, buy a filter. But don't ever pay for water at a convenience store.
9. **Free TV.** Thanks to sites like [Hulu](#), you can now watch many popular television shows online for free. If your favorite shows are free on the web, why pay for cable or satellite? Check out [You Don't Have to Pay for Cable TV](#) for more.
10. **Free telephone calls.** Services like [Skype](#) and [AIM](#) let you communicate with other users for free. Always calling a loved one long distance? If you both get copies of something like Skype, you can talk all you want without paying a dime. [And with a service like Google Voice, you can get all of your cell phone calls free, too.](#)

That's a few quick ideas, but we know there are dozens more. Share your favorite and help make this list even better.

Source: [Money Talks \(http://s.tt/12mLe\)](#)