

# 100 Ways to Save...

on everything from health care to gas to groceries

by Karen J. Bannan



**WE'VE ROUNDED UP** our best tips to help you find the extra cash you never knew you had.

## Get Credit

**1** Some credit-card companies offer incentives for switching from paper to electronic billing. Just remember to check your e-mail and read invoices.

**2** Don't waste money on credit protection services that cost \$50 or more each year. Under federal law, if your card is stolen the *most* you would pay is \$50.

**3** Get rid of debit cards. If your card number is ever stolen, a thief could drain your account before you know it, leaving you flat broke.

**4** Avoid "rewards" credit cards, which can have high annual interest rates.

**5** Use caution when transferring balances to zero- or low-interest credit cards. Any new purchases are often billed at a higher interest rate.

Orbitz.com is good for booking flights and hotels, and Site59.com has many last-minute getaways.

**8** Take your own snacks when traveling. Bottled water is a must: It costs a small fortune in airports.

**9** Avoid hotel room service and minibars, which can come with steep prices and hefty service fees.

**10** If you're comfortable with opening your home to other travelers when you're away, you can save big bucks on lodging with a home exchange. Expect a small fee to list your home. Try [www.intervac.com](http://www.intervac.com) or [www.homelink.org](http://www.homelink.org). Take the necessary safety precautions such as doing background checks on prospective guests.

## Clean Up on Savings

**11** Use old socks in place of pricey disposable dustcloths.

**12** Use vinegar and water, instead of expensive cleaners, to clean windows or spots on rugs and tile.

**6** If you are overwhelmed by bills, contact a local nonprofit credit counseling service, which can often negotiate with creditors on your behalf to lower interest rates and will consolidate all your bills into one monthly payment.

## Travel Well

**7** Plan your next vacation on the Internet. You can book inexpensive last-minute trips, find great flights and research destinations.

**13** Squeegee shower doors and tiles after every use to eliminate mold and mildew. You'll need to clean less, which will save you money.

**14** A few sticks of chalk in your silver drawer help keep items from tarnishing, cutting down on polishing.

**15** Don't dry-clean clothes after every use. Instead, hang them up as soon as you get home. Steam out any wrinkles by hanging them in the bathroom while showering.

**16** Use a small paintbrush instead of dustcloths to dust cracks and items with lots of nooks and crannies, such as the VCR or stereo.

**17** Clean bathroom caulk inexpensively with some rubbing alcohol on a cottonball.

## Bank on It

**18** Order checks and deposit tickets from reputable, less-expensive third-party printers such as ChecksUnlimited.com or 123checksonline.com.

**19** Shop around for interest rates. Online banks, which tend to have lower overhead, sometimes offer better rates.

**20** Ask for discounts on automatic debits such as mortgage and telephone payments. Some banks are willing to discount your interest rate by at least a fraction of a percentage point for using this option.

**21** Don't keep money in a low interest account. Instead, put savings into higher interest money market mutual funds.

**22** Take advantage of the new retirement-savings tax laws and contribute the maximum you can afford each month.

Please turn to page 94

## 100 WAYS TO SAVE...

*Continued*

**23** Get cash from the ATM just once a week to minimize fees, which can add up quickly.

### Food for Thought

**24** Cook dinner with lunch in mind. Tonight's chicken becomes tomorrow's chicken salad.

**25** Keep healthy, inexpensive snacks, such as granola bars, pretzels and instant soup, in your desk drawer. You'll be less likely to waste \$1 hitting the office vending machines.

**26** Make a big pot of soup each week and freeze in individual-serving containers for an inexpensive snack.

### 27 reader tip

To save money, I eat out only once a week, and I stay away from the mall and any other place that tempts me to buy things I don't really need.

*Rebecca J. Horvath  
Indian Trail, NC*

**28** Do your grocery shopping once a week with a list and stick to it. And never shop when you are hungry.

**29** Organize your cabinets by category so you know exactly what you need before you shop.

**30** Freeze the juice from canned fruit in ice cube trays. Use these juice cubes to sweeten seltzer or water instead of buying soda.

**31** Check out the day-old departments in your supermarket. Meat and produce that are close to their expiration dates usually have deep discounts attached.

### Save at Home

**32** Pay half your mortgage every two weeks. At the end of the year, you'll have made two extra payments.

**33** Save warranty information when you buy a new item. If something goes wrong, many companies will cover repairs.

**34** Inspect ductwork and pipes going in and out of your home. Seal any holes with insulation or weatherstripping to lower heating and cooling costs.

**35** Close the blinds at night to keep heat or cool air in.

**36** Vacuum behind the refrigerator, stove and television and the fan slots on the back of your PC. Dust can make these parts work harder and use more energy.

**37** Pay for oil deliveries the day you get them. Cash on delivery can save you up to 10 percent.

**38** Attach inexpensive aerators to water faucets around your house. You'll cut water usage up to 50 percent.

**39** If you're replacing your washing machine, consider a front-loading model, which uses 33 percent less water.

**40** Shop for appliances at TV repair shops. You can pick up items that were fixed but never retrieved by the owner, often for the cost of the repair.

**41** If you're paying PMI (private mortgage insurance), ask your bank if you have enough equity in your home now to get rid of it. Home prices have escalated so much lately that it's worth a try.

**42** Sell your home on your own or contract with a low-fee broker. A local realtor who normally charges a 6 percent commission may be flexible with her fee.

### Rx for Spending

**43** Buy generic drugs whenever possible.

**44** Ask your insurance company if it offers a mail-order option, which can lower prescription costs considerably.

**45** Take advantage of health care savings plans at work that put pretax dollars into a flexible spending account. Use it to pay for contact lenses, doctor copayments, insurance deductibles and weight-loss meetings.

**46** Always ask your doctor for free drug samples before filling a prescription.

**47** Ask your doctor to waive copayments as a professional courtesy, especially if you have frequent appointments.

**48** To save on insurance copays, ask your doctor to write a prescription for the maximum amount of pills your plan will cover.

### Powerful Savings

**49** Take advantage of "free" weekend minutes on your mobile phone.

**50** If you use your mobile phone only for emergencies, consider an AT&T GOPhone. You pay only for minutes that you use, with no monthly fee or yearly contract required.

**51** Look into one-fee local and long-distance unlimited phone plans such as those from MCI, Sprint and AT&T. These plans usually cost less than \$50.

**52** Air-dry clothing, especially towels and heavy sweat-shirts. Save the dryer for a 10-minute fluffing.

### Fun for Less

**53** Join a DVD or movie club. Netflix.com offers all-you-can-rent deals for \$20 each month.

**54** The library, which lends CDs, DVDs, VHS tapes and CD-ROMs for free, is an even better option.

**55** Give homemade gifts such as cookies, bookmarks or coupon books good for housecleaning or babysitting services.

**56** Buy discount movie tickets in bulk directly from the box office. Also see if your movie theater has a discount night (usually during the week) when movies are half-price.

### Get Active and Save

**57** Ask your employer if your health insurance plan offers discounts on gym memberships or exercise equipment.

**58** Buy gym memberships and exercise equipment "used." Try eBay, Yahoo! Auctions or your local consignment shop.

**59** Ask your insurance agent if your regular gym visits or smoking cessation classes qualify you for money off your premium.

*Please turn to page 96*

## 100 WAYS TO SAVE...

*Continued*

### Decorate Your Life

**60** Check out the "oops" paint cans—colors that were accidentally mixed—at your local home store for savings of 50 percent or more.

**61** Discontinued tiles, carpeting or window treatments carry a much lower price tag.

**62** Skip indoor plants if you have a brown thumb. Plastic or silk looks just as nice.

**63** Buy pinch-pleat curtain hooks so you can make curtains out of tablecloths, sheets or reams of fabric.

**64** Buy food that comes in pretty jars, then reuse them to hold flowers, stones or shells.

**65** Old greeting cards become new gift tags once you cut the backs off.

**66** Save money on scented candles or air fresheners by boiling water and adding a few cinnamon sticks or some nutmeg, cloves and orange peels.

### Outdoor Fun

**67** Before you rip up an old deck or toss out wooden picnic tables or chairs, try power-washing them and applying a sealer.

**68** Treat gardens and trees with an organic insect control to avoid damage—and \$500 to \$1,000 tree removal costs.

**69** Use old socks or pantyhose to tie trees, vegetables or flowers to stakes.

**70** Use motion detectors on lights that normally stay on all night.

### Looks for Less

**71** Schedule manicures, pedicures and trims at local beauty schools, which provide free or low-cost services.

**72** Save on shampoo and liquid soap by diluting them 50 percent with water.

**73** Never buy skincare products or cosmetics without asking for samples at the counter. You may get up to a week's worth to test.

**74** Buy fragrance in December and May, when many manufacturers offer discounted gift sets.

**75** Use baby lotion instead of expensive hand cream or makeup remover.

**76** Use colorfast shampoo to lengthen the time between your dye jobs.

**77** Scrub your thighs with coffee grounds for an instant anticellulite lift.

**78** Tie soap bits into a piece of nylon netting for an instant, cheap body sponge.

### Smarter Shopping

**79** Save receipts. If you need to take something back you won't get stuck with a lower sale price.

**80** Shop for holiday items a year in advance. Buy Halloween costumes in November and summer items in the fall at 50 to 75 percent off.

**81** Use one-day sale coupons for extra savings on big-ticket items like bedding or winter coats.

**82** Negotiate with everyone, even managers in big-name department stores.

**83** Resole shoes instead of buying new ones.

**84** Register online at your favorite store's web site for discount coupons. For example, Bed Bath & Beyond and the Gap e-mail occasional coupons.

**85** Consider shopping at flea markets. Pick up items such as furniture, mirrors and clothing.

**86** Look on the back of supermarket receipts for coupons and special savings.

### Driving Home Savings

**87** Use the lowest grade gas that your car's manufacturer allows. Very few cars need gasoline with an octane higher than 87.

**88** Don't automatically ask for regular gas. Some smart retailers label 88 octane, which costs more, as regular.

**89** Use air conditioning to cool your car. Open windows cause drag, which lowers fuel efficiency.

**90** Keep lane changes and acceleration to a minimum. A steady speed uses less gas.

**91** Take a driver's safety class to reduce your annual auto insurance rates.

**92** Raise the deductible on your auto insurance for an instant savings on premium costs.

**93** Consider dropping collision on older cars. Check Kelley Blue Book ([www.kbb.com](http://www.kbb.com)) to see how much your car is worth before you make your decision.

### Web Deals

**94** Check out one of the many web sites devoted to free deals and coupon codes such as TheFreeSite.com, FatWallet.com and DailyeDeals.com.

**95** Get free CDs, books, movie tickets and more by signing up for MyPoints.com and earn points by reading daily e-mails, shopping online and touring web sites.

**96** Nearly every major credit card offers a shopping portal where you can find discounts from popular online merchants. Try the ShopCenter at DiscoverCard.com, AmericanExpress.com's Offer Zone or the Special Offers link on MasterCard.com.

**97** Snapfish.com offers low-cost film developing starting at \$2.99 a roll, plus \$1.99 shipping. Since the company posts your photos online for free, you can also e-mail them to friends and family.

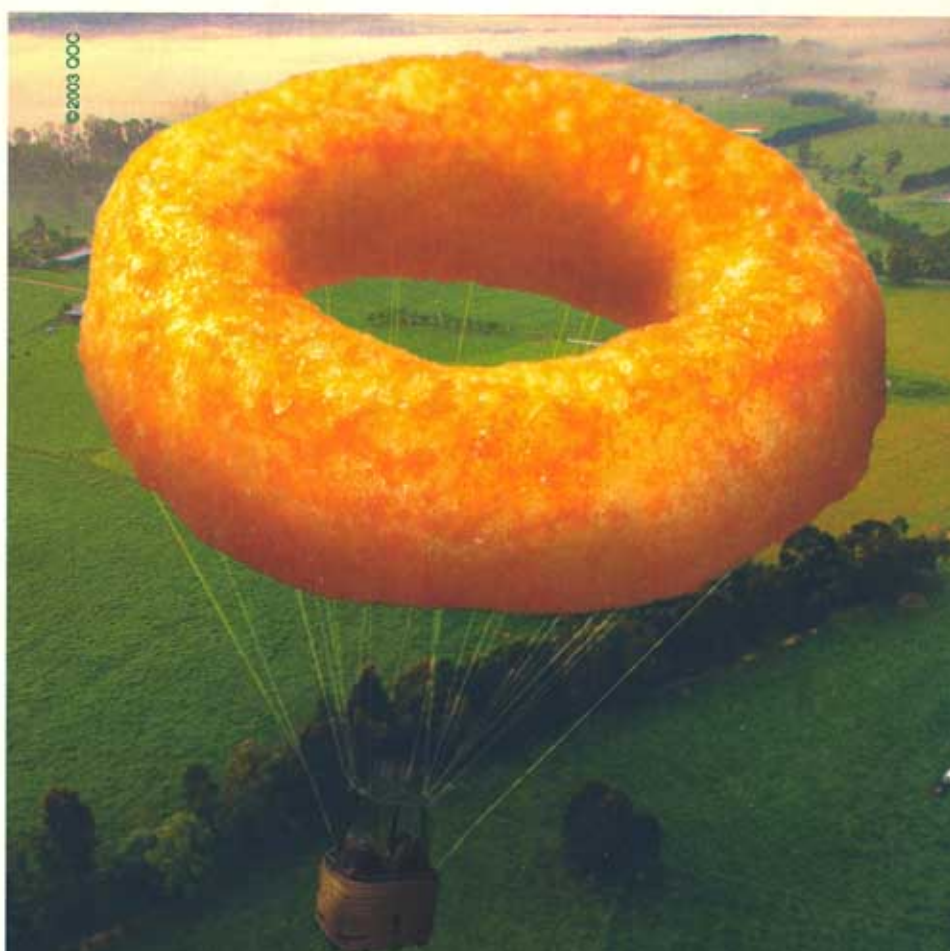
**98** Get free samples and printable grocery coupons on the web at CoolSavings.com or StartSampling.com.

**99** Don't pay for Internet access. Juno Online Services and NetZero.com offer 10 hours per month of dial-up service at no cost.

**100** Your local public library or university may also offer free Internet access. Check with the librarian. **WD**

FOR MORE MONEYSAVING TIPS, log on to [www.womansday.com/family](http://www.womansday.com/family).

7/8/03 [www.womansday.com](http://www.womansday.com) **97**



Quakes™ Corn Rings.  
The new baked snack that won't weigh you down.  
Also in Nacho Cheese and BBQ flavors.  
Look for them next to rice cakes.

