

## **Introduction**

Here is a great article from Money Magazine on Monday, August 17, 2009. It offers a list of 50+ expenses areas that you can change to reduce your monthly spending.

We took this list and poured it into a table you can use. In the two, right hand columns, for as many expenditure items that apply to you, you can:

- 1) Write down how much you are currently spending each month
- 2) Write down what your planned new monthly expenses could be if you followed the advice in each section.

#	\$	Savings Description	My Expenses Before Changes	My Expenses After Changes
1	\$737	<p style="text-align: center;"><b>Make The Young Adults Pay</b></p> <p>Boomers provide \$59,000 in financial assistance to grown children over a typical five-year period.</p> <p>Reduce that by 75% and you'll still be helping, but no longer enabling.</p>		
2	\$662	<p style="text-align: center;"><b>Ditch Your Second (or Third) Car</b></p> <p>Sure, she turns heads, but that 2007 Audi A6 Quattro is an expensive mistress. Can't do without two cars?</p> <p>Trade it in for a new Camry and save \$221 a month.</p> <p><i>Note: Savings for annual operating costs only: insurance (\$4,992); gas (\$2,218); maintenance (\$734); assumes 5,000 extra miles on remaining car (2008 Acura TL), plus four weekly bus passes. Trade-in is even exchange for a 2010 Camry XLE.</i></p>		
3	\$568	<p style="text-align: center;"><b>Move To A Smaller Home</b></p> <p>If big mortgage payments are eating into your cash flow, consider trading down now that home prices in many areas look as if they're bottoming out.</p>		
4	\$517	<p style="text-align: center;"><b>Take a Home Swap Vacation</b></p> <p>Find someone who lives where you want to visit, and trade places for a week. Find interested traders at:</p> <ul style="list-style-type: none"> <li>➤ <a href="http://homeexchange.com">homeexchange.com</a></li> <li>➤ <a href="http://1sthomeexchange.com">1sthomeexchange.com</a>.</li> </ul> <p><i>Note: Assumes family of four taking two trips a year spends \$325 a night on lodging, \$175 a day on food; home swap is free, \$400 a week on food.</i></p>		

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5	\$500	<p align="center"><b>Pay in Cash</b></p> <p>You'll spend 20% less monthly if you pay the old-fashioned way instead of whipping out the plastic, according to researchers at New York University and the University of Maryland.</p>		
6	\$320	<p align="center"><b>Get to Work Cheaper</b></p> <p>A suburban driver commuting to the city might shell out \$575 a month for gas, parking, and car upkeep, assuming a 30-mile roundtrip. These downshifts can help:</p> <p><b>Grab A Tax Break</b> Sign up for your company's transportation reimbursement account, which lets you pay up to \$230 in monthly parking fees with pretax dollars. (You can set aside the same amount for mass-transit costs.) Savings: about \$80 a month.</p> <p><b>Drive With A Buddy</b> Carpool to work with a colleague. No one suitable you know nearby? Get matched up at <a href="http://carpoolworld.com">carpoolworld.com</a> or <a href="http://erideshare.com">erideshare.com</a>.</p> <p><b>Go from four wheels to two.</b> Buy a good commuter bike (\$500) and cycle to work as the weather permits. Do that six months a year and you'll save \$250 a month.</p> <p><i>Note: Assumes 28% tax bracket; carpooling 10 months a year; cycling costs include bike, helmet, air pump, \$25-a-month maintenance.</i></p>		
7	\$297	<p align="center"><b>Cut The Cost Of Next Year's Kids Camp</b></p> <p>Cut summer camp costs and other childcare expenses by signing up for a flexible spending account, a valuable employee benefit that hardly anyone uses. The accounts, offered by 85% of large companies, allow you to use pretax dollars to pay up to \$5,000 in care giving bills, including summer camp, for children under 13 and elders who are your legal dependents, in addition to \$3,000 to \$5,000 of your out-of-pocket health-care costs. Your employer sets the actual limit.</p> <p>Only 6% of eligible workers use the accounts for childcare and 22% for medical costs, the consulting firm Mercer reports. What are you waiting for? The accounts offer the equivalent of 35% or more off on expenses you have to pay anyway.</p> <p><i>Note: Assumes the 28% bracket, 7.65% FICA, \$5,000 in both accounts.</i></p>		

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8	\$250	<p align="center"><b>Refinance Your Mortgage</b></p> <p>The silver lining of the gloomy housing market is that mortgage rates are low, hovering at 5.35%. If the rate on your current loan is 6.35% or higher and you plan to stay in your home for at least three years, look into refinancing.</p> <p>On a \$300,000 mortgage, closing costs will run you about \$6,000, but you could cut your monthly payment by more than \$250.</p> <p><i>Note: Assumes a \$300,000 30-year mortgage taken out three years ago at 6.35%; remaining balance refinanced at 5.35%.</i></p>																						
9	\$220	<p align="center"><b>Fire The Lawn Guy</b></p> <p><b>Now:</b> \$220 a month. Pay the gardener.</p> <p><b>Better:</b> \$100 a month. Cut his hours: He still mows the lawn, but you do the trimming and weeding.</p> <p><b>Best:</b> \$3-\$23 a month. Dust off your lawnmower or buy a new one (\$250) and cut the grass yourself.</p>																						
10	\$208	<p><b>Make your Children Less Taxing</b></p> <p>Almost 20% of people who are eligible for higher education tax relief don't claim it.</p> <p>Make use of these breaks for kids of all ages.</p> <table border="1"> <thead> <tr> <th>TAX BREAK</th> <th>GOOD FOR AS MUCH AS...</th> <th>KNOW THIS</th> <th>SAVINGS* MAX/MONTH</th> </tr> </thead> <tbody> <tr> <td>American Opportunity Tax Credit</td> <td>\$2,500 annually for the first four years of college</td> <td>New for 2009 and 2010</td> <td>\$208</td> </tr> <tr> <td>Annual Tuition Deduction</td> <td>\$4,000 deduction on tuition and fees</td> <td>You can take this or the tax credit, but not both</td> <td>\$93</td> </tr> <tr> <td>Child Tax Credit</td> <td>\$1,000 for each kid under 17</td> <td>Sweetens your \$3,650 dependent exemption</td> <td>\$83</td> </tr> <tr> <td>Dependent Care Credit</td> <td>\$1,200 if you have two or more kids under 13</td> <td>May qualify even if you max out flex spending at work</td> <td>\$50</td> </tr> </tbody> </table>	TAX BREAK	GOOD FOR AS MUCH AS...	KNOW THIS	SAVINGS* MAX/MONTH	American Opportunity Tax Credit	\$2,500 annually for the first four years of college	New for 2009 and 2010	\$208	Annual Tuition Deduction	\$4,000 deduction on tuition and fees	You can take this or the tax credit, but not both	\$93	Child Tax Credit	\$1,000 for each kid under 17	Sweetens your \$3,650 dependent exemption	\$83	Dependent Care Credit	\$1,200 if you have two or more kids under 13	May qualify even if you max out flex spending at work	\$50		
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11	\$183	<p align="center"><b>Slash Your Grocery Bill</b></p> <p><b>Shop Once A Week</b> The more trips you make to the store, the likelier you are to buy on impulse because you see more tempting items. About two-thirds of purchases are unplanned; cut that in half to save \$143 a month (if you spend \$100 a week on groceries).</p> <p><b>Give Up The Bottle</b> Stop drinking bottled water and instead buy a filter for your faucet (about \$34, plus \$25 for replacements). If your family consumes 12 gallons a month, you'll save about \$15.</p> <p><b>Eat What's Ripe</b> Out-of-season produce costs 20% to 50% more than it does when it's in season. For a list of what's in season when, go to <a href="http://fruitsandveggiesmorematters.org">fruitsandveggiesmorematters.org</a>. Estimated savings: \$7 a month.</p>																						

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		<p><b>Differentiate Between Clean And Dirty</b>            Organic produce costs \$1 to \$2 more than the conventional kind. Cut your pesticide intake by going organic on the dirtiest produce (apples, lettuce) and conventional on the cleanest (kiwi, tomatoes). For a list of clean and dirty fruits and veggies, go to <a href="http://foodnews.org">foodnews.org</a>. Savings: \$18 a month.</p> <p><i>Note: Assumes spending \$55 a month on produce (\$35 on organics), one-third of it out of season.</i></p>		
12	\$150	<p><b>Work Out For Less</b></p> <p><b>Now:</b>            \$150/month to sweat on your high-end health club's StairMaster -- and unwind at the martini bar.</p> <p><b>Better:</b>            \$50-\$90 to work out at the YMCA. There are nearly 3,000 locations throughout the nation.</p> <p><b>Best:</b>            \$0 for free online boot camp whips you into shape at <a href="http://marinecorpsfitness.com">marinecorpsfitness.com</a>.</p>		
13	\$145	<p><b>Hang Up on High Phone Bills</b></p> <p>Eight out of 10 U.S. families pay too much for phone service, reports billshrink.com. Use one or more of these strategies to ensure yours is not among them!</p> <p><b>Take A Message</b> - Teens who live at home average 1,742 texts a month. Switch to a family cell plan with unlimited texting.</p> <p><b>Get Smart</b> - College students text less than high school kids. Spring for a smartphone (like an iPhone) with unlimited data if your child agrees to a limited text and calling plan.</p> <p><b>Drop The Landline</b> - Some 20% of homes have only cell phones. Maybe yours should be one.</p> <p><b>Add Mom and Dad</b> - Are your parents spending \$30 a month for an emergency cell that just gathers dust? Instead, put them on your family plan, which will cost only about \$10 a month.</p> <p><i>Note: Based on AT&amp;T plans, saving \$22/mo. on texts, \$55/mo. with smartphone; landline price of \$48.</i></p>		

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14	\$140	<p align="center"><b>Share the Child Care</b></p> <p>Organize a babysitting co-op with neighborhood parents and take turns watching the kids for free. Your kids will be happier with their friends; more fun for them and fewer games of Chutes and Ladders for you (whew!).</p> <p>Or you can share the cost of a sitter with another family, paying, say, \$10 an hour apiece instead of the usual \$14 (more kids means a higher total rate for the sitter).</p> <p><i>Note: Assumes five hours of babysitting twice a month.</i></p>		
15	\$128	<p align="center"><b>Trim College Expenses</b></p> <p>Tuition is the largest single bill you'll pay for Junior to get a degree from Bleed You Dry U. But other costs add up fast.</p> <p>Slash these three:</p> <p><b>1) Books:</b> Nix <i>Brief Principles of Macroeconomics</i> from the college bookstore (\$146); rent it from <a href="http://Chegg.com">Chegg.com</a> or <a href="http://CampusBookRentals.com">CampusBookRentals.com</a>, which carries the intro econ text for \$68 a semester.</p> <p><b>2) Meals</b> Go for a seven or 14 meal plan, not a full one. Your kid will be up late partying, er, studying, and skipping breakfast a few days a week. And no one eats in the cafeteria on Saturday night.</p> <p><b>3) Travel</b> For trips home, buy a Student Advantage discount card (\$20) to save 15% on train and bus fares, 10% off selected flights.</p>		
16	\$105	<p align="center"><b>Have More Fun For Less</b></p> <p>These low-cost outings can be a lot more enjoyable than loftier fare.</p> <p><b>Take In A Minor League Ball Game</b> You'll pay less for a seat right behind the dugout than you would for two hot dogs and a beer at a big-league ballpark. Exhibit A: Four tickets behind first base at Angel Stadium in Anaheim will cost \$380 this season; comparable seats at a nearby Rancho Cucamonga Quakes game are just \$48.</p> <p><b>Listen To Aspiring Musicians</b> Exchange your subscription to the Philharmonic (\$736 for two prime orchestra seats for four performances of the San Francisco</p>		

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		<p>Symphony) for one to your local university's orchestra (an introductory package with similar seating for the Berkeley Symphony Orchestra: \$240).</p> <p><b>Watch The Early Show</b>            In place of an evening at the multiplex, catch a midday matinee. Better yet, make it breakfast and a movie. Theater chains discount generously on shows that start before noon: You might pay \$4.25 a ticket vs. \$8.50 for the same film at night.</p>		
		<b>Monthly Savings of \$100 or Less</b>		
17	\$25	<p style="text-align: center;"><b>Step Off the Gas</b></p> <p>You don't have to buy a Prius, trade in your clunker or ride the bus to cut down on the money you spend for gas each month. Just make a few adjustments to your driving habits:</p> <p><b>Drive sensibly.</b> Aggressive driving on the highway -- speeding, rapid acceleration and braking -- can lower your mileage by 33%.</p> <p><b>Observe the speed limit.</b> Gas mileage decreases rapidly above 60 miles per hour. Reining in your speed will save you up to 23%.</p> <p><b>Keep tires inflated properly.</b> Check your owner's manual to list your vehicle's proper tire pressure, buy a good dial-type pressure gauge (\$8), and check your tires once a week. Keeping them properly inflated can improve your mileage by about 3%.</p> <p><b>Empty the trunk.</b> Don't carry around unnecessary items, especially in small cars. An extra 100 pounds in your vehicle could reduce your miles-per-gallon by up to 2%.  <i>Note: Fuel savings estimates from fueleconomy.org. Assumes 12,000 miles driven per year (8,000 on highway), gas priced at \$2.64 per gallon and car averaging 25 mpg.</i></p>		
18	TBD	<p style="text-align: center;"><b>Buy This, Not That</b></p> <p>You can buy a men's designer suit, like a Hickey Freeman, in stores for \$1,200.</p> <p>Or buy the same suit for \$380 at <a href="http://gilt.com">gilt.com</a>.</p> <p>Want to impress at a job interview? You could buy this Tory Burch Studded Leather Tote for \$495.</p> <p>Or Rent it from <a href="http://avelle.com">avelle.com</a> for \$26 a week for members.</p>		

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19	\$74	<p style="text-align: center;"><b>Pamper Your Pet for Less</b></p> <p>Try these techniques:</p> <p><b>Say Goodbye To Boarding</b> Going away? Nix the pet motel; instead trade sitting duties with other pet-owner pals.</p> <p><b>Go to School</b> Get Spike looking spiffy at a grooming school. Price: 40% to 50% less than a regular groomer.</p> <p><b>Drop The Pet Insurance</b> You'll probably pay way more in premiums than you stand to save on vet bills.</p> <p><i>Note: Annual costs: boarding, \$265; grooming seven times: pro (\$55) vs. school (\$30); pet policy, \$447 save.</i></p>		
20	TBD	<p style="text-align: center;"><b>Don't Be a Snob</b></p> <p>Coupons can yield big savings on purchases for your family - if you're not too proud to use them.</p> <ul style="list-style-type: none"> <li>➤ <b>Groceries:</b> <a href="http://CouponMom.com">CouponMom.com</a></li> <li>➤ <b>Online shopping:</b> <a href="http://CouponCabin.com">CouponCabin.com</a></li> <li>➤ <b>Free shipping:</b> <a href="http://FreeShipping.org">FreeShipping.org</a></li> <li>➤ <b>Cash back:</b> <a href="http://Extrabux.com">Extrabux.com</a></li> </ul>		
21	TBD	<p style="text-align: center;"><b>Shop Happy</b></p> <p>Don't go to the mall when you're in a lousy mood. A study by Harvard management professor Jennifer Lerner has found that people who were feeling depressed when they shopped were willing to spend 30% more than consumers who were in a better frame of mind.</p>		
22	\$50	<p style="text-align: center;"><b>Drive Down Premiums</b></p> <p>High auto policy prices will hit the road if you use a combination of these cost-cutting strategies.</p> <p><b>Raise Your Deductible</b> Going from \$250 to \$500 could save 7%. Jump to \$1,000, and you'll save 14%.</p> <p><b>Just Say No To Collision</b> Got an older car? If it's worth less than 10 times what you'd pay in a year for collision insurance (check at <a href="http://kbb.com">kbb.com</a>), drop the collision</p>		

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		<p>coverage.</p> <p><b>Dig For Discounts</b> Save up to 15% with breaks for safe driving records and good grades for teens.</p> <p><b>Shop Around</b> Compare prices at <a href="http://insweb.com">insweb.com</a>. You may get coverage at up to \$300 less than you pay now.</p> <p><b>Pay As You Drive</b> In 15 states, Progressive allows drivers to plug a device into their cars that monitors driving habits and miles. Possible savings: up to 30%.</p> <p><i>Note: Estimated savings for a married couple with two cars in Edmonds, Wash., who raise the deductible from \$250 to \$1,000 and drop collision on one car.</i></p>		
23	TBD	<p style="text-align: center;"><b>Scour Home Goods Sales</b></p> <p>The sample sale concept is expanding to high end home decor, such as pottery from interior designer Jonathan Adler, Odegard rugs, and glassware from Italian maker Luigi Bormioli. Some of the fashion sites, like HauteLook and Gilt, now sell home goods. But you will find more variety at sites such as <a href="http://OneKingsLane.com">OneKingsLane.com</a>, which deal exclusively in home design. There, a Staub cast-iron pan recently sold for \$99 vs. \$200 in stores.</p>		
24	\$10	<p style="text-align: center;"><b>Tip Judiciously</b></p> <p>Somehow during these heady past few years, 20% became the new 15% as far as restaurant tips are concerned. It's time, perhaps, for the budget-conscious to rethink that.</p> <p>Waiters and waitresses depend on tips to make a living, so cutting your tip budget to zero doesn't seem ethical. But dialing back tips to the 15% baseline and reserving 20% for extraordinary service can slice some of the expense from your monthly dining bill.</p>		
25	\$15	<p style="text-align: center;"><b>Stay On Fee Alert</b></p> <p>A typical overdraft fee is \$26, a 30% jump in 10 years. Credit card late fees at major banks are around \$39, and could hit \$49 next year, experts say. Avoid the shakedown by setting up e-mail and text message alerts at your bank's website. You'll get a ding when bills are due or your checking balance drops below a certain amount.</p> <p><i>Note: Assumes four overdrafts a year at \$26 each and two credit card late payments at \$39 a pop.</i></p>		

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26	\$55	<p align="center"><b>Visit Your Local Shoe Repair</b></p> <p>Last year's Cole Haans are so ... in this year. Rather than shell out \$150 or more each season to buy a new pair of good shoes, clean up last year's kicks.</p> <p>Your local shoe-repair shop will charge about \$10 to fix worn-out heel tips for women. Men can get another year or more out of their dress shoes by replacing the rubber heel and the sole, says veteran cobbler Jim McFarland of Lakeland, Fla. Cost: about \$50.</p> <p>If the lady of the house buys four pairs of shoes a year, and the man buys one (at \$150 each), you'd save more than \$50 a month.</p>																						
27	\$46	<p><b>Time Your Buys Right</b></p> <p>Don't get gouged!</p> <p>Buy that air conditioner in January, not July, and get it for nearly half the price.</p> <p>You can save 25% to 40% or more if you know when to buy these goods.</p>	<table border="1"> <thead> <tr> <th>LINENS</th> <th>KITCHENWARE</th> <th>WINTER COATS</th> <th>TIRES</th> <th>SWIMSUITS</th> </tr> </thead> <tbody> <tr> <td>Save 40%</td> <td>Save 25%</td> <td>Save 40%</td> <td>Save 30%</td> <td>Save 47%</td> </tr> <tr> <td>J F M A M J</td> <td>J F M A M J</td> <td>J F M A M J</td> <td>J F M A M J</td> <td>J F M A M J</td> </tr> <tr> <td>A O N D</td> <td>A O N D</td> <td>A O N D</td> <td>A O N D</td> <td>A O N D</td> </tr> </tbody> </table>	LINENS	KITCHENWARE	WINTER COATS	TIRES	SWIMSUITS	Save 40%	Save 25%	Save 40%	Save 30%	Save 47%	J F M A M J	J F M A M J	J F M A M J	J F M A M J	J F M A M J	A O N D	A O N D	A O N D	A O N D	A O N D	
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28	\$38	<p align="center"><b>Stretch It Out</b></p> <p>Look like a million bucks without spending a million by slowing down your personal care regimen.</p> <p><b>Go Easy On Dry Cleaning</b></p> <p>Cut the number of trips you make in half: 65% of clothes that are dry cleaned can be washed by hand or machine, says Kathryn Finney, founder of thebudgetfashionista.com. For example, you can put linens in the washer and do most sweaters in cold water by hand (including cashmere and camel hair). Most silks are hand washable too. Exception: bold colors like brick red, deep brown, and navy should still be dry-cleaned.</p> <p><b>Do Home Touchups</b></p> <p>Add at least two weeks to the time between hair coloring appointments (\$100 or so a pop) by using over-the-counter products (about \$10) from the drugstore to cover up your roots.</p>																						

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29	\$11	<p align="center"><b>Buy Ink, Not Cartridges</b></p> <p>Instead of buying new black and color ink cartridges when your computer printer runs low, just get them refilled at your local drug store or shopping mall.</p> <p>After all, you don't buy a new car every time you get low on gas, do you?</p>																				
30	\$15	<p>Be loyal to labels – selectively</p> <p>Save your brand loyalty for where it counts -- a Chanel bag or a Brooks Brothers jacket. After all, when you're battling Rafael Nadal in Grand Slam Tennis on your Wii, who cares what batteries are powering your remote?</p> <table border="1"> <thead> <tr> <th>Instead of...</th> <th>...buy this...</th> <th>...and save this</th> </tr> </thead> <tbody> <tr> <td>Duracell AA batteries, 36 for \$13.39</td> <td>Kirkland AA batteries, 48 for \$10.99 from Costco</td> <td>\$6.84 per 48 batteries</td> </tr> <tr> <td>Extra-Strength Tylenol caplets, 225 for \$10.97</td> <td>Equate Extra-Strength Acetaminophen caplets, 200 for \$4 from Wal-Mart</td> <td>\$5.75 per 200 caplets</td> </tr> <tr> <td>Cutex nail polish remover for \$2.69</td> <td>Rite Aid nail polish remover for \$1.59</td> <td>\$1.10</td> </tr> <tr> <td>Del Monte diced tomatoes, 14-ounce can for \$1.85</td> <td>Jewel diced tomatoes for \$0.89</td> <td>\$0.96</td> </tr> <tr> <td>Domino sugar, 5-pound bag of for \$3.49</td> <td>Spartan sugar for \$2.99</td> <td>\$0.50</td> </tr> </tbody> </table> <p>If there's no innovation happening with the product, the private label can be just as good, or better, says UNC marketing professor Jan-Benedict Steenkamp.</p> <p>We estimate you can save up to \$15 a month by going with the store brand or little known brand for batteries and these other products: Pain relievers, canned fruits &amp; vegetables, pantry staples and basic beauty products.</p>	Instead of...	...buy this...	...and save this	Duracell AA batteries, 36 for \$13.39	Kirkland AA batteries, 48 for \$10.99 from Costco	\$6.84 per 48 batteries	Extra-Strength Tylenol caplets, 225 for \$10.97	Equate Extra-Strength Acetaminophen caplets, 200 for \$4 from Wal-Mart	\$5.75 per 200 caplets	Cutex nail polish remover for \$2.69	Rite Aid nail polish remover for \$1.59	\$1.10	Del Monte diced tomatoes, 14-ounce can for \$1.85	Jewel diced tomatoes for \$0.89	\$0.96	Domino sugar, 5-pound bag of for \$3.49	Spartan sugar for \$2.99	\$0.50		
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31	TBD	<p align="center"><b>Save On Your Meds</b></p> <p><b>Now:</b> \$30 Fill your brand name prescriptions at your local pharmacy.</p> <p><b>Better:</b> \$20 Buy medications through your health plan's mail order program.</p> <p><b>Best;</b> \$4 Get low-cost generics at chain stores like Target and Wal-Mart.</p>																				
32	\$22	<p align="center"><b>Go Halfsies On Medicine</b></p> <p>If you're taking pills for long-term medication, ask your doctor if you can buy your prescription at twice the potency you need and cut the pills in half. You'll commonly pay the same co-pay.</p> <p>Note: Based on average monthly co-pay of \$43 for brand-name non-preferred drugs</p>																				

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33	\$20	<p align="center"><b>Assess Your Health Risk</b></p> <p>To help control costs, a growing number of companies are asking employees to fill out a health-risk assessment form, with basic medical and lifestyle info. Why do it?</p> <p>Many employers will then discount your monthly premiums or give a cash reward (\$100 is typical).</p>		
34	TBD	<p align="center"><b>Shopping! Look, but don't touch</b></p> <p>In fact, maybe you shouldn't even look. There's a reason retailers lay out sweaters and shirts on tables like hors d'oeuvres: They know you won't be able to resist touching them, and that if you touch them, you may not be able to resist buying them. Why?</p> <p>A study by marketing professors Joann Peck (University of Wisconsin, Madison) and Suzanne Shu (UCLA) suggests that when you put your hands on an object, or even stare at it too long in a store window, it increases your psychological sense of ownership. That, in turn, makes it harder for you to resist buying it.</p>		
35	TBD	<p align="center"><b>Shopping! - Get a Grip</b></p> <p>Making your spending limits concrete - by writing them down or even telling them to other people - can help you maintain self-control, says MIT behavioral economist Dan Ariely, author of <i>Predictably Irrational</i>.</p> <p>When you go into a grocery store with a list in hand, you're far less likely to stray and end up with a package of two dozen seasonally appropriate cupcakes.</p> <p>Also resist the urge to give in to impulse buys. Studies indicate that once you decide to buy something, anything, you will find it psychologically easier to buy even more. Researchers Ravi Dhar (Yale), Joel Huber (Duke), and Uzma Khan (Yale) call this the "Shopping Momentum Effect."</p>		
36	TBD	<p align="center"><b>Shopping - Don't Get Comfortable</b></p> <p>The more convenient it is for you to shop, the more convenient it is for you to overspend. So don't make it easy on yourself.</p> <p>Unless you're stocking up on supplies, use a basket instead of a cart the next time you head to Target, for instance. And if you're planning to buy only a few small items, do without the basket altogether.</p>		

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37	TBD	<p><b>Shopping - Don't be too hard on yourself</b></p> <p>A little treat from time to time won't hurt you and could even help. If you don't allow yourself an occasional indulgence, you'll end up feeling deprived, suggests research by Columbia University marketing professor Ran Kivetz. The regret in turn can tempt you to splurge on something big in an effort to feel better.</p> <p>Also recognize that you have only so much willpower to spare, according to a study by Florida State University psychologist Roy Baumeister and marketing professor Kathleen Vohs at the University of Minnesota.</p> <p>If you're trying to, say, quit smoking <i>and</i> cut back on spending, give yourself a little slack on the spending front. Quitting smoking will save you so much money, on cigarettes now and your health-care costs later, that you can afford to order a latte.</p>		
38	TBD	<p><b>Shopping! Do this, Not That</b></p> <p>One way to avoid the temptations of shopping is to stay away from where the temptations are.</p> <p><b>Do:</b> Take a walk by the lake.  <b>Don't:</b> Take a stroll through the mall.</p> <p><b>Do:</b> Take a trip to the library.  <b>Don't:</b> Spend the afternoon at Borders.</p> <p><b>Do:</b> Take the scenic route home.  <b>Don't:</b> Drive by the shoe store that draws you in like a magnet.</p>		
39	\$12	<p><b>Stop Overpaying For College Savings</b></p> <p>Two-thirds of new 529 college savings accounts are sold through brokers, even though the plans charge up to 5.75% per transaction and you can buy similar funds directly from providers at no charge.</p> <p>Find a good one at <a href="http://savingforcollege.com">savingforcollege.com</a>. One possibility: Utah Educational Savings Plan (<a href="http://uesp.org">uesp.org</a>).</p>		
40	\$46	<p><b>Haggle over high rates</b></p> <p>A well-placed threat, that is, negotiation, can save you a bundle. Three places to cut:</p> <p><b>Credit Cards</b></p>		

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		<p>Call customer service and mention you're planning a balance transfer unless the issuer lowers your rate. Repeat up the chain of command until satisfied. This works best if you have a credit score of 750 or higher.</p> <p><b>Cellphone</b> New customer? Ask for an activation fee waiver, you'll save \$40. Already using the service? Tell the rep you're thinking about canceling usually good for 10% to 20% off.</p> <p><b>Cable</b> Find out what the new customer promo is and ask for it. Or threaten to dump cable for the phone company's TV service.</p>																		
41	TBD	<p>Break the bank</p> <p>Borrow from a credit union instead of a big bank to receive a lower rate on your loan.</p> <p>See how to become a member at: <a href="http://findacreditunion.com">findacreditunion.com</a>.</p>	<table border="1"> <thead> <tr> <th>PRODUCT</th> <th>AVERAGE BANK RATE</th> <th>CREDIT UNION AVERAGE</th> <th>SAVINGS/MONTH</th> </tr> </thead> <tbody> <tr> <td>48-month new-car loan</td> <td>6.59%</td> <td>5.24%</td> <td>\$19</td> </tr> <tr> <td>Home-equity line of credit</td> <td>4.91%</td> <td>4.43%</td> <td>\$12</td> </tr> <tr> <td>Regular credit card</td> <td>12.53%</td> <td>11.66%</td> <td>\$4</td> </tr> </tbody> </table> <p><small>\$10K CARD BALANCE PAID 0 IN TWO YEARS; \$500K HELD IN 30; \$20K CAR LOAN</small></p>	PRODUCT	AVERAGE BANK RATE	CREDIT UNION AVERAGE	SAVINGS/MONTH	48-month new-car loan	6.59%	5.24%	\$19	Home-equity line of credit	4.91%	4.43%	\$12	Regular credit card	12.53%	11.66%	\$4	
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42	\$3	<p><b>Think Small</b></p> <p>Another good reason to switch to a smaller bank or credit union: The big boys, institutions with more than \$20 billion in assets, charged \$33.43 per overdraft, while the little guys, institutions with less than \$100 million in assets, average \$24.28. In fact, bigger banks charge fees that are 20% higher across the board, says economist and researcher Mike Moebis.</p> <p>Assuming four overdrafts a year, you'd save \$3 a month with a modest-sized bank.</p>																		
43	\$58	<p><b>Don't Over Insure</b></p> <p>The lazy way of buying life insurance: Choose a policy that replaces five to 10 times your income. For a better estimate, sweat out some calculations. You may find you need less coverage than you have, especially if your spouse isn't dependent on your paycheck or your children are grown.</p> <p>Get help figuring out how much you really need by using the life insurance estimators at:</p>																		

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		<ul style="list-style-type: none"> <li>➤ <a href="http://tiaa-cref.org">tiaa-cref.org</a></li> <li>➤ <a href="http://lifelifehappens.org">lifelifehappens.org</a></li> </ul>		
44	\$14	<p style="text-align: center;"><b>ATM Withdrawals - Get Free At Last</b></p> <p>At \$3 to \$4 per withdrawal, those annoying out-of-network ATM fees can really add up. Three good ways to eliminate them: Use only your own bank's ATMs. The exercise will be good for you!</p> <p>Skip the ATM and get cash back when you're paying for groceries with your debit card. Or switch to an online bank that refunds all ATM fees.</p> <p>One good choice: Schwab Bank High Yield Investor Checking account with no minimum balance required. Bonus: You'll earn 0.75% interest.</p>		
45	TBD	<p style="text-align: center;"><b>Use Web Tools To Save</b></p> <p>Bookmark these URLs:</p> <p><a href="http://Bankrate.com">Bankrate.com</a>: Find the best terms and interest rates.</p> <p><a href="http://CardRatings.com">CardRatings .com</a>: Compare offers, read reviews.</p> <p><a href="http://BillShrink.com">BillShrink .com</a>: Deals on credit cards, cells, gas.</p> <p><a href="http://Mint.com">Mint.com</a>: Track spending, get alerts.</p> <p><a href="http://Moneyaisle.com">Moneyaisle .com</a>: Banks bid for your business.</p>		
46	\$23	<p style="text-align: center;"><b>Do It Yourself</b></p> <p>Even Do-It-Yourself newbies should be able to tackle these home maintenance projects.</p> <p><b>Clean the Carpet</b> No need to hire a pro every time you get a spot on the rug. Rent a carpet cleaner for \$20 and save the \$200 or more a cleaning service charges to render five rooms spotless.</p> <p><b>Fix That Leaky Toilet</b> All you probably have to do is replace the valve in the tank, called the flapper valve, that lifts up when you flush and lets the water flow through to the bowl. The actual part costs only \$3 to \$5, but a plumber will charge \$70 for the part and his labor! (continued)</p>		

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		<p><b>Weather-Strip Your Doors</b> To stay toasty this winter, stop the leaks that let warm air out and cold air in. A handyman will charge \$65 to install the weather stripping and door sweep needed to help seal a door against the elements. But you can buy the supplies for \$15 at your local hardware store and attach them yourself.</p>		
47	\$70	<p><b>Zap Your Energy Costs</b> Tired of your spouse telling you to lower the thermostat and put on a sweater? Try these tips to cut your energy bills by 25% or more.</p> <p><b>Do An Energy Audit</b> Get a free check of your home for energy leaks if your utility company offers one. Or do it yourself using the guide at <a href="http://energystar.gov">energystar.gov</a>. Savings: up to \$40 a month (after improvements).</p> <p><b>Automate Heating And Cooling</b> Set a programmable thermostat (\$50) to automatically lower the heat after bedtime and warm up the house before the alarm clock rings. Savings: \$15 a month.</p> <p><b>Go Fluorescent</b> A compact fluorescent bulb uses 75% less energy and lasts 10 times as long as an incandescent one. You'll make back its higher cost (\$3.50 vs. 50¢) in six months. Savings: \$7 a month.</p> <p><b>Put On That Sweater</b> What's so bad about layering anyway? It's free and it's cozy. And for every one degree you lower the temperature, you'll cut about 1% off your heating bill. Savings: \$8 a month.</p>		
48	\$27	<p><b>Rent, Don't Buy</b> Do-It-Yourselfers may take pride in their tool collection. But how often do you really use that pressure washer or chainsaw? Instead of buying a specialty tool that you may need once every couple of years, rent it at a national chain such as Home Depot or Sunbelt Rentals, or at an independent retailer (find one at <a href="http://ararental.org">ararental.org</a>). Prices typically range from \$20 to \$100.</p> <p>Better yet, borrow the tool you need, often for free, from a tool-lending library. Wikipedia has a list of major cities that offer this service.</p> <p>To find one near you, just type "tool lending library" into the search engine.</p>		

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49	TBD	<p align="center"><b>Fix It Up Smarter</b></p> <p>Renovating a home doesn't have to blow a hole in your pocket. Just follow these savings strategies.</p> <p><b>Pipes:</b> Keep plumbing and gas lines in the current location.</p> <p><b>Kitchen:</b> Refinish cabinets, don't replace them.</p> <p><b>Appliances:</b> Buy ones with slight dents or scratches, or last year's model.</p> <p><b>Labor:</b> Consider doing some of the work yourself (get savings estimates at <a href="http://www.diyornot.com">www.diyornot.com</a>)</p>																	
50	\$8	<p align="center"><b>Stake Out Vampire Appliances</b></p> <p>Many electronic devices (TVs, DVD players, and computers) draw a lot of power even when they're off. An even bigger energy waster is a PC in sleep mode, which can use a third as much electricity as it does when on.</p> <p>Cut the waste by putting as many of these hidden energy suckers on the same power strip as you can. Then flip the strip off at night!</p>																	
51	TBD	<p align="center"><b>Slash Home Insurance Premiums</b></p> <p>Cut the tab on your homeowners policy by as much as 25% with these moves.</p> <table border="1"> <thead> <tr> <th>STRATEGY</th> <th>%OFF</th> <th>SAVINGS/MONTH</th> </tr> </thead> <tbody> <tr> <td>Raise your deductible to \$1,000</td> <td>Up to 25%</td> <td><b>\$18</b></td> </tr> <tr> <td>Ask for loyalty discounts (six years or more with the carrier).</td> <td>10%</td> <td><b>\$7</b></td> </tr> <tr> <td>Use the same insurer for your auto coverage</td> <td>10%</td> <td><b>\$7</b></td> </tr> <tr> <td>Install dead bolts or security systems</td> <td>5%</td> <td><b>\$4</b></td> </tr> </tbody> </table> <p><small>*Assumes an \$841 annual premium</small></p>	STRATEGY	%OFF	SAVINGS/MONTH	Raise your deductible to \$1,000	Up to 25%	<b>\$18</b>	Ask for loyalty discounts (six years or more with the carrier).	10%	<b>\$7</b>	Use the same insurer for your auto coverage	10%	<b>\$7</b>	Install dead bolts or security systems	5%	<b>\$4</b>		
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52	TBD	<p align="center"><b>Shop The Online Clearance Bins</b></p> <p>For years fashion designers have held sample sales to clean out inventory, pricing end-of-season stragglers at a deep discount. But you had to be in cities like New York or Los Angeles to benefit.</p> <p>Not anymore.</p> <p>Over the past year or two, at least a half-dozen sites have been launched that bring the designer sample sale concept online, as recession-challenged luxury marketers search for a broader audience. While sites such as Bluefly.com and Yoox.com have been around for years, the new breed -- sites such as <a href="http://Gilt.com">Gilt.com</a>, <a href="http://EditorsCloset.com">EditorsCloset.com</a>, <a href="http://HauteLook.com">HauteLook.com</a>, and <a href="http://RueLaLa.com">RueLaLa.com</a> -- offer</p>																	

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		<p>limited-time sales but for deeper discounts (50% to 75% off retail vs. a more typical 40% at the older sites). The deals can be stunning: HauteLook recently sold a stainless-steel men's Movado watch for \$429, 71% less than the \$1,495 price tag in stores.</p> <p>In addition to clothes for men, women, and children, many of the sites handle jewelry and other accessories (handbags, shoes, sunglasses). But to get the bargain, you have to become a member of the site, either by invitation (say, from a friend who's enrolled) or by simply signing up (some sites may have a short wait list).</p> <p>You also have to time it right. Sales typically run for 36 to 48 hours only, with many items selling out in the first hour.</p> <p><b>Use A Free Personal Shopper</b> Love the luxe sales but can't shop while you're at work? Sign up for alerts letting you know when your favorite designers go on sale at retailers such as Nordstrom and Bloomingdale's by creating an account with <a href="http://ShopItToMe.com">ShopItToMe.com</a>.</p> <p>The site acts like a virtual personal shopper, scouring online deals for you. You'll see results only for the brands and sizes you choose, rounded up and sent in an e-mail once a day or once a week (your preference</p>		
53	TBD	<p style="text-align: center;"><b>Dine For Fewer Dollars</b></p> <p><b>Brown Bag It</b> Twice a week, ditch the sandwich at the downstairs deli and pack a couple of lunches with leftovers.</p> <p><b>Do Lunch, Not Dinner</b> Make reservations at a pricey hot spot for a midday meal; the food is the same, but the prices are cheaper.</p> <p><b>Think Small</b> Forgo the white-table-cloth service at a ritzy restaurant; order smaller portions from the bar menu instead.</p> <p><b>Indulge a Little</b> Eat your main course at home, then go out for dessert. Order something extravagant, you can afford it.</p>		
54	\$29	<p style="text-align: center;"><b>Garden Smarter</b></p> <p>The golden rule of gardening: Don't pay for something that you can do yourself.</p>		

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		<p><b>Don't buy mature plants</b> (50 for \$200) when you can grow them from seed (\$20).</p> <p><b>Make compost</b> from rotting leaves in your yard rather than buying it (\$110--\$165).</p> <p><b>Mooch the Mulch</b> - You may be able to pick up free mulch from your town or local utility. Just call and ask.</p>		
55	\$15	<p><b>Celebrate Frugally</b></p> <p>Toasting a special occasion? Veuve Clicquot's Rare Vintage 1988 will run you \$105. An excellent, far less costly substitute: French bubbly from outside the Champagne region, like Louis Bouillot Crémant de Bourgogne Grande Réserve Brut. The price: just \$13.</p>		
56	\$54	<p><b>Cut The TV Cord</b></p> <p>Here's a radical idea. If you watch mainly movies, a few select shows, and an occasional ball game, you may not need TV service at all!</p> <p>You can watch many shows free online at sites such as Hulu.com or the network sites and (depending on your Internet provider) live sports at ESPN 360.com. You can also get DVDs delivered to your door by Netflix or pick them up at a Redbox, those little \$1 DVD rental vending machines at the grocery store or Walgreens.</p> <p>Doing without cable can save you \$40 to \$100 a month, depending on your cable package. Got to have the History Channel? Keep basic cable but drop one or more premium channels, and save \$15 or more a month.</p>		
57	TBD	<p><b>Read Bargain Books</b></p> <p><b>Now:</b> \$41.50/month Buy your books at 45% off list price from reliable third-party sellers on Amazon.</p> <p><b>Better:</b> \$30.67/month Buy two hardback bestsellers at Barnes &amp; Noble.</p> <p><b>Best:</b> \$0 Get books free at the library -- even if you have to wait for that bestseller.</p>		

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58	\$30	<p style="text-align: center;"><b>Listen For Less</b></p> <p><b>Roll Your Own CDs</b> Download two full albums on iTunes for \$10 apiece, or look for \$5 album specials on Amazon.com and burn them onto CD-R discs. It'll cost you as little as \$12 a month.</p> <p><b>Enjoy Free Samples</b> Go to npr.org/music and expand your horizons with no-cost music podcasts and song downloads.</p> <p><b>Get Your Own DJ</b> At pandora.com, you can listen to an online radio station customized to your musical tastes. Listen free for 40 hours per month or pay \$3 a month for unlimited music.</p>		
59	\$25	<p style="text-align: center;"><b>Join the Club</b></p> <p>Sometimes you have to spend a little to save more. These upfront outlays can yield big payoffs.</p> <p><b>Get Carded</b> Nab discounts by paying a membership fee at businesses you frequent. A \$25 Starbucks Gold card will earn you a 10% break on lattes and pastries (worth the price if you spend at least \$21 a month), plus two free hours of Wi-Fi a day.</p> <p><b>Buy the Book</b> Discount coupon books like The Entertainment Book may seem cheesy, but for \$10 you can get discounts of 10% or more at restaurants, theaters, and other venues in your area, along with other freebies. Or go online for discounts at entertainment.com and restaurant.com.</p> <p><b>Drive a Bargain</b> A \$73 annual membership in AAA doesn't just buy you maps and a free tow when you need one. You'll also qualify for hundreds of discounts, and not all of them involve travel: 6% from Dell, for example, and 10% from <a href="http://Target.com">Target.com</a>.</p>		

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