

BUDGET

STRETCHING

IDEAS

Save \$2,000 With These Seven Painless Tips

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(NAPSA)—These seven simple budgeting ideas should net you about \$2,000 a year, with a minimum amount of effort.

Tip 1: Use less. A pea-size bit of toothpaste. A tablespoon of dishwashing powder. A half-cup of laundry detergent. That's all of most cleaning products that you need to use. Instead of scrubbing, spritz and let soak. Let the cleaning stuff work for a while on its own.

The typical household spends \$509 on housecleaning products, according to the Bureau of Labor Statistics. You can probably cut that in half.

Tip 2: Use more. Americans waste about 10 percent of their food dollars, the U.S. Department of Agriculture reports, on groceries they never use. Produce rots, bread molds and canned goods gather dust instead of getting eaten.

The simple fix: Cruise through your refrigerator every few days and incorporate the stuff that's aging into that night's dinner. Rubbery carrots can get chopped up into stews or spaghetti sauce, for example, and that stale loaf can make a killer bread pudding. Make a monthly inspection of your pantry and use whatever cans have been shoved to the back.

If you spend \$4,404 annually on groceries (average for a family of four), you can easily save more than \$400.

Tip 3: Cook once, eat twice. Whenever you cook a meal, make twice as much and freeze or refrigerate the excess for a future dinner. If the frozen meals mean you eat out just 10 percent less, you can trim \$300 a year from your family's overall food bill.

Tip 4: Don't shop. Toss catalogs as soon as they arrive. Stay away from shopping Web sites. If you spent just \$10 a week on recreational shopping, you'll save over \$500 in a year.

Tip 5: Drive less. Gas and oil set the average household back \$1,279 a year, according to the Bureau of Labor Statistics. Drive one less day a week and you could save about



Protecting your precious pennies can be simpler than it may seem.

\$180 in a year—more, if less wear and tear results in lower repair and maintenance expenses.

Hitch a ride into work with a friend, telecommute, take public transportation or leave your car in the garage one weekend day.

Tip 6: Go generic. The average person under 65 spends about \$485 on prescription drugs and about \$200 on over-the-counter medicines annually, government statistics show, so you may save about \$200 a year by going generic when possible. Folks over 65 spend more than \$1,100 on prescription drugs, so the potential savings could be even greater.

Tip 7: Be fee-free. The average person who didn't maintain a minimum account balance paid \$217 annually for a checking account, according to the U.S. Public Interest Research Group. Add to that the ever-higher fees for bouncing checks and using an ATM, and you could easily be paying a bank more than \$300 a year for the privilege of accessing your money.

It's not that tough to keep track of your balance or to find your own bank's ATMs. Try using the budgeting tools in Microsoft Money, the personal finance software. You can save a few hundred bucks a year.

For more tips on budgeting, visit MSN Money (www.money.msn.com), or use the budgeting tools offered in the Microsoft Money software.

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