

Your Financial Future

Simple Savings—Ways To Save \$25, \$50 Or Even \$100 A Month

(NAPSA)—The next time you need a little extra cash or you are trying to save but don't know where to begin, you may be glad to know you're not alone. According to a recent survey commissioned by HSBC's Center for Consumer Advocacy, 77 percent of Americans express at least some concern about their current level of savings.

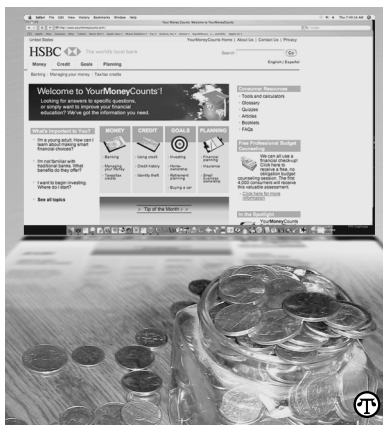
Here are a few ways to start finding a little extra cash—\$25, \$50 or even \$100 a month—that you can save towards your financial goals.

Twenty-Five Dollars

- Bring lunch from home once a week.
- Reduce the number of times you dine out or order out by once a week.
- Use a lower-octane gasoline (switch to regular unleaded from premium unleaded).
- Eliminate two gourmet coffee drinks a week.

Fifty Dollars

Want to save more? Add these recommendations into the mix:



- Shop “big box” warehouse stores for nonperishable items (bar soap, detergent, cereal, cleaning products, etc.).

- Replace one monthly movie outing (film, popcorn, soft drinks) with “at home” video night.

- Lower dry-cleaning costs by using products for home dryers.

- Replace premium bottled water with tap or store-brand water.

One Hundred Dollars

If you've mastered saving \$50

or more, the following could help you garner savings of at least \$100 a month:

- Switch to generic or store-brand household products (cleaners and staples such as sugar, flour, etc.).

- Lower insurance premiums by raising deductibles on automobile and homeowner policies.

- Review and modify mobile and home phone, cable and Internet access packages to eliminate costly features that you're not using, or renew contracts to take advantage of lower pricing. Also explore bundled package options.

- Review your banking fees and habits to see how you can eliminate some of your monthly charges, including ATM fees.

So now that you have a few extra dollars in your pocket, visit the Center's Web site at www.yourmoneycounts.com for additional ideas on how to manage your money and make your savings grow.