

Tips To Help You Save Hundreds Of Dollars

(NAPSA)—According to the American Research Group, Americans spend an average of \$646 on holiday gifts a year, and that's not including what they spend on the rest of their holiday trimmings.

It can be challenging to have cash left in your pocket at the end of the holidays, but employing a variety of strategies can help your bank account stay in the black while you deck the halls with the red and green. Here are hints that can help:

- **Use coupons.** In addition to the ones in the paper, a helpful place to find them can be CouponCabin.com, with its thousands of coupons for online and in-store use at everywhere from large retailers to small, independently owned businesses. The site's wide variety of guaranteed-to-work coupons means you'll be able to save money no matter what your plans are this holiday season.

- **Lower your smartphone plan:** Almost everyone who has a smartphone loves it, which means they use it all the time. But what if you could give up some of your services for just a few months? Try going back to the basics and keeping phone use to a minimum to save nearly \$50 over the several weeks.

- **Go cable free:** Holidays are typically the busiest times of the year, leaving little time for TV watching. Get rid of the extra cost for cable and save as much as \$100.

- **Switch up your workout routine:** Consider swapping a pricey gym membership for outdoor exercise or mall walking in rough weather. Depending on your membership fees, you could save as much as \$100 per month.

- **Raise your deductibles:** Be extra careful this season and increase the deductibles on your car and home insurance policies. Going from a \$250 to a \$1,000 deductible could mean a savings of around \$100.



A few simple strategies can help keep you from having to try to deck the halls with empty pockets this holiday season.

- **Sell stuff:** Before you fill your closets with even more stuff, take a quick inventory of items you already own and don't use. Consider holding a garage sale or auctioning or selling your items online to easily put \$50 or more in your pocket.

- **Haggle away:** A recent study from Consumer Reports found that those who asked for a discount got one nearly 80 percent of the time. Put your negotiating skills to the test and you could save an extra \$50 or more for the holidays.

In addition, you can be the very first to know about the latest and greatest coupons out there with the new Coupon Newsflash, a constantly updated stream of available coupons gathered and shared by top savings experts all day, every day. From TVs and restaurants to diapers and shoes, with Newsflash (www.couponcabin.com/newsflash), you never miss a great deal.

- **Learn more.** You can find further facts, tips and ways to save online at www.CouponCabin.com.