

YOUR FINANCES

Surprising Ways To Add To Your Savings

by John A. Addison Jr.

(NAPSA)—Learning to be more of a “saver” than a “spender” can often start with small steps that take you in a new direction and help you to acquire new habits.

If you struggle with finding money to save, here are some ideas you may have overlooked:

- Put aside your loose change each day. Saving just \$1 a day will yield you \$365 in a year.

- Cut your phone bills. For less than \$10, you can buy a prepaid cell phone and pay only by the minute. Unless you have medical issues that can require emergency calls, you may even want to consider canceling your land line.

- Do your best to avoid unnecessary bank fees. For instance, by avoiding bounced checks, overdrafts and ATM fees, the \$20–\$40 you normally spend each month could save you \$240 to \$480 each year.

- Bring lunch to work. Spend \$2 a day on making lunch at home instead of eating out for \$5 a day, and before you know it you’ve saved \$780 in one year.

- Track your spending. You might not realize where your money is going. Keep a receipt for everything you spend in one month. At the end of the month, separate them into categories.



By doing your best to avoid bounced checks, overdrafts and ATM fees, you could save anywhere from \$240 to \$480 each year.

This process can often help you see where you can trim excess spending without radically changing your lifestyle. Many people find that entertainment and dining out are two areas where modest cuts can lead to significant savings over time.

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