

BUDGET STRETCHING IDEAS

Tips For Living Frugally

(NAPSA)—Reduce. Reuse. Recycle. That's the motto of Leigh and Jay Hallinan.

“Rather than using a lot of resources and then having to recycle it all, we start by reducing our consumption and this helps us cut back on expenses and benefits the environment,” says Leigh Hallinan.



(from left: Jay, Connor and Leigh)

With the money the Hallinans save each year by receiving and paying bills online, they could buy dinner at a favorite restaurant.

A case in point: By receiving and paying their bills online, the Hallinans save money on stamps and envelopes.

“Every little bit helps,” says Leigh. “Since we pay our bills online, we hardly ever go to the post office anymore and we save about \$60 in stamps and gas a year. That’s the equivalent of about two months’ worth of diapers.”

The Hallinans also pinch pennies and reduce household waste by serving homemade baby food to their infant son Connor. And they shop for groceries only twice a month, limiting their purchases to items on their list.

Read more about the Hallinans and submit your own cash-saving tips for a chance to win a best-selling family financial guide by visiting www.eBILLPLACE.com/savemoney.