



Trimming Monthly Expenses

by John Addison

(NAPSA)—There are some simple ways to limit monthly spending without drastically changing your lifestyle.

Still, more Americans say they're tightening their belts *and* feeling the squeeze. In fact, a new poll shows that 30 percent of people in the U.S. have cut back on food, medicine and other daily necessities.

So what are some relatively painless ways to cut back on spending? Try these tips:

Cut Food Spending

Sure you have to eat, but you don't have to go broke. Start with a list and stick to only what you need—forget brand loyalty and pick generic or sale items. You might also enroll in your grocery store's coupon club or similar program. Shaving just \$4 off

your weekly grocery bill adds up to more than \$200 a year. And instead of taking the family out for dinner, consider going to breakfast instead. The entrées are usually much cheaper, and you can still enjoy dining out together.

Trim Entertainment Costs

Instead of going out to the movies, visit the library, where you can rent DVDs (usually classics and newer titles) for free. They also often carry copies of the latest book releases. Borrow just

two books or movies a month that you would otherwise buy or rent and you save \$120 to \$240 a year. Also, look into bundling cable, telephone and Internet services with one company and consider negotiating for lower rates. If you can reduce fees just \$20 a month, you'll save \$240 a year.

Shave Insurance

Could you pay less for your auto or homeowner's insurance? Consider shopping your coverage around to different providers to see how much you might save.

Cut Cards

Fewer than 40 percent of respondents in a survey could determine how many years it would take for the amount of money they owe on their credit cards to double. Understand what you owe and work to pay it off quickly. Carrying credit card debt leaves you vulnerable to fluctuating rates and fees that can affect your monthly budget—and the total amount you ultimately pay on a card.

Learn More

Financial professionals at Primerica have created a guide that can show how to take control of your financial life. To get a copy of "How Money Works," write to Primerica, 3120 Breckinridge Blvd., Duluth, GA 30099, ATTN: Corporate Relations, or call (770) 564-6329. For more information, visit www.primerica.com.

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