

FAMILY FINANCES

Stretching Your Dollars: 10 Smart Shopping Tips

(NAPSA)—Putting a little time and thought into your spending habits can save a bundle. Here are tips to help make every penny count.

Bank on it. Shop around for a bank that has the lowest minimum balance requirements to qualify for free checking and avoid ATM withdrawal fees. You'll save hundreds of dollars each year.

Let's make a deal. Call hotels directly to get the lowest room rate and always ask about special deals. Staff who answer a chain's national reservation number often don't know about the latest local discounts.

Supermarket savvy. Shop with a list and you'll spend less on food. Also, avoid overpriced convenience stores and switch from high-priced brands to ones that are gentler on the wallet. Suave, for example, offers a variety of personal care products that provide the same benefits and the same results as more expensive brands for less money. Clipping newspaper coupons and visiting online sites, such as Cool Savings (www.coolsavings.com/Suave), can add up to even greater savings.

Dialing-for-dollars. Check with your phone company to find out if a flat rate or measured service plan will save the most money. Long-distance calls made during evenings, at night or on weekends cost considerably less than weekday calls. If you use a cellular phone, shop around and get the best plan for the calls you actually make and receive. Drop any optional services that you don't really need.

Are you a credit-card slave? Paying your entire credit card bill monthly, especially large balances, will save hundreds of dollars annually in interest charges. If you must carry a balance, switch to a credit card with a low annual percentage rate (APR). Only keep one or two cards and avoid late payments to reduce credit card fees.



Hundreds of dollars can be saved each year by spending more efficiently.

Pump me up. Want to save hundreds of dollars annually at the gas station? Pump the gas yourself and never buy a higher grade of gasoline called for in your owner's manual. Keeping your engine tuned and your tires inflated to their proper pressure will reduce costly repairs.

Comparison shop. Shop around periodically to check comparable rates on your home and auto insurance. Call your state insurance department for a publication listing average prices for auto and homeowner insurance charged by different companies.

Let's go to the (outlet) mall. Outlet shops offer the best promotions and deepest discounts on Fridays, Saturdays and Sundays. Look for off-prices in the off-season. Find out early about sales and new arrivals by adding your name to the mailing list.

Fly the friendly skies—and include a Saturday evening stay to lower the price of a round-trip ticket by as much as two-thirds. Buy the ticket in advance and save even more.

Hot and cold. A home energy audit, performed by your gas or electric utility for free or at a nominal fee, can identify ways to save hundreds of dollars a year on home heating and air conditioning bills.