

MANAGING YOUR MONEY \$

Small Changes Can Save Big Bucks

(NAPSA)—In today's economy, saving money can be an uphill battle. However, with a few small changes and the following money-saving tips, you can save a lot of money with little effort.

Save At The Bank

Choose a bank that offers free checking or has no minimum balance requirement. This can save you more than \$100 a year in unnecessary fees. Also, if your employer offers a direct deposit option for your paychecks, take it! Banks will often give you free or lower-cost checking if you choose this option because it saves them the hassle of paper handling.

Save At The Pump

When possible, walk, bike or take public transportation. If you must drive, there are several ways to avoid filling up as often. Don't drive too fast or too slow—most vehicles get the best gas mileage at 55 mph. Also, keep your vehicle in good working order. Cars that get regular oil changes, air filter inspections and have properly inflated tires are more fuel efficient.

Save At The Mall

Cut back on trips to the mall by making better purchasing choices and taking care of the clothing you have. For example, instead of buying one trendy piece that can only be worn on certain occasions and will quickly go out of style, choose to buy basics. Basics can be mixed, matched and coordinated to make multiple outfits and generally never go out of style. Additionally, take advantage of season-end sales to stock up for next year—they can save you bundles.

Once you have your basics, keep them looking newer longer. Most consumers unnecessarily spend to replace faded and stained garments, which can add



A money-saving tip you can bank on is to keep your clothes looking new as long as possible.

up quickly. To keep your colors bright and your whites white, add a stain remover to every load of laundry to protect your clothes. OxiClean Stain Remover, for example, not only removes stains, but works to counteract chlorine found in tap water to significantly protect clothes from fading. The color of your black sweater will look newer, longer, so there will be no need to buy another.

Save At The Grocery Store

A trip to the grocery store can often wreak havoc on a person's finances, but by planning ahead and giving yourself a budget, you can significantly reduce your spending. Start by making a list—it not only helps you remember what you need, but steers you from impulse buying. Moreover, buy private labels over name brands, as they often come from the same manufacturer at a lower price.

Although adjusting the way you bank, drive and shop won't provide answers to all your financial problems, these small changes are great ways to start saving.