

MANAGING YOUR MONEY \$

Effortless Ways To Save

(NAPSA)—The topic of saving money is on everybody's mind these days. There are several ways by which shoppers can hold on to cash without making sacrifices. Here are three simple tips to help you save money without doing any work:

1. Go big. Often, large quantities of products are actually cheaper than smaller sizes. You don't have to buy everything in bulk—you might save a little here and there just on simple purchases such as shampoos, toilet paper and snack foods that come in various sizes. Note the price difference between sizes. Those small savings add up over time, shaving off a few dollars on every shopping trip.

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2. Take advantage of store savings programs. Some reward you just for showing up, even if you don't buy any of the advertised sale items. For instance, CVS/pharmacy, America's largest retail pharmacy chain, offers a program called ExtraCare that's free to join, and every time you shop, you get 2 percent back in "CVS/pharmacy dollars" called Extra Bucks. You also earn an Extra Buck back for every two prescriptions filled. The rewards and offers are on the bottom of your receipt at the end of each quarter. The only thing you have to do is hand the cashier a key chain with a little red ExtraCare card on it. Learn more at CVS.com.

3. Carry cash. When you deal with actual, tangible dollars instead of paying with a debit or credit card, you tend to hold on to your money longer.