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Tips

Strategies for significant savings

25%

Pick a friendlier credit card - Being on the wrong card can cost people thousands more a year in interest rates and fees.

Track your cash - Shoppers can't account for an average US\$21 spent each week, according to a recent survey by Visa (V). Tallied up, that is US\$1,092 per year in mystery purchases. Sign up for a free financial management site like Mint.com or Wesabe.com, which sync with your bank accounts to automatically sort and track purchases.

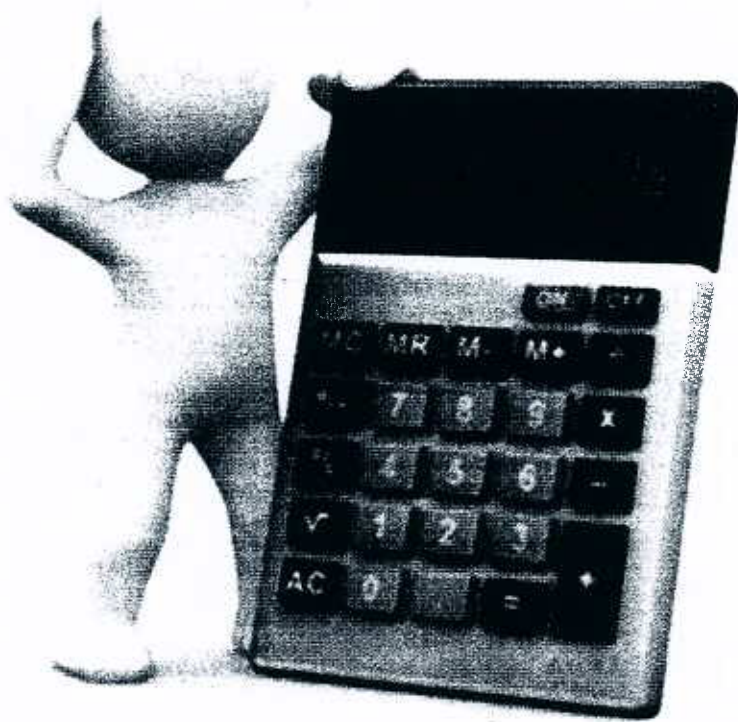
Pay cash - Buy-now-pay-later of credit cards sound friendly, but are designed to entice you to spend more. Instead, use cash. It will keep you in check and lead to discounts on everything from health care to jewelry.

Reassess your phone plan - Carriers constantly offer new plans and promotions -- which may mean a better deal than your current selection.

Haggle - When times get tough, consumers haggle. For example, 68% of landlords said they would lower rents or give a month or more free to retain tenants, according to a recent survey by Rent.com.



EVERYDAY TIPS TO SAVE MONEY



1 Save More Money by Wise Shopping - You can save a lot of money every day by changing your shopping habits. Stop spending so much on food by honing your grocery shopping skills. Improve your health and build up your savings by making more frugal lifestyle choices. Save even more money by buying a wide variety of merchandise used, renting it or borrowing it. Finally, make sure your credit card use helps keep your bank account healthy.

Saving on Food - Spending less on food can really increase your savings, and you have many ways to save on food. Join the loyalty club at your local supermarkets and drug stores. Study the circulars and local newspapers so you can combine coupons

and specials.

Stock up on enough nonperishable items to last until the next sale, usually two weeks for seasonal foods and three to four weeks for soda or cereal. Examine marked-down

items, such as produce, and buy them if they pass your quality test. In addition to your supermarket and drugstore, compare prices at the superstores, club stores and other discount stores.



3 Saving with Healthier Habits - You can actually spend less money and improve your health by changing your daily habits. If you smoke, stop and enjoy savings every day as well as easier breathing. If you usually drive everywhere you go, take public transportation or the bus. You will have less stress and save on gas. If you have to walk to the bus stop or train station, you will also benefit from healthful exercise. Find other money-wasting habits you can change and save more money. For example, cut back on candy, desserts, beer and other alcohol.

4 Saving by Buying Used or Borrowing - If you always buy new, you have been missing many opportunities to save money, according to MSN Money author Liz Pulliam Weston. She suggests borrowing books from your library or buying them at used bookstores and garage sales. Go online to buy used books, CDs and DVDs. Look for used jewelry at pawnshops or in online or newspaper ads. Weston suggests having jewelry checked by a jeweler before making a purchase. She also suggests buying used office furniture, toys, sports equipment and tools. You can also rent or borrow tools for occasional use. For bigger savings, buy used cars.

5 Saving on Credit Cards - You can save a lot of money by proper use of credit. If charging everything makes you buy more and pay hefty interest charges, switch to cash and save. Make sure you do not have cards that charge excess fees and interest by comparing yours on CardRatings.com or a similar site, as suggested by MSN Money. If your credit rating permits, get a low-rate, low-fee card and save. Make sure also that you have the best reward card of its kind. CardRatings allows you to compare cards with the rewards you want, including miles, cash back or points.

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