

50 Ways to Be A Saver

by Joanne Seymour Kuster

Make a new plan, Stan. No need to be coy, Roy. Just set yourself free.

If you've heard the Paul Simon song, "50 Ways to Leave Your Lover," then consider this version for today's economy. Instead of leaving your sweetie, you can abandon your debts.

Don't need to discuss much....just hop on the bus, Gus. But, if you just can't pass by the coffee store, Lenore, try these debt-busting tips...

Save over and over again, Jen

- 1) Learn a new skill—handyman repairs, refinish furniture, haircuts for kids, sew
- 2) Kick a habit—cigarettes, alcohol, Sunday doughnut stop, lottery tickets
- 3) Maintain your home—do chores like fixing leaky faucets, winterizing, change filters
- 4) Maintain yourself— Eat healthy, get regular checkups, brush teeth, stay lean, exercise
- 5) Do-It-Yourself—wash your own car, housecleaning, pet grooming
- 6) Barter or trade services with neighbors—gardening, window washing, babysitting
- 7) Lower dry cleaning costs—use a steam iron, hand wash if fabric allows
- 8) Borrow books and movies from libraries or friends, recycle yours to used book store
- 9) Wait a week longer for haircuts, highlights, manicure (drop 2 haircuts/year=\$40)
- 10) Claim bottle refunds, rebates, store discounts, price adjustments

Reduce food costs, Josh

- 1) Plan meals—make meals ahead, make your own convenience foods
- 2) Take your lunch to work
- 3) Make your own snacks: granola, trail mix, bags of nuts for on-the-go eating
- 4) Eat out? Use coupons, watch for specials (early bird)
- 5) Drink water at restaurant meals instead of pricey beverages
- 6) Buy in-season foods (farmers' markets are great)
- 7) Buy in bulk, such as canned goods when on sale or 1/4 side of beef for freezer
- 8) Instead of buying cookbooks, look for free recipes, particularly using seasonal food
- 9) Organize potlucks with neighbors or friends for "dining out" treat
- 10) Reduce number of trips to the store, avoid impulse purchases

Get a better buy, Guy

- 1) Stock up on supplies strategically—after holidays, after summer, after school starts
- 2) Check ads or online sales and ask for price match—www.fatwallet.com
- 3) Watch sales tax and shipping on mail order—might be free shipping at certain times
- 4) Use something until it wears out or is used up
- 5) Look for some things at second-hand stores—sports or baby equipment, books
- 6) Lend tools among neighbors—not everyone needs to buy a ladder, rototiller, etc.
- 7) Hold a garage sale—get cash for slightly used clothes and goods
- 8) Save on generic brands of toiletries, paper goods, even prescriptions
- 9) Replace old appliances and light bulbs with energy saving ones
- 10) Read magazines at the library or wait for ultra-low subscription offers (publishers must maintain circulation #s for advertisers)

Cut transportation & utility needs, Reid

- 1) Group your errands for efficient travel
- 2) Drive slower (lower mph), and no jackrabbit starts
- 3) Keep tires inflated and do regular maintenance too
- 4) Use toll-free phone numbers and free directory assistance numbers
- 5) Don't pay for extras or services you don't use on land lines or cell phones
- 6) Adjust thermostat when you aren't home, up in summer and down in winter
- 7) Keep hot water heater at reasonable temp for sanitizing but not too hot
- 8) Turn off lights and unplug electronics not in use—tvs, chargers draw energy
- 9) Get an energy audit from your utility company and follow the recommendations
- 10) Consolidate cable, phone and internet services for reduced costs

Save on banking and financial biz, Liz

- 1) Eliminate pesky fees: use your bank's own ATMs, don't overdraw, pay bills on time
- 2) Get financially organized, especially for tax time
- 3) Take the correct deductions on W4s, so you aren't loaning \$ to IRS
- 4) Group charitable contributions, medical expenses, misc. tax deductions for a year
- 5) Scrutinize insurance policies and eliminate unnecessary coverage
- 6) Pay bills on line or by auto-pay and save the stamps
- 7) Shop for best interest rates on savings accounts, CDs, loans
- 8) Start a savings jar for loose change at end of day
- 9) If you need a loan, consider consolidating under a home equity loan
- 10) Make savings an automatic deduction—large or small, right out of paycheck first

So, use these 50 ways to build a bigger nest egg, Greg.