

331 Ways to Save Money

Energy:

1. Get a home energy audit every couple of years with your power company to find ways to cut costs.
2. Check with your utility company for rebates whenever you install energy-saving equipment.
3. Add more energy-efficient insulation to your attic, preferably with a resistance rating of R-21 to R-30.
4. Turn down your home thermostat two degrees and save 24 kilowatt hours a month. It might not sound like much, but it adds up.
5. Buy a programmable thermostat, especially if your home is vacant most of the day. Set it to turn on a half hour before anyone arrives home.
6. Adjust your thermostat to a comfortable temperature and wait. Turning your thermostat up or down dramatically wastes energy and increases your heating costs.
7. Lower your hot water thermostat 10 degrees, but no lower than 120 degrees. You'll still get all the hot water you need and save 25 kilowatt hours a month.
8. Fix leaky faucets -- one drip a second is 20 kilowatts a month.
9. Invest in weather-stripping kits if you've got drafty doors.
10. Trade your standard candescent bulbs for compact fluorescent bulbs. They are more energy-efficient, last for years instead of months, consume little power and generate little heat.
11. Turn off your computer when not in use, or use the energy-saving "sleep" mode.
12. Seal energy leaks. Caulk over cracks and small holes around windows and exterior walls. Look carefully around plumbing pipes, telephone wires, dryer vents, sink and bathtub drains and under countertops.
13. Participate in your power company's special energy-saving program. Some programs shut down electric appliances for short bursts of time during peak hours. You hardly notice the difference -- except in your bill.
14. Buy major appliances that sport the "Energy Star" sticker. That shows the appliance meets or exceeds standards set by the U.S. Department of Energy and the Environmental Protection Agency.
15. Consider a front-loading washing machine. They use 50 percent less energy and one-third less water. Plus, they remove far more water in the rinse cycle, and that translates into big savings in dryer time.
16. When building a home or replacing a roof, select a roof based more on energy efficiency than on how it looks. Light-colored roofs, such as white, galvanized metal or cement tile, do the best job of reflecting the sun, and cool quickly at night.
17. Landscaping with the right mix of trees and shrubs can lower your energy bills by blocking winter winds or the summer sun.

Phone Expenses:

1. Every few months, comparison shop to see if you're paying too much for your telephone calling plan. If you find a better deal, contact your phone company and negotiate -- or switch.
2. Cancel all the extra services you don't use such as call waiting, caller ID, voicemail, call forwarding and three-way calling.
3. Switch to a smaller, lower profile company for long-distance service. Not only is the service cheaper, but usually there are fewer fees.
4. Check your long-distance carrier's call-rounding policy. Many smaller long-distance companies offer six-second call rounding, rather than rounding up to the next minute. The more short calls made or faxes you send, the more you save with six-second rounding.
5. Some low-cost carriers may charge a fee if you receive a paper bill. Sidestep this fee by paying your bills online.
6. If you make a lot of long-distance calls within your state, choose a calling plan with a low intrastate rate.
7. Drop your long-distance carrier altogether if you make infrequent long-distance phone calls. Instead, use a prepaid phone card, a dial-around service or even your cell phone if you've got the minutes.
8. If you're always on the run, consider swapping a land line for a cell phone. You'll save on the monthly service fee, taxes and long-distance fees for a land phone that's rarely used.
9. Don't exceed your allotted monthly cell phone minutes. Zero in on your calling needs to find the best

plan for you.

10. Cell phones can be expensive, especially if you're footing the bill for a houseful of users. Do a "needs analysis." Dump the phones that aren't absolutely necessary.
11. Go wireless at your weekend or vacation home. Occasional but pricey cell phone calls may still be cheaper than the cost of installing and maintaining a bare-bones land line.

Insurance:

1. Analyze your homeowners insurance to see if there's any coverage you have that you can do without.
2. Take higher deductibles.
3. Show your insurance company that you're taking action to reduce the risk of mold-related damage.
4. Condo owners need to know what the condo association covers so as not to double insure.
5. Buy earthquake insurance from insurance carriers that write only earthquake insurance. They usually have lower rates than carriers that offer a variety of policies.
6. Flooding is the most common type of natural disaster, whether or not you're close to any lake, river or ocean. Consider flood insurance, even if you're not required to buy it.

Mortgage:

1. Get pre-approved for your mortgage, rather than just pre-qualified. It strengthens your bargaining position with sellers and their real estate agents.
2. When rates are high, consider buying down your rate by coming up with more money to finance the mortgage. Use our [mortgage calculator](#) to check your real savings.
3. Ask about builder incentives to reduce loan costs.
4. Leave some breathing room in your budget. Consider a smaller mortgage that won't tie up too much money -- not more than 28 percent of your gross monthly income.
5. Biweekly mortgage payments save thousands of interest dollars and shave years off a 30-year loan. Save even more by doing it yourself. Use this [calculator](#) to compute your savings.
6. Cancel private mortgage insurance (PMI) once your mortgage reaches an 80 percent loan-to-value.
7. If you know your home has greatly appreciated in value, get an appraisal. Use your home's appreciated value to petition the lender to cancel PMI.
8. Make extra mortgage payments, whether monthly, once a year or on some other schedule, to get to 80 percent LTV -- and cancel PMI more quickly.
9. If you live in an area with increasing home prices, buy a rental property. Live in it for two years to avoid capital gains when you sell.
10. Be house-wise. Sell the big house, or don't buy more house than you need. Get an affordable townhouse or smaller home.
11. Rent out a room in your home if you have more space than you need.
12. Refinance to take advantage of exceptionally low interest rates.

Grocery Shopping

1. Trim your food bill by as much as 19 percent simply by shopping at a couple of different stores.
2. Don't "crisis cook." Shopping after work for the day's dinner gets expensive. Plan a weekly menu before shopping and watch your grocery bill shrink.
3. Don't waste money on prepared foods. Instead, prepare meals ahead of time and freeze them, or double a recipe when cooking, and freeze the second for a hectic day coming up.
4. Take the farmer's market approach: Buy produce that's fresh, inexpensive and in season. With less

middlemen involved, you get good buys and your family gets the freshest food.

5. The highest markup items on the shelves are at about chest level. Reach up or kneel down to select the cheaper house or generic brands.
6. A grocery store's main aisles, like the paths to milk and bread, are usually strewn with high-priced land mines. Avoiding those pricey areas will really help.
7. Try to shop when you're alone. Those little helpers can quickly boost your bill.
8. Shop early in the day. You get through the store faster with your list and spend less.
9. Avoid shopping for food when you're hungry; you'll buy more.
10. Don't grocery shop when you're tired, you'll buy more sweets, more high-carbohydrates. When you're angry you go for crunch food, the junk food.
11. Buy on the markdowns and save as much as 20 percent.
12. Read your newspaper's weekly food section for local grocery sales and menu ideas.
13. Clip coupons. You'll also find coupons in women's and general-interest magazines.
14. Scout coupon swap-boxes, generally found at (surprise!) supermarkets, but also at some public libraries.
15. Take advantage of in-store coupon displays and the machines that spew them.
16. Log on to your supermarket's online home page for coupons.
17. Call the toll-free numbers on your favorite products' labels and tell the customer-service rep how much you enjoy them. Some reps will offer cents-off (or even free) coupons for the product itself; if not, ask.
18. Nab a newsie. Does your newspaper vendor just dump the inserts in unsold papers at the end of the day? If so, would he mind tossing a few your way?
19. Check out the wealth of national-brands coupon-offering services on the Web. They can save you money -- even the ones that charge nominal fees.
20. Seek out supermarkets that will double -- some super stores even triple -- the face value of manufacturers' coupons.
21. Try for triple plays. That's when you use a manufacturer's coupon and a store's own coupon.
22. Some retailers guarantee that if the item doesn't ring up at the correct price, you get it for free or at a discount. Pay attention to the details.
23. Avoid purchasing nongrocery items, such as painkillers, contact lens solution, etc., at a grocery store. You usually pay more.
24. Always get a rain check if a sale item is gone.
25. Know when your store marks down goods that expire, like meat and bread. The deal: Use them that night or freeze them.
26. Check your store for a small section where they discount products that aren't as popular as the manufacturer had hoped. This area can be a gold mine for bargains.
27. Shop with a calculator. That way, you can figure whether the unit price for a case lot is really cheaper than buying one of the same item.
28. Request price matching. Find a store in your area that will honor all competitors' ads. You'll save money, time and gas.
29. Beware of "discount store syndrome." Just because you're in a bargain store doesn't mean you're

getting the best price on every item.

30. Check your receipts. No matter how careful you or the store staff might be, mistakes happen.
31. Always send in for the rebate on a purchase whether it's \$2 or \$50. It all adds up.
32. Put your savings to work. Whether it's a trip, a car or a savings account, have some specific goals for the money you're not spending on food.

Clothing:

1. Stretch your clothing budget by concentrating on basic colors, such as blue, black and gray. Basic colors can be easily interchanged with different blouses to create diverse outfits.
2. Veer your wardrobe away from the extremely fashionable, trendy styles that limit how many times and how many ways you can wear them.
3. Don't over accessorize. It's a waste of money trying to match accessories to all your outfits.
4. Dry cleaning costs add up quickly. So put the silks in the back of the closet, and move your wash-and-wears upfront.
5. When your clothes are wrinkled, hang them on a shower rod, spritz them with a fine mist of hot water and they'll be wrinkle-free in the morning.
6. Got a spot? Remove it yourself.
7. Put cash back in your pocket by taking the clothing you no longer wear -- that's still in good condition - - to a consignment shop.
8. Donate unused items to charity and enjoy the tax deduction.

Family Care

1. Working couples can reduce out-of-pocket medical expenses and premiums by carefully comparing the costs of the benefits offered by each employer to find the best deal.
2. If medical coverage is part of your employee benefits and you don't need the coverage, ask your employer if you can get cash back or a bump up in salary.
3. Smoking can add up to 30 percent to the cost of your life, disability and health insurance premiums. Kick the habit.
4. Go to a local park, and throw a Frisbee around. Go walking, jogging or hiking. It's free and good for you. Getting yourself into better health today may lower your medical bills later in life.
5. Check out the local beauty school for bargains on everything from haircuts and manicures to spa facials and highlights.
6. Contact a local massage therapy school. You'll pay a reduced price for massages so that their students gain experience.
7. Spend a fraction of the cost at a dental school to straighten and brighten teeth and fix dental problems. Depending on your dental insurance policy, some or all of the dental work could be covered.
8. Be a do-it-yourselfer! Do your own housework, wash and wax your own car, mow your own yard.
9. Save a bundle on taxes by paying your child-care costs with pretax dollars. Participate in your employer's flexible spending account program.
10. Ask if your company offers discounts on services such as child-care providers or gyms.
11. Cut child-care expenses through flexible scheduling. Can you telecommute, job share or work more flexible hours to reduce the hours away from home?

12. Arrange your work schedule to alternate with your spouse's or relative's to reduce the amount of time your child will have to spend in day care.
13. Do you know a co-worker with similar backgrounds and parenting styles? Perhaps you can split the cost of home child care.
14. If your public school district offers a half-day pre-K program for 4-year-olds, enroll your child. It's free and reduces child-care costs to half-day rates.

Pet Care

1. Indulging Fido and Boots with gourmet vittles, homeopathic medical treatments and expensive grooming can put you in the poorhouse.
2. Consider alternatives. Humane society or university veterinary clinics may offer thriftier medical services than private practitioners.
3. Keep an eye out for special events, such as reduced veterinary-service events sponsored by government agencies or pet stores.
4. Some vets will give discounts to folks who bring in several pets at once, so why not round up your whole brood for routine exams and inoculations?
5. Speak up if it's a stray. Many vets will discount their services if your pet was an abandoned or homeless critter that you'd rescued. You may expect -- or ask for -- at least 10 percent off.
6. Say it loud: I'm senior and proud! Some vets also give seniors discounts as high as 20 percent.
7. Spay/neuter! Reproductive reasons aside, an animal that has been spayed or neutered has decreased chances of getting a variety of serious illnesses.
8. Keep careful records of your pet's inoculations and other health-care services. If you switch vets, you won't risk having costly procedures duplicated if you can't recall what was done.
9. Be selective about follow-up care. Don't automatically follow up with expensive emergency-hospital staff -- follow up emergency care with your regular vet during normal business hours.
10. Learn what constitutes a true emergency. For example, weakness and difficulty in breathing is an emergency.
11. Consider pet health insurance. It works in much the same way as it does for people -- there's generally a deductible, a co-pay or both, and forms to be filled out.
12. Shop around for medicines, online and locally.
13. Always seek a second opinion when a vet suggests a pricey procedure. This is very important for both your pet's health -- and your wealth. You'd do it for yourself, right?
14. Brush those pearly whites! Not only will your pet's teeth suffer if you don't -- it can affect its overall health. Oral bacteria can lead to serious problems and complications.
15. Get samples of new products from your vet -- ask and ye may receive.
16. Consider dietary improvements. Upgrading to higher-quality premium foods can pay off in health dividends.
17. Feed your pet food specific to its species for optimal health. If you have a hamster, for example, feed it hamster food -- not nibbles from your nachos.
18. More is less good when it comes to stuffing your pet with vittles. Overfeeding can create health problems.
19. Be your own pet (health) detective. Check out the online veterinary version of The Merck Manual and do the detective work for your pet.

20. Use free resources such as your local pet-supply store. Their personnel tend to be animal lovers with a fairly good knowledge regarding a variety of critters.
21. Read, listen and watch. Take advantage of other free resources, such as pet publications and TV and radio programs.

Dining Out

1. Slash your everyday expenses. Think one less specialty coffee, soft drink and candy bar a week.
2. Keep your eyes open for new restaurants in town. They typically offer grand opening specials.
3. Check your local newspapers for advertisements of lunch and dinner specials, early bird specials; look for coupons, too.
4. Take advantage of the chambers of commerce and visitors centers -- even in your own town. You'll find great restaurant discount coupons.
5. Limit eating lunch out, and try brown bag lunches.
6. Do lunch instead of dinner. Lunch menus usually offer the same entrees as dinner, just smaller portions and a smaller check.
7. Dine out during the week rather than on the weekends. Often the menu prices climb over the weekend.
8. Go vegetarian. Vegetarian entrees are usually less expensive than ones made with meat.
9. Go ethnic. Some ethnic foods are better bargains than others. You can get a lot of food for the money in Chinese, Mexican, Italian, Indian and Thai restaurants.
10. Dine early. Many restaurants offer specials before 6 p.m. It's perfect for making a show on time or for parents who need to make an early night of it.
11. Share an entrée or stick with the appetizer menu. Many restaurants serve portions that are too large for one person to finish.
12. The markup on alcoholic beverages in restaurants is high. Instead of having a drink with dinner, have a glass of wine or some brandy after you get home.
13. Have a candlelight dinner at home, and then go out for coffee and dessert.
14. Instead of eating in a restaurant, order out! It's customary to tip a few dollars to the delivery person, but not as much as at a restaurant, where the usual tip is 15 to 20 percent.

Entertainment

1. Frequent the library instead of the bookstores. Your tax dollars fund the library; take advantage of it.
2. Form book clubs with friends, co-workers and relatives to recycle your books.
3. Read not, waste not. Don't renew subscriptions to magazines or newspapers you're not reading.
4. If the subscription cost to your favorite magazine goes up, don't chalk it up to "inflation." Ask for a better price.
5. If you are a student or a teacher, say it loudly and proudly. Some periodicals and magazines have special rates for academia.
6. Check your favorite magazines' Web sites for online offers that may be lower than others you've received.
7. Pick up a video at the library rather than renting one. Or, see if your library has free movie nights.
8. Go to the matinees of first-run movies. Movies with the best prices usually start between 4 p.m. and 6 p.m. So see a show first and then go eat.

9. Many communities have bargain theaters that show movies after they've finished their first runs. Patience pays off.
10. Skip the munchies. The concession stand is no bargain even at bargain theaters. If you can't imagine a movie without popcorn or Junior Mints, get the smallest size and share.
11. Get rid of that "1,000 mega-channel lineup," and switch to basic cable. You can save as much as \$20 a month.
12. Delete television from your life altogether. It cuts the "I wants" drastically.
13. Try out a dollar theater, a local film festival or even a drive-in. To really save, volunteer at a local fair or festival -- you'll get in free.
14. If you live in a college town, there's probably a campus movie theater that shows low-cost art or foreign films.
15. If you don't mind standing during a show, volunteer to usher. Just don a pair of black pants and a white shirt.
16. Volunteer at fairs, festivals and sporting events. You'll get free admission, food and camping, have minimal duties and often get to hobnob with the artists.
17. Review concerts and plays for a local newspaper. You have to be well-informed about the subject to write a credible review, but you'll typically get two free seats in the best section of the house.
18. Win concert tickets on the radio by putting station call-in numbers on your speed dial. A college radio station tends to have the fewest listeners and usually lots of tickets to give away.
19. Check the newspaper for performances by local artists. They're usually low cost or free and often held in coffeehouses, bookstores or libraries.

Emergency Find

1. Start saving something today. It doesn't have to be a large sum. Even on a tight budget, a small amount adds up over time. Depending on the size of your family, skipping a meal out each week could result in a savings deposit of \$160 per month.
2. Treat saving as a bill. Consider having the amount transferred automatically from your checking account or paycheck. Pay your account every month or every two weeks.
3. Open a Christmas savings club. You may be able to set up an automatic deposit to come directly from your paycheck. You don't think about spending the money you never see. When holidays arrive, you'll have the funds to enjoy.
4. Get an envelope, cookie jar, coffee can or whatever you like and set aside the same amount every week. The trick: Don't count it, don't spend it!
5. Empty your pockets -- or your purse -- at the end of the night. Put all the change into a jar. Not only will you feel lighter, but your spare change adds up a lot faster than you think.
6. When you leave the house in the morning, don't carry anything smaller than a \$5 bill. When you get change, don't spend the singles. At the end of the day, put any dollar bills in your jar.
7. You go to lunch and tip the waitress 15 percent to 20 percent (ten if you're a cheapskate). Put an equal amount aside for yourself, and your "tips" will add up quickly.
8. Get "cash back" from your debit card at the checkout counter by rounding up to an even amount. Slip the small amount -- \$1, \$2, \$5 -- into your savings jar. You'll forget about a buck here and there.
9. Just paid off a big debt such as a car loan or child's tuition? Keep making the payments -- this time to yourself.

10. If you recently switched phone companies or discovered a flat-rate plan that's saving you money every month, put that cash aside in your savings jar.
11. Electric or water bill lighter than you expected this month? Save the difference.
12. Use those shopping membership cards that print your "savings" at the bottom of your receipt to help you save. Give the savings back to yourself by slipping that money in your savings jar.
13. Getting a tax refund next year? Either put the check directly in your savings account or cash it and stash it.
14. If you have the discipline to use a credit card and pay off the bill every month, use one that promises a cash reward and bank the money.
15. Give up cigarettes -- or even cut your habit by half -- and put that money in the savings drawer. If you drop a pack-a-day habit by half, you could easily bank well over \$100 in a couple of months.
16. Put a jar on top of the washer and put in a quarter -- or two -- every time you throw a load in the washer or dryer. Get your finances in order while you clean.
17. When you return your movies on time, pay yourself the late fee. If you rent a movie or two every week, you'll be surprised how quickly that \$1.50 to \$4 can add up.
18. Trying to lose weight this season? Each time you go without dessert -- or that mid-afternoon candy bar break -- put the cost of your forgone goody into your savings jar.
19. Pop a quarter in a jar by the phone every time you dial a long-distance number. Bonus money: Shop your calling plan and find a better deal. Put the savings into the phone jar each month, too.
20. Try investing your savings in a certificate of deposit or an interest-bearing money market and watch it grow!
21. Buy U.S. savings bonds. Bonds yield more interest than the money earns in the jar.
22. Involve the whole family in saving. Plan a treat for everyone when you reach the savings goal. Make it something everyone will look forward to, but inexpensive, such as a day at the zoo, museum or beach.

Checking Account

1. Go for a no-frills, free checking account. No monthly service charge, no minimum balance and no per-item service charges.
2. Stay up-to-date on your checking balance. You'll avoid overdraft fees and can better track what goes in and out.
3. Know your bank's check-processing order and how long your bank holds your deposit. You'll avoid bouncing a check due to timing.
4. Consider having paychecks directly deposited into your account for faster access.
5. Avoid paying insufficient fund fees and overdraft fees by regularly balancing your checkbook. Keep an accurate record of every check, deposit and electronic fund transfer.
6. If you bounce a check, and it's the first time, ask for forgiveness including waiver of any fees. A bank will do that for good will. Of course, don't become a repeat offender.
7. If your account must maintain a minimum average balance, check your daily balance summaries. Make sure your account is in compliance to avoid paying fees.
8. Don't order new checks through the bank. Order new checks through one of the discount catalogs or through an office-supply warehouse. The savings are substantial.

ATM Fees

1. Make it a habit to only use your bank, thrift or credit union's ATMs. You'll avoid paying surcharge fees to your bank and the other bank.
2. Budget cash from your paycheck or checking account to cover your cash needs until your next paycheck.
3. Consider opening an account with an online bank or brokerage firm. Many offer surcharge-free ATM access.
4. Save on ATM fees by switching to a bank with a larger ATM network.
5. Withdraw larger amounts to maximize ATM usage.
6. Use a teller.
7. Get extra cash at the grocery store; most of the grocery store point-of-sale terminals are free.

Credit Card Fees

1. Pay off your credit card balance each month. You'll avoid frittering away hundreds and even thousands of dollars to interest and fees every year.
2. Think before you charge. Unless you're in the habit of paying your credit card bill in full each month, don't use the cards for anything you can eat or wear.
3. Avoid using credit cards to buy "wants" such as a new stereo or TV. Wait until you have the money to buy it.
4. Leave your credit cards for emergencies -- when the washing machine takes its last breath or the car breaks down.
5. Get rid of all of the credit cards but one. Take that one and make it hard to impulse shop with -- freeze it in a bowl of water in your freezer.
6. Keep receipts on all purchases. Unfortunately many products are made cheaply. With a receipt, you can bring back the product for a replacement or refund.
7. Don't take cash out of your credit card. The rate for cash advances is much higher. And there is no grace period -- you start paying interest right away.
8. Did you really think they'd give you something for nothing? Throw away those offers that come in your credit card statement.
9. Read your monthly statements carefully. Look out for hidden charges, such as credit insurance.
10. Don't pay for theft insurance on your credit card. You don't need it. If your credit card is stolen, you're only liable for \$50, at most.
11. Forget credit card disability insurance. It will make debt worse, if it ever kicks in. Even though you don't have to make payments, the debt piles up all along.
12. Avoid those \$39-and-growing fees by not exceeding your credit limit.
13. Pay more than the minimum. It'll take forever to pay off your balance if you only pay the minimum.
14. Check your statement to see what time and date your payment is due and send it in early. If you're five minutes late it could cost you \$29.
15. Always use the envelope provided in your statement. Credit card companies sometimes change their payment P.O. Box. If you send it to the old address, you'll be responsible for the late fee and, likely, an increased interest rate.
16. Don't be late on any loan or credit account payment. Credit card companies frequently check their

customers' credit reports, looking for any late payments to justify raising the interest rate.

17. Negotiate better terms with your credit card issuer, especially if you've had a year of on-time payments.
18. Consider transferring your balances from high-interest cards to a low-interest credit card. Then, make the same payment as before, or double the minimum.
19. Consider a home equity loan to consolidate credit card balances. Home equity lines and loans offer lower interest rates and are usually tax-deductible.

Paycheck

1. Take charge of your salary. Get organized, and develop a spending plan. Keep it simple -- track money earned and spent. At month's end, compare. Where can you cut and save?
2. If the opportunity exists, work overtime or an extra shift at least once or twice a month.
3. Participate in a 401(k) or 403(b) plan. Your contributions are made with pretax dollars. You save for the future while reducing today's taxable income.
4. Set up a tax-advantaged IRA or Roth IRA account to build up your retirement savings.
5. Take full advantage of all the employer-sponsored benefits such as flexible spending accounts, retirement plans and direct deposit to save time and money.
6. Participate in an employee-sponsored health plan. These plans allow you to pay for health-care premiums on a tax-free basis.
7. Save your raise. The next time you get a raise at work or a tax refund, consider directing half to savings. If you're not used to the money, you won't miss it.
8. Get paid weekly or biweekly? Then several times a year, you get an extra paycheck in the month. Put it in a savings account or put it in your rainy-day jar.
9. Rather than spending that 3 percent cost-of-living raise, bank it. Then the next time you get a raise, increase your disposable income by the amount of your last raise.

Auto & Transportation

1. If you must drive every day, figure out the cheapest route. Altering your path from major, clogged highways to side roads can save you money.
2. Consider telecommuting. You'll save on fuel, wear and tear on your vehicle. Plus, you'll save money on a professional wardrobe and lunches out.
3. Alternate your commute. Consider cheaper ways to get to work such as walking, biking or telecommuting.
4. Consider carpooling. Carpool matching services are available free in many communities. Do a search online for a local carpool center, or call your local government.
5. If you live in an area that has good public transportation, see if you can get around without the car. Maybe you can get by with one car instead of two.
6. When using mass transit, be sure to ask about multiple-ride discount cards, monthly passes and any other deals for riders.
7. Ask if your employer offers discounted bus or train passes. Sometimes, it's a little-advertised perk that can save you \$20 to \$40 a month.
8. Ask your insurance agent whether driving your car less often for your daily commute will result in a lower insurance rate.
9. Your credit profile is an important factor in your insurance rate. Check your credit report and make sure it's an accurate picture of you.

Fuel:

1. Keep the tires inflated properly. Underinflated tires waste fuel and wear out the tire tread. Also, check tires regularly for alignment and balance.
2. A well-tuned engine burns less gas. Get regular tune-ups and follow through with routine maintenance.
3. Get the junk out of the trunk. A weighed-down car uses more fuel. For every extra 250 pounds your engine hauls, the car loses about one mile per gallon in fuel economy.
4. Buy the lowest grade (octane) of gasoline that is appropriate for your car. As long as your engine doesn't knock or ping, the fuel you're using is fine.

5. Pay cash at stations that charge extra for credit cards.
6. Don't top off the gas tank. Too much gas will just slosh or seep out. Why waste those extra pennies?
7. Drive intelligently; don't make fast starts or sudden stops. You're just overexerting your engine and burning extra fuel. Engine-revving wastes fuel, too.
8. Lighten up on the accelerator. The faster you drive, the more gas you use. For example, driving at 55 mph rather than 65 mph can improve your fuel economy by two miles per gallon.
9. Avoid long warm-ups. Even on cold winter mornings, your car doesn't need more than a minute to get ready to go. Anything more and you're just burning up that expensive fuel.
10. Combine errands into one trip and plan your stops for the most-efficient route. You'll save yourself time and money.
11. Do not rest your left foot on the brake. The slightest pressure could cause a drag that will demand additional gas use -- and wear out the brakes sooner.
12. Tighten the gas cap. Buy a new one if your current cap doesn't fit snugly. Gas easily evaporates from the tank if it has an escape.
13. Buy a fuel-efficient car. When pricing cars, factor in long-term fuel costs. Keep in mind that sunroofs add to wind resistance, lowering the mileage per gallon.
14. Be smart with the air conditioning. On the highway, closed windows decrease air resistance, so run the air conditioner. In stop-and-go traffic, shut off the air conditioning and open the windows.
15. Remove snow tires in good weather. Deep tread and big tires use more fuel.
16. Fuel up at the service station with the lowest price in your area.

Auto Insurance

1. Comparison shop for auto insurance. Check with at least three companies.
2. Compare your insurance rates about once a year.
3. Get married and get older.
4. Take a defensive driving course.
5. Ask about membership discounts, because companies are not always going to volunteer them.
6. Ask about discounts if you've gone a certain number of years without an accident or ticket, store your car in a garage or drive less than a certain number of miles each year.
7. If you have more than one car, insure them on the same policy to get a break.
8. Try insuring your auto policy through the same company that insures your home for a break.
9. Pay six months in full, twice a year, rather than financing the premiums.
10. Buy a car with safety features such as anti-lock brake system, alarm and air bags.
11. Move to a "better" ZIP code. Areas where there are more uninsured motorists and more wrecks get slapped with higher rates.
12. Keep your driving record clean so your insurance company is never tempted to raise your rates.
13. Don't buy more insurance than you need. Consider raising deductibles (bank that amount for emergencies) and increasing your liability coverage.
14. Review your insurance policies for duplications. If you already have health insurance for yourself and your family, don't buy personal injury protection.
15. Keep a good credit rating. Many insurance companies use your credit rating to determine whether to insure you and how much to charge.
16. Consider dropping collision insurance if you drive an older car. Ask: How much of your premium is collision insurance? Do you have \$2,000 if you needed a new car tomorrow?
17. If your teen is away at college, change the policy or take him off it.

18. Make sure your teen stays in school and studies hard. Some insurers offer discounts to good students, or to those who only drive during school vacations.
19. Sign up your teen for a driver's education course. Many insurers will offer a discount for this kind of investment.
20. If your teen will be driving a family car, designate which vehicle he or she will drive. Otherwise, the insurance company will price the premium based on the highest risk vehicle on your policy.
21. Reward your teen's safe driving. More than anything else, an accident-free and ticket-free driving record will keep your rates at their lowest.

Car

1. Buying a car and keeping it as long as possible is cheaper than leasing one. A car is wheels. Don't give it more status than that.
2. Shop on a rainy day. Car dealers will be begging for business. You will probably get a better deal and more for that trade-in.
3. Know your credit score before you shop. You'll be able to shield off a dealer's higher interest rate offer because your credit score is "too low."
4. Plan to make a down payment of 20 percent or more and don't finance longer than four years.
5. Use the Internet to find the value of your trade-in before going car shopping.
6. Search online to find the lowdown on pricing and financing options on the car you'd like to buy. Visit several Web sites to compare everything from sticker price to customer rebate information.
7. Ask about special offers in your area. You could save hundreds, maybe thousands more, by snapping up a regional incentive.
8. Take someone with you for negotiating support. Agree beforehand: No impulse buys and no discussion of exactly what you are prepared to pay.
9. Let car dealers haggle with each other. E-mail, fax or phone several car dealers. Make it clear that you're contacting several dealers and you'll buy from the dealer that makes the best offer.
10. Negotiate the price of a new car, the price of your trade-in and your financing separately. A dealer will try to roll one or more of these transactions together. Don't let him.
11. Nail down the price you'll pay for the vehicle first. Then talk about incentives and rebates.
12. Be prepared to walk away from a deal. You know within a few hundred dollars what you should be paying, and every minute spent discussing a figure significantly higher than that is wasted.
13. Get pre-approved for an auto loan before car shopping. That way if a dealer wants your financing business, he's going to have to beat the best rate you've found on your own.
14. Bite the bullet. Sell your old car privately, get someone else to assume the lease or stay with the thing until it's paid off.
15. Shorten the length of your car loan by making biweekly payments. Since the auto loan is a simple interest loan, you reduce the amount of principal with each biweekly payment that's made.
16. Consider buying a one- or two-year-old car. If the factory warranty is still good, you could get a car with 95 percent of its life left for 20 percent to 30 percent less than the cost of buying new.
17. Search the Internet for a wholesale seller in your area. Formerly leased vehicles are often sold wholesale at deep discounts.

Airline Travel

1. Comparison shop online to find the best fare and then visit the airline Web site directly. You'll save the booking fee charged by the online agency.
2. Purchase tickets on the airline's Web site. Many airlines will slash 10 percent off ticket prices to customers who purchase them online.
3. Be flexible when planning your trip. Folks with flexible travel dates and destinations tend to scoop up the best bargains. They're willing to fly any carrier at any time from any airport in their area.
4. Fly on smaller airlines. It often means lower fares -- and you're not compromising on safety or comfort.

5. The sale price on an airline ticket is not always the lowest price available. You may be able to find a lower price on a nonsale ticket from another airline. Be sure to check.
6. To get the best deal possible, be sure to check prices on flights from two or more airports in your area. The savings may surprise you and be well worth the little extra driving time.
7. Whatever ticket price you're quoted, make sure it includes taxes and fees. They can bump up a ticket price by \$100 or more. Some ads for low fares don't include taxes and fees.
8. Keep track of last-minute sales by signing up for e-mail alerts from airlines with major hubs in your area.
9. Cut airfare costs by traveling off-peak days such as Saturday and Tuesday through Thursday.
10. Traveling at off-hours may save you money. The less-filled 6 a.m. flight can be a bargain.
11. Buy your tickets in advance.
12. Join the frequent-flier program of each airline that you fly to earn free tickets.
13. Use an airline-reward credit card to make monthly purchases and pay that balance off every month. You'll accrue air miles faster. Cash them in for ticket upgrades and free travel.

Vacation

1. Comparison shop on the Web for your airline tickets, car rentals, hotel rooms, cruises and resort packages. Be sure to visit multiple sites for price quotes and information.
2. Book your own travel arrangements for the quick familiar trips. Use a travel agent for complicated travel arrangements, such as honeymoon, package tour or cruise.
3. Agents typically charge a per-ticket booking fee. If you can bundle up services and buy more than one ticket, ask to have the booking fee waived.
4. Travel to destinations during their off-season: Europe in the winter; the Caribbean in September and October; Hawaii in May or September. Do your research.
5. Be flexible with travel dates and times. By changing your travel dates even a day or two, you can save hundreds of dollars.
6. Work with a travel agent who is a cruise expert. The agent can save you money, plus get more free perks, such as upgraded cabins, shore excursions and even cruise insurance.
7. Cruise lines offer many early-booking specials, plus you'll save on air fare if you book early to get to the port city.
8. You can book a rental car in the low season for less, even if you'll be using it in the peak season.
9. Rent the smallest car practical for your use. Not only will you save on the rental, but on gas, too.
10. When you're at the rental counter, ask for a free upgrade.
11. If you are visiting a large city, use public transportation instead of renting a car.
12. Avoid renting a car at the airport. You'll find more competitive rates, plus avoid extra surcharges at car rental agencies away from the convenience of the airport.
13. Fill the rental car up yourself before returning it. But don't fill up at the gas station nearest the car rental return lot -- you'll pay more than at a station a couple of miles away.
14. For special equipment such as a car seat or a bike or ski rack, deal with the individual rental company's Web site or phone reservations line. Prices vary greatly among rental companies.
15. If you're a member of any organization, such as AAA or AARP, ask about travel discounts.
16. Always explore the possibility of lower hotel rates. Once you arrive at your hotel, inquire about

upgrades or special offers.

17. Some hotel chains offer perks to repeat customers. Inquire about upgrades, free night's stay, free continental breakfast or access to the concierge lounge.
18. Hotels in cities are usually cheaper on the weekends when business travelers aren't staying there, but hotels in resort areas or other places that are popular with leisure travelers are often cheaper during the week.
19. Travel with the principle that it never hurts to ask for a little more. You can always ask for upgrades, whether it's a hotel or transportation. Save your negotiating for those in management.
20. Rent a house, condo or efficiency, so you can cook or barbecue. Your meals won't eat away at your budget.
21. Check out an all-inclusive resort for savings. One price includes your accommodations, meals, snacks and entertainment.
22. Avoid using your hotel long-distance service, as up to \$3 to \$4 can be tacked on to each call.
23. Research places of interest to visit before your trip or visit the local visitors' center. By traveling off the beaten track, you'll avoid the expensive tourist traps.
24. Budget for the day's adventure. It cuts down on spontaneous purchases and guards against putting too much on your credit card.
25. Travel with a cooler so you're not purchasing drinks and snacks at every rest stop.
26. Sample local fare from a farmer's market and enjoy a picnic dinner at a peaceful stop along the way.
27. Tourist spots sell everything from film to sunscreen, bottled water and aspirin for prolonging your fun -- at a higher cost. Purchase these items before and save.
28. Make lunch your big meal of the day with the *prix-fixe* -- a fixed-price menu. This meal includes up to four courses for one price, lower than meals on the regular menu.

Travel Insurance

1. Carefully read the fine print of your travel-insurance policy. Not all policies cover all situations.
2. Purchase a policy that allows you to cancel a trip for any reason, up to the time of departure.
3. The best form of trip cancellation and interruption insurance will not only cover illness and injury, but also supplier default, which means the company folded.
4. Be sure to check whether the policy covers cancellation for any emergency reason, not just an illness to you.
5. Some travel policies offer coverage that guarantees to get you to an adequate medical facility if needed. Find out the company's definition of "adequate."
6. Check whether your credit card offers coverage for travel accidental-death-and-dismemberment insurance and collision-damage insurance for rental cars.
7. The coverage offered at the rental car counter should be a last resort -- it's expensive and poor coverage. Check with your auto insurance and credit card company first.
8. Many policies will cover you on the ground while you're using "common conveyances," such as buses, trains, subways, taxis and hotel courtesy shuttles, but not private tour buses or rental cars. Find out if you have this kind of coverage with your personal or company-paid life insurance policy.