


are offering prices as low as \$4 for a 3-month supply.

61. Watch the clock for savings: early bird dinner savings, early theatre performances, off-peak utility use, and late night or weekend use of cell phones.

62.  • Not going out to eat for one month
• week
• Not using your credit card for one
• Spending no money for one day
Suze Orman suggests:

For more money saving tips, go to:

www.uwex.edu/ces/cty/dodge/flp/index.html

Sources of Information include:

A variety of Internet sites, March 2009

Consumer Reports

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Tips for Saving Spending

1. Record all spending.
2. Spend less than you earn.
3. Know the difference between “needs” and “wants.”
4. If you have extra money in your checking account, transfer it to your savings account—quickly.
5. If you saved a specific amount of money—such as \$4 for using coupons or receiving a rebate, transfer to your savings account. Otherwise, it’s just money you “thought” you’d saved.
6. Establish a savings account via an on-line bank FDIC account. CD’s are also good.
7. Invest in CD’s for no more than a year or two. Get the best rate at www.bankrate.com
8. Start a Roth retirement savings account or add more than you are currently adding. Resist the temp-

tation (if you are young) to quickly pay off your mortgage.

9. Save for your retirement before you save for your child's college fund. No one will finance your retirement. Scholarships and loans can pay for student expenses.
10. Workers need 3-6 months of expenses in an emergency fund. Retirees need at least 12 months.
11. If you have a good record of paying your credit card bills, request no annual fee and cash back options on purchases.
12. If your credit card company is charging a high rate of interest, request a lower rate or transfer your balance to a lower-rate card.
13. Pay back all of your credit card debt when the bill comes. Credit cards are the most expensive way to borrow money.
14. If you must use your credit card, do not use more than 30% of your limit. Using more will lower your credit score.
15. Use your credit cards for purchases that will last beyond their

50. Skip the early tax refund loans! A true rip-off!

51. Share newspaper and/or magazine subscriptions with friends and neighbors.
52. Barter for services with friends: Snowblowers, ladders, trailers, etc.
53. Buy ahead when items are on sale. Grocery items, holiday napkins, trinkets, etc.
54. Use a pre-paid cell phone plan.
55. Remove shopping temptations: stay out of stores, don't open newspaper ads, recycle catalogues immediately!
56. Plant trees for shade: maples, horse-chestnut, hackberry, beech, linden, and walnut.
57. Design your own greeting cards. The messages mean so much more.
58. Purchase the forever stamps.
59. If your physician suggests a follow up visit, ask if a follow up by phone is ok, if you are feeling well.
60. Ask your doctor if a generic prescription can be substituted for the name-brand medication. Chain stores

40. The most expensive food is the food you never eat!
41. Plan your meals around the "specials" of the week. Buy extras of the non-perishable items when they are on sale.
42. Prepare one meatless meal a week.
43. Buy soda at the grocery store (and keep in your vehicle in winter) to save vending machine and gas station mark-ups.
44. Drink water and skip desserts when eating out.
45. Learn to cook.
46. Bring your lunch to work. Prepare a dish to share instead of purchasing at the deli, bakery, etc.
47. Purchase eggs with the 12 cent rule if large eggs cost about \$1.00 a dozen. If eggs are \$1.00 a dozen and the next larger size cost 12 cents or more, it is more economical to buy the smaller size.
48. Cook with small appliances for energy savings.
49. Consult 3 sources including a consumer reporting resource before major purchasing.
16. Difficulty paying your mortgage? Call the Hope Line: 1-888-995-hope (4673).
17. Make 2- 1/2 month mortgage payments each month or a 1/2 month mortgage payment every 2 weeks.
18. Know all the details before committing to a reverse mortgage. Fees and charges can consume up to 30% of your home's value.
19. Pass on extended warranties for electronics (and washers and dryers.)
20. Most, but not all cars run well on regular gas.
21. Buy a stick shift auto to save 2-5 mpg of gas consumption.
22. Drive the speed limit. Generally, gas mileage decreases rapidly at speeds above 60 mph.
23. Adjust your air travel itinerary for lowest costs. Fly mid-week and look for nearby, but less expensive airports.
24. For low cost travel suggestions, consult Arthur Frommer.

25. Take an empty water bottle through airport security and refill it before boarding a plane.
26. Pay for child care with pre-tax dollars, a flex spending account.
27. Ship packages by US Postal Service for lower rates. Next day and 2-day shipping can be 2-3 times the price.
28. Streak Free with Ammonia from Wal-Mart is the *Consumer Report* Best Buy for window cleaners.
29. Mix your own window cleaner: ½ cup sudsy ammonia, 1 t. dishwashing liquid, 1 pint rubbing alcohol, and water to make 1 gallon.
30. Buy low cost household cleaners at the dollar stores.
31. Use cheaper alternatives to name brand cleaning products: ammonia, baking soda, borax, castile soap, cream of tartar, lemon juice or white vinegar.
32. Work with Mother Nature. Use natural methods: solar dryers, rainy day car washes, and open and close shades to warm home or keep it cool.
33. *Consumer Reports* highly rates Behr Premium Plus Enamel paint from Home Depot and Kilz Casual Colors from Walmart.
34. Use compact fluorescent bulbs. Energy Star qualified bulbs use up to 75% less electricity than incandescent light bulbs and last up to 10 times longer.
35. Buy LED lights when appropriate. They last 35 to 50 times longer than incandescent lighting and last about 2 to 5 times longer than fluorescent lighting.
36. Adjust your thermostat by 5 degrees up or down before going to bed and/or leaving your home or use a programmable thermostat.
37. More energy-saving money tips are available at: www.wennergies.com/101tips
38. Buy second hand items: Craigs list, St. Vincent de Paul, Goodwill and garage sales for new or like new items.
39. Shop with a list.