



Money Saving Tips

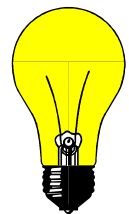
by Cyndy Jacoby, UW-Extension Family Living Agent

Transportation:



- d Idling does not pay.
- d Avoid lots of short trips.
- d Avoid quick acceleration and stops.
- d Stick with regular gas. Check with dealership if high octane is recommended. (Can lower mileage up to 33%.)
- d Don't buy special additives or premium oil.
- d Check tire inflation and rotate tires. (2 psi per tire underinflation results in 1% increase in fuel consumption.)
- d Travel light. Avoid racks, etc.
- d Buy good used car. Check *Consumer Reports Buying Guide* for reliable used car models.
- d Check cost of insurance before buying a car. Some models are very expensive to insure.
- d Wash your car in the driveway. A few buckets of water and car wash soap costs much less than the car wash.

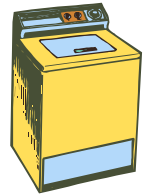
Energy:



- ⚡ Use compact fluorescent bulbs. (Except in dimmer switches and electric timer.)
- ⚡ Don't rinse dishes before placing in dishwasher.
- ⚡ Put lids on cooking pots.
- ⚡ Set hot water heater thermostat at 120°.
- ⚡ Turn off computers and TVs when not in use. (Leaving a monitor or TV on 24 hours a day uses \$150 of energy per year.)
- ⚡ Insulate hot water heater. (Especially if the heater feels warm to the touch.)
- ⚡ Use warm or cold water to wash most laundry.
- ⚡ Wash only full loads of dishes and laundry.
- ⚡ Use small appliances when possible. Put small pots on small burners.

Laundry:

- Q Purchase detergent in bulk such as a 5-gallon pail. (Approximately \$10 per pail.)
- Q Use the least amount of detergent recommended.
- Q Hang clothes to dry.
- Q Buy only washable clothing.



Personal Care:

- i Learn to cut hair.
- i Expensive skin care products with vitamins, etc. are not effective when applied to the skin. Buy inexpensive body lotions.
- i Dilute shampoo and place in pump containers. Less is wasted.
- d Check discount stores for sales. Lower cost brands often are of good quality.

e

Food Shopping:

- A Avoid eating out.
- A Avoid deli foods.
- A Buy store brands.
- A Compare prices.
- A Combine errands for shopping.
- A Include cost of transportation in your food price comparisons. Don't drive 10 miles to save \$.50 on a loaf of bread. It costs more than that to drive.
- A Buy in bulk only if you will use the product before it spoils.
- A Cook several meals at once. Browning 5# of ground meat and making BBQ, chili, spaghetti, and lasagna saves time and energy dollars. MUST HAVE FREEZER SPACE to be cost effective.
- A Learn to cook from scratch.
- A Plan menus from store ads.
- A Use coupons for items you USUALLY purchase or NEED.
- A Chicken thighs and drumsticks are good buys.

2

- A** Make French Toast, waffles, pancakes and prepare until just golden brown. Freeze extra between wax paper in freezer bags. You have your own toaster product.
- A** Ask in stores, if there are day old products or slightly damaged produce that they are willing to sell at a discount.
- A** Buy whole poultry and cut it up at home. It can save 30 cents a pound. Use the back, wings, neck for soup stock.
- A** Combine ground beef and ground turkey. It is cheaper, less fatty, and the combination tastes beefy.
- A** Eggs are an inexpensive protein.
- A** Use dry beans, lentils, and peas as the protein food at least once or twice a week.
- A** Use whole grains as much as possible. Oatmeal is a good breakfast choice. Cook your own or make your own instant oatmeal.

Shopping for Clothes:

- 9 Consider consignment, thrift, and rummage sale clothing.
- 9 Shop the sales.
- 9 Put away money so you can take advantage of buying underwear, shoes, etc. when on sale.
- 9 Limit the size of the wardrobe. Most of us wear less than half of our clothes 90% of the time.

Shopping for the Home:

- D** Check pawn and thrift shops for used appliances.
- D** Watch the paper and bulletin boards for used furniture and appliances.
- D** Use “radio shop” or “buy line” to buy and sell items.

Phone Services:

- Z** Ask for local service only.
- Z** Use pre-paid phone cards for long distance calls. Read the fine print carefully. Some cards state 1 cent per minute, but have a 30 cent minimum.
- Z** Check your billing each month for accuracy.
- Z** Call customer service if you do not understand billing.
- Z** Do you really need a cell phone? If you are concerned about safety, a cell phone without subscribed service will work for 911 calls. **USE FOR EMERGENCY ONLY.**

- Z** Many long distance services where you call 1-800-XXX-XXXX have minimums of \$.99.
- Z** Avoid the long distance plans where you pay a fee just to have the plan. The \$4—\$5 fee will buy about 140 minutes of long distance time on a pre-paid phone card such as one available at some discount chains.
- Z** Avoid using directory assistance.
- Z** Reduce extra services on phone such as call waiting, 3-party calling, and caller ID unless absolutely necessary for safety or business.
- Z** Once a year call your current carrier or competitor (if available) to see if they have other plans that would be more cost effective.

Entertainment:

A

- ◆ If you have Internet, avoid the extra phone line.
- ◆ Be sure Internet provider has a local access number.
- ◆ Use basic television cable or satellite service. Basic service is less than \$25.00 per month vs. premium service at \$60—\$70. This can save \$600 each year.
- ◆ Share magazine or newspaper subscriptions with another family.
- ◆ If someone in your family/circle of friends has the premium satellite/cable service, share some of the cost and have them tape programs you cannot receive with basic service. **Reuse** the video tapes.
- ◆ Entertain at home by playing board games, cards, renting videos, etc. Serve simple snacks such as popcorn and lemonade.
- ◆ Trade babysitting with friends, families or neighbors.

S

Debt:

- Ask your credit card company for a lower rate. If you have not had late payments, they will often drop your rate.
- Pay more than the minimum payment. (Note: If you only have money for the minimum payment, the purchased item or service SHOULD BE A NECESSITY.)
- Avoid pay day loans.
- Avoid rent-to-own purchases EXCEPT for NEEDS when you can get no other credit or loan.
- Pay more than the minimum payment whenever possible.

Resources:

<http://www.stretcher.com>
<http://epa.gov>
 Consumer Reports