

GoodHousekeeping's

August 21, 2007

WEEKLY

# quick & simple

**Exclusive!**

Win a Day With  
Susan Lucci!

**ONLY**  
**\$1.59**

**Stop Stress  
in Seconds!**

**The Secret to Looking  
GREAT at Any Age!**

**61 Easy Ways to**

**10-Minute  
Meals!**

# Refresh Your Home!

**Save \$1,000 This Year!**

**Sweet & Simple Summer Pies**

**NEW!**  
Photo Puzzle  
Inside!

**The Tex-Mex Diet**  
Lose Weight Eating Tacos!

**DESIGNER BAG  
FOR ONLY \$10!**

**THIS WEEK! \$93,487  
IN COUPONS & PRIZES**



# TRICK YOURSELF INTO SAVING \$1,000 THIS YEAR!

## >q&s tip

Want to try a more expensive restaurant? Meet a friend there for lunch, when entrées are less expensive.



9 clever schemes to keep more of your money for yourself!



## 1 Negotiate, Negotiate

Very few prices are set in stone, so don't be shy about asking for discounts wherever you can. Medical expenses: If you've had a baby or undergone surgery and your insurance doesn't completely cover your costs, ask your doctor (nicely) to write off the balance. You'll be surprised how often she'll agree. Hotels: "I always ask reservation clerks if they can give me a better room rate than what they originally quote," says Janet Luhrs, editor of the online newsletter [simpleliving.com](http://simpleliving.com). Cars: Luhrs also successfully negotiated \$6,000 off the price of her car — just by asking and being persistent.

## 2 Keep Those Tags On!

You don't have to stop shopping — just be strategic. Not sure you're in love with that dress you snagged on your lunch hour? Don't take the tags off. Try it on at home a few times and if it doesn't "wow" you, return it. Did those jeans you bought for your daughter suddenly go on sale? Many stores will refund the difference if you simply show them your receipt. Shop at stores with frequent markdowns, such as Old Navy, and make a point to stop in within two weeks after you've made a purchase to check for further markdowns. Each store has its own price-adjustment policy, so check the rules.

## 3 Up Your Health Deductible

During your company's next open-enrollment period, consider one of the new, high-deductible health insurance policies. If your family is relatively healthy, these can easily save you several hundred dollars a month, according to Edie Milligan Driskill, author of *The Pocket Idiot's Guide to Health Savings Accounts*. Most health plans today require you to pay a hefty monthly premium. By contrast, a family of four could pay as little as \$350 a month for one of the new high-deductible plans (\$2,000 to \$10,000 deductible, depending on the plan). The trick is that you pay out of pocket for your family medical expenses until you hit that deductible; at that point, many plans cover medical expenses and prescriptions at 100 percent. Better yet, most high-deductible plans allow you to set up a Health Savings Account (HSA), where you save money tax-free for medical expenses — for most families, that adds up to a 25 percent savings.

## 4 Pay for Fender Benders!

You'll earn significant monthly or annual discounts on your homeowner's and car insurance, as well, if you opt for the higher deductible. You'll have to pay that first \$500 or \$1,000 if you back into a fire hydrant or a tree falls on your backyard fence, but it's best to pay for smaller repairs on your own anyway. Insurance companies are getting increasingly stingy and may drop you as a client for making even one small claim.

Learn about last-minute bargains at our new Discount Diva blog, [quickandsimple.com/diva](http://quickandsimple.com/diva)

## 5 Cut Along the Dotted Line

If you're an avid knitter, scrapbooker or jewelry maker, you know how quickly project costs pile up. Slash hobby spending with coupons: Major craft retailers like Michaels and Hobby Lobby run 40 percent off coupons in Sunday newspapers almost every week, notes Shannon Plate, author of *Degunking Your Personal Finances*. Another great resource for hobbyists is eBay. "I recently bought a gem-setter on eBay for 99 cents plus \$6 shipping, and it was \$19.99 in all the stores," says Plate.

## 6 Fill Up — With Cash

Gas prices are so high today that paying even a few cents less per gallon can add up to big savings. Don't worry that the gas at cheaper stations will be inferior; all gasoline sold in the U.S. must meet strict Environmental Protection Agency standards. "Some of the cheapest gas stations take only cash or ATM/debit cards, but play it safe and pay with cash," says Mary Hunt, author of *Live Your Life for Half the Price*. According to Hunt, debit card fraud runs rampant at these stations due to the high employee turnover.

## 7 Eat Out, Spend Less

Giving up restaurant meals completely would be a tough dish for most families. You don't have to if you stretch your dining dollar wisely, says Kim Danger, editor of [mommysavers.com](http://mommysavers.com). A few tips: If you have children, eat out on "kids dine free" night (often Tuesday) at local restaurants. Sign up for "frequent diner cards" at your favorite places. Many of them will send you coupons for free birthday meals for your whole family. [Restaurant.com](http://Restaurant.com) offers \$25 dining coupons for only \$10 (a \$15 savings) at dozens of restaurants in your area — it's a great way to sample eateries you might not otherwise have considered.

## 8 Remember That One Woman's Junk...

...is another's treasure! Before you splurge on a new sofa or commuting bicycle, check [freecycle.org](http://freecycle.org), [freesharing.org](http://freesharing.org) and [craigslist.org](http://craigslist.org). "These sites are fueled by all the stuff people buy, then decide they don't want, most of which is yours for free," says Hunt. Stuff listed on them disappears fast (free is a very good price!), so watch the ads.

## 9 Stash "Extra" Paychecks

Most families plan their budget based on two paychecks a month (usually distributed on the 1st and 15th). But if your company pays you every other week instead of on set dates, there are two months out of the year when you actually get three paychecks (often around May and December). If you leave those two extra paychecks out of your budget and automatically squirrel them away, you'll probably save more than \$1,000 — and never feel the squeeze.