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# how to be a super saver

26 ways to keep more money in your pocket by Teri Cettina

WHAT'S THE SECRET TO SPENDING LESS AND SAVING more? Savvy moms reveal their best cost-cutting moves—from supermarket tricks to household tips and everything in between.

## groceries

The average family spends almost \$900 a month, but with just a few smart strategies you can take a big bite out of your food bill.

**Opt for cheaper meats** To keep her grocery bill down without sacrificing favorite meals, Mary L. Ardito of Pomona, California, buys less expensive cuts of meat and marinates them to tenderize.

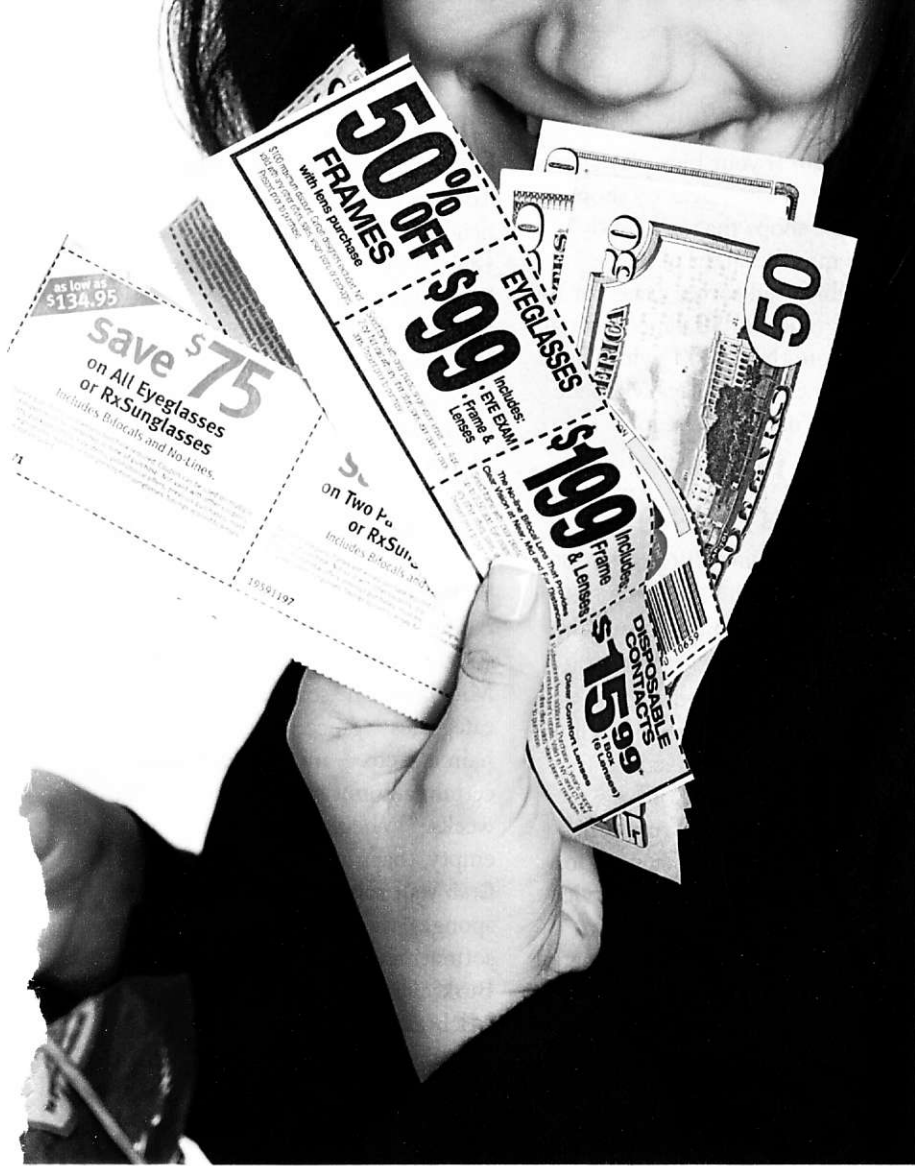
**Share and share alike** "I have potluck dinners with neighbors a few times a month," says Evelyn Kormanik of Staten Island, New York. "Everyone brings something. It saves money and gives us time to socialize."

**Buy food at the drugstore** Crystal Paine, founder of the blog MoneySavingMom.com, keeps her grocery budget for a family of four to a phenomenal \$40 a week by using the CVS/pharmacy ExtraCare program (sign up for a free

membership card, then take advantage of deals) and Walgreens' EasySaver programs (rebates galore). Each store and website offers weekly and monthly items (food and other) that are free—or close to it—after purchase. "You pay full price for those items up front, then get coupons back on the bottom of your receipt, gift cards or a check, depending on the program. You can use the coupons and gift cards just like cash the next time you shop," says Crystal.

**Cheat a little** Hate to give up your favorite pricey indulgence? Follow Terri Cheney's lead: "My husband and I love an expensive brand of richly flavored coffee," says the Reynolds, Georgia, resident. "By mixing it with an equal measure of inexpensive coffee, we get the same bold flavor for half the cost."

**Double your savings** "I buy two Sunday papers to get twice as many coupons," says Lori Loman, who



lives in Indianapolis. “The money I save on groceries makes the extra \$1.75 well worth it.”

**Measure it** Terri Cheney used to throw away cash, thanks to the pet food her dog and cat always left behind in their bowls. Then a lightbulb went off: “I realized that if I fed my pets according to the recommendations on the food packages, I’d stop overfeeding them. Now I seldom have waste—of pet food or my money.”

**Plan weekly menus** That’s Lisa Glen’s Saturday morning ritual before she heads to the grocery store. “As a military family with seven children, it’s important for us to keep our food costs down,” says the West Point, New York, mom. “We divide the list, my older kids

each take an aisle, and we’re in and out of the store in less than 30 minutes. I now spend a third less than I did when I shopped without a planned menu.”

**Start a coupon group** Every Monday, Lorenil Jensen of Round Lake, Illinois, who joined such a group, mails a set of coupons she can’t use to her designated person, and she receives a set from someone else in return. You’ll get coupons on a much wider range of products.

## entertainment

You don’t need to give up fun in order to save cash.

**Say yes (selectively!) to mailing lists** “I usually avoid checking the box for ‘Yes, send me mail’ when I buy things online, but there are some

e-mail lists that are worth getting on,” says Nancy Van House of Berkeley, California. When Nancy recently bought opera tickets, she agreed to receive e-mail announcements from the company. Later in the season, she got two e-mail offers for half-price tickets (a savings of \$50) to the current production. Similarly, when you give your e-mail address to favorite retailers, they often send coupons and advance sale notices.

### Check out children’s museums

Many public libraries now let families check out group passes to local children’s museums, just as they would books. Janyce May, a mom of two in Portland, Oregon, took advantage of it at her local library and saved a bundle. With the pass, admission for up to four people—which can be pricey—is free or greatly discounted. Target stores also sponsor free or \$1 admission days at a number of major cities’ children’s museums. Ask your local museum for deals.

## shopping

When it’s time to hit the stores, whether for yourself or your family, use these strategies to stretch your dollar.

**Create a cooling-off period** “I make myself wait 72 hours or longer before dropping a considerable amount of money on anything,” says Meagan Francis, a mom of four with one on the way in St. Joseph, Michigan. “I might find the item cheaper elsewhere or realize I don’t really want it that badly.”

**Check out eBay for kids’ clothes** Julie Languille of Freeland, Washington, can’t imagine spending tons of money on items her daughter will outgrow in a matter *(Please turn to 94)*

## HOW TO BE A SUPER SAVER

CONTINUED of months. "I find lots of new clothing for her that's trendy and cute, and I average less than \$5 per item," she says.

**Ask and you may receive** Want a discount at a store? Then ask the manager for one. "I always say, 'Can you do better on this price?'" says Julie. "Nobody looks down on you for asking, and most retailers would rather offer a discount than miss a sale."

**Follow the deals** "I've let go of brand name loyalty," says Janice Scott, who lives in North Highlands, California. "Now I purchase whatever is on sale or I buy the store brand."

**Increase kids' allowances** Seems counterintuitive, but you may actually spend less when you put children in charge of their own buying. "I give my 7-year-old \$7 and my 4-year-old \$4 a week. In exchange, they have to pay for toys they want, ice cream after school, Chuck E. Cheese tokens—things they normally would have bugged me to buy," says Amy Oztan, who lives in Brooklyn, New York.

**Play it again** If your kids play sports, spend less on their gear by shopping at athletic shops that sell gently used items. "I bought perfectly serviceable used soccer cleats for my second-grader for \$8.95, compared to the more than \$20 I would have paid for them new," says Michelle Rafter of Portland, Oregon.

## around the house

Take a quick walk through your house and you'll see there are opportunities to save money in almost every nook and cranny.

**Cancel your newspaper** If you're doing more recycling than reading, opt to read what you need for free at your paper's website. That's what Patti Woods of Trumbull, Connecticut, does. Or sign up for weekend-only subscription service to save at least a few bucks.

**Start a neighborhood tool pool** Rather than spend money on equipment they use only on occasion—a large coffee server for parties, a power washer—Jennifer Maldonado and her neighbors in Tualatin, Oregon,

borrow them from one another. To start your own pool, e-mail your neighbors and let them know what you're willing to lend and what you hope to borrow.

**Save your pennies—literally** Whenever Sandy Yarbrough of Spring Branch, Texas, buys anything with cash, she always pays with bills. "Then I save the change and put it in a jar. I was able to buy my new washer and dryer with spare change, and never missed the cash."

**Budget creatively** "I save my family money by using the envelope system," says Tara Lee of Hersey, Michigan. She sorts envelopes into categories—groceries, clothing, haircuts, etc.—and fills each with a certain amount of money to last two weeks. "Whenever an envelope is empty, that's it," she says.

**Grab your scissors** "I cut my kitchen sponges, scouring pads and fabric softener sheets in half," says Susan Burk, who lives in Saginaw, Michigan. "It gives me twice as much product for my money."

## dining out

You can eat out and still save, if you plan ahead and take advantage of discounts.

**Ignore kids' combos** When her family eats fast food, Susan Lounsbury of Clemmons, North Carolina, buys an adult combo meal, splits it among her 3-year-old triplets and takes the soda for herself. "It costs a lot less than buying three kids' meals," she says.

**Use restaurant coupons** "Before we eat out, I always check Restaurant.com," says Ginger McKinney of Greensboro, North Carolina. "We can buy a \$25 gift certificate for dinner for just \$10 and instantly print it out." Once you get on the site's e-mail list, you'll receive notices of promotions (as low as \$2 for a \$25 gift certificate), particularly toward the end of the month. **wd**

## KEEP WHAT YOU SAVE

Spending less and saving more are great first steps. However, you've also got to keep those savings in your pocket.

- **MOVE IT** When you spend \$50 less on groceries, put that money in a high-rate savings account at an online bank like ING Direct or Emigrant Direct, suggests Liz Pulliam Weston, author of *Easy Money: How to Simplify Your Finances and Get What You Want Out of Life*. "These accounts don't have minimums or fees, and you can set them up so money is transferred directly (and automatically, if you want) from your checking account," she says.
- **NAME IT** Online savings banks usually allow you to establish as many separate accounts as you like. Each one should have a specific name: Holiday Spending, Emergency Fund, Vacation, etc. "Separating your accounts this way makes you think twice about dipping into your emergency account for non-emergencies," says Weston.
- **AUTOMATE IT** See if your retirement plan will automatically increase your 401(k) contributions by a percentage or two once a year, advises Bob Nusbaum, a certified financial planner in Pittsburgh.