

Everyday Ideas for Saving



Here are easy tips that can total big bucks at the store and around the house.

Save on energy costs. For each degree you turn down your thermostat while you're sleeping or away from home, you save 2% on heating costs. Lowering 5 degrees saves the average household \$200/year. Unplug your electrical gadgets when you're not using them and save an average of 10% - or \$120/year - on your electric bill.

Keep a grocery list. Keep a grocery list on the fridge and remember to take it with you to the grocery store. Plan your menus around sale items, especially more expensive purchases, such as meat. Gas for an extra trip to the store easily can add a dollar or more to your grocery bill. And the less you shop, the less likely you will make an impulse purchase. Stick to your list and menu — unless you come across a good sale.

Shop the specials. Invest in staple foods when they're on sale. Buying a boatload of bananas (and other perishable foods) isn't a very good long-term investment. Stocking up on staple items such as reduced-price canned tuna or tomato sauce can be. Buying several packages of meat when it is on sale and freezing it may save quite a bit. It is safe to freeze meat or poultry directly in its supermarket wrapping if you'll use the food in a month or two. Otherwise, over wrap these packages using airtight heavy-duty foil, freezer paper, or place the package inside a freezer plastic bag. You can also repackage family packs into smaller amounts.



Foods frozen at 0 degrees stay safe indefinitely, but for best quality raw ground meat keeps in the freezer for 3 to 4 months and steaks or chops for 4 to 12 months.

Buy bigger sizes only when the price is right and you can use it. First, do the math and check if you actually do save by buying a larger package. The cost of two products of the smaller size may be a better price than the larger one, as you might find with peanut butter or toothpaste. Plus, will you use the food before it goes bad?

Example: Buying a 5-pound bag of rice instead of a 1-pound bag: Save \$1.50.

Plan a “Nothing Week”: Once in a while, have an entire week when you and your family do not go to the movies, out to eat, bowling, etc. Plan to do special activities that don't cost money, such as a board game, picnic, or long walk.

Or consider a “**Cut-Back Week.**” During this week, do what the family would normally do, but think of ways to make it less expensive and save the difference. For example, rent or borrow a movie instead of going to the theater, make your own pizza from scratch, write a letter or send an e-mail instead of calling, drink mix-your-own lemonade instead of soft drinks, etc.

