



15 top money-saving tips

ShopSmart publishes hundreds of tips to help you slash your bills every year. Here are 15 of our favorites from 2010 to help you save in the new year.

1 GET INSIDER DEALS. Follow your favorite brands and retailers to get the scoop on special sales, freebies, and other promotions by signing up for alerts at their websites and “liking” them on Facebook. Also, follow Twitter’s @EarlyBird Service for limited-time offers.

2 FIND THE LOWEST PRICES USING THE BEST SEARCH ENGINES. Whether you’re buying costly electronics or small stuff like books, they’re a great shortcut to big savings. The trick is to

use the right ones, as we discovered when we put the top 25 to the test. Three of our favorites are PriceGrabber.com, Google.com/products, and Nextag.com. Also try newcomer Bing.com’s shopping tab. When shopping around, use at least two of those sites to check prices.

3 GRAB MORE FREEBIES. We love the Samples Center (click on “Free Samples”) at Beauty.com, where you can add three products to any order, gratis. And it’s easier than ever to time your beauty purchases to give-away days by going to sites like GWP Addict (www.gwpaddict.wordpress.com) and MyGiftwithPurchase.com. You can search by brand name or retailer, or

scan the site to see what store is giving things away. More samples can be found at StartSampling and at manufacturers’ and retailers’ websites, including Procter & Gamble’s PGEverydaySolutions.com and Walmart.com. Also check out Freebies4Mom.com, FreeStuffTimes.com, FreeMania.net, and ThunderFap.com.

4 GET COUPONS ON YOUR PHONE. First came phone coupon apps such as Coupon Sherpa and MobiQPon, but stores are now getting into the coupon game. Major retailers, including Target (sign up at www.target.com/mobile), are now offering mobile coupons. Some supermarkets have coupon apps, too. Go to www.vzspendsmart.com and search

for local stores. Even the Valpak, that mailbox staple, offers an app. Go to your phone’s app center and search “Valpak.”

5 USE YOUR PHONE TO MAKE SURE THAT SALE IS A GOOD DEAL. You can do this with shopping apps like PriceGrabber or check out bar-code scanner apps like RedLaser and ShopSavvy. Use them to scan bar codes on electronics, groceries, and other products so you can compare prices at the store with those online. (Consumer Reports offers a bar-code scanner with its app, which includes product ratings.)

6 CHANGE YOUR FONT AND CUT PRINTING COSTS. Our computer engineers printed 27 percent more pages per ink cartridge using 12-point Times New Roman instead of Arial. Calibri is another ink saver. By comparison, Tahoma, Franklin Gothic Medium, and Verdana are ink hogs.

7 TAKE ADVANTAGE OF STORES’ PRICE GUARANTEES. Many major retailers have policies that promise to match or beat competitors’ prices, even after you’ve purchased an item. (Many retailers will also give you a refund if the price of the item drops at their own stores.) Some stores, including Sears, Home Depot, and Lowe’s, will even beat a competitor’s price by 10 percent. Just be sure to act fast; many policies limit refunds to seven to 14 days. And read store policies online for loopholes. Another way to get the lower price is simply to return the item and rebuy it, if you haven’t already used it.

8 PINPOINT LOCAL SALES. Local search engines can help you find the best price before you head out the door. They can also dig up coupons and sales. Some we like are CouponMap.com (for restaurant savings), TheFind.com (for apparel and home décor), Google.

com/products (for checking inventory on the go), Local.Yahoo.com (for discovering local businesses), Krillion (for electronics and appliances), and Milo.com (for national-chain shopping).

9 GET FIT FREE—OR FOR A WHOLE LOT LESS. You don’t have to spend big bucks on a gym or personal trainer. Instead, let your phone guide you to a better bod. Some of the fitness apps we like: Gym Buddy, \$2.99; Hundred PushUps, \$2.99; iHeartRate, \$2.99; iMapMyRide/iMapMyRun, free; FitnessBuilder, \$9.99; iTreadmill, 99 cents; and Lose It, free.

10 SWITCH TO STORE-BRAND EVERYTHING! Or at least give these products a try. Every year we test dozens of store-brand items and we find that many of them are just as good or better than brand-name products. In 2010, we tested wines, foods, cleaners, and vitamins. And we found that store brands can save you up to 60 percent. Just remember to compare ingredients labels on foods and vitamins to make sure you’re getting what you expect. If you can’t part with your big-brand items, make a trip to Walmart or Target. This year we compared prices of over-the-counter drugs and hair products and found that they were up to 50 percent



cheaper at those big-box retailers than at local supermarkets around the U.S.

11 SLASH YOUR CELL-PHONE BILL. If you’re not a heavy cell-phone user, consider a prepaid cell-service plan. They cost \$25 a month or less. In a recent survey by the Consumer Reports National Research Center, cell-phone users with prepaid plans gave high scores to service from TracFone and T-Mobile. If you’d prefer a monthly plan, find the best deal for you at www.billshrink.com or www.myvalidas.com.

12 SHOP THE SUPERMARKET SALE CYCLE. Food staples like cereal and chicken hit their lowest prices once every 12 weeks. Make a note when you see sales and you’ll know when to load up on those items.

13 GO TO COSTCO FOR GLASSES AND CONTACTS. In a recent survey of more than 30,000 Consumer Reports readers, Costco got high marks for quality, follow-up service, and pricing when it came to eyeglass purchases. It had the fewest problems that required a return trip for fixes. Costco also has great deals on contact lenses.

14 SAVE ON SOFTWARE. If you’re about to buy a computer or you’ve just purchased one without an office software suite, save yourself \$150 and grab OpenOffice.org 3. The free program includes word processor, spreadsheet, presentation, database, and graphics software, and is compatible with Microsoft Office.

15 PAY WITH A CREDIT CARD THAT PAYS YOU BACK. American Express Blue Cash, Capital One No Hassle Cash Rewards, and Chase Freedom are some of the best cash-back cards, based on a recent analysis by our finance experts.