



Save BIG!

50 of the best tips we've ever heard

Here at ShopSmart, we've come across a lot of great money-saving tricks over the years. But just when we think we've heard it all, we find out about new ways to save. The latest money-saving innovations include electronic coupons and sale alerts delivered via smart-phone apps and sites like Facebook and Twitter. But there are lots of other ways to slash your bills that are as old-fashioned as making a simple phone call. On the next

few pages you'll find lists of some of our favorite high- and low-tech money-saving ideas. Some are new to us, but others are gems from past issues that you might have missed. They can save you hundreds of dollars this year. The no-brainers for seven shopping categories are right up top. If you do nothing else, give those a try. And don't miss our three must-dos, at right, which can cut the price of almost anything.

ILLUSTRATIONS: ALISON SEIFER

The 3 must-dos

1 UNCOVER EVERY POSSIBLE DISCOUNT. Check retailer and manufacturer Web sites (or sign up for e-mail sale alerts, if necessary) for coupons and other special deals. Consult coupon sites like CouponCabin.com and RetailMeNot.com and price-comparison search engines like PriceGrabber.com and Shopzilla.com. Also find discounts by doing a search with the name of the retailer or the product and the words "discount code." Use social-networking sites like Facebook and Twitter to learn about special deals. If you have a smart phone, use apps like Cellfire, Coupon Sherpa, Google Shopper, MobiQpons, RedLaser, and ShopSavvy to find better deals while you're in the store.

2 ALWAYS ASK FOR A PRICE BREAK. You can haggle for a lower price on just about anything—electronics, jewelry, massages, even medical bills. The bigger the item, the bigger the potential savings. The easiest way to get the negotiations started is simply to ask whether you can get a better deal. Or identify what gives you the upper hand and ruthlessly (but politely) use it; for example, blemishes on a floor model, a desperate home seller, or a car gathering dust on the lot.

3 SKIP EXTENDED WARRANTIES. For starters, some repairs are already covered by standard manufacturer warranties built into the purchase price. Also, electronics and appliances rarely break within the warranty period. And when they do go kerflooey, the repairs, on average, cost about the same as an extended warranty. So extended warranties are generally a bad deal.



Home

NO-BRAINER **Switch bulbs!** Replace your incandescent lightbulbs with energy-saving compact fluorescent bulbs. You'll save about \$56 over the life of each bulb.

BE AN ENERGY MISER. Together, the following simple, low- or no-cost moves can save you real money:

- Use cold-water detergents and cycles when washing most clothing.
- Skip rinsing dishes before putting them in the dishwasher (new machines can handle the crud, and it can save 5,000 gallons of water a year).
- Use the microwave more; it uses less energy than a conventional oven.
- Open curtains on south-facing windows in winter to let in the sun's heat and close them in summer to keep it out.
- Turn the heat down by 5 to 10 degrees at night and when you're not home, and turn the air conditioner up by the same amount. That can cut your energy bills by as much as 20 percent.

CALL YOUR HOME AND AUTO INSURERS. Make sure you're taking advantage of every discount (ask your agent). Consider raising your deductibles; if they're \$500, think about increasing them to \$1,000. (Filing too many small claims might raise your rates anyway.)

SHOP AROUND FOR LOWER RATES. Make at least one or two calls to other auto insurers every couple of years to see whether you could save by switching. Also try sites such as www.insweb.com, www.insurance.com, and www.insure.com.

BUY ENERGY-SAVING APPLIANCES. Replacing an old fridge, the biggest energy hog in your house, could save you \$100 per year on energy bills. Plus you could get a rebate on Energy Star appliances. (Go to www.ConsumerReports.org/clunkers for info.)

STOCK UP ON ENERGY-SAVERS. Weather stripping for old windows and doors can reduce yearly heating bills by 15 to 30 percent. Adding insulation, covering hot-water pipes, and lowering the water temperature to 120° F could save another 10 percent. Plus you could get a 30 percent tax credit up to \$1,500

for eligible products. Thinking of going solar? The federal tax credit is 30 percent of the cost with no cap for renewable energy products like solar heating, plus there might be state and local incentives.

GET FREE (OR CHEAP) FURNITURE AND OTHER HOUSEHOLD STAPLES. For bargains on things like furniture and other home products, scan FreeCycle.org or Craigslist or go to yard sales. Scan listings in your area at www.craigslist.org (click on "garage sale" in the "for sale" category), www.kijiji.com (click on "Garage sales" in the Community section), www.garagesalehunter.com, and www.yardsalesearch.com. Also try the sites of local newspapers. For the best stuff, shop in the nicest neighborhoods.

DON'T OVERPAY FOR A MATTRESS. Wait for at least a 50 percent-off sale and skip the box spring if your old one is in good shape. Never hesitate to haggle: Many mattress prices have wiggle room.

SLASH YOUR HOME-SELLING COSTS. Bargain to cut the standard 6 percent real estate agent's commission to 3 or 4 percent. Independent and RE/MAX agents are most likely to deal.



Health & fitness

NO-BRAINER **Buy generics!** They're just as effective as name-brand drugs for diabetes, heartburn, high cholesterol, insomnia, and other conditions. Also shop for store-brand over-the-counter medications. They have the same active ingredients as the big-name brands but can save you as much as 70 percent.

GET THE BEST DEALS ON PRESCRIPTION DRUGS. Walmart, Target, and Kroger charge only \$4 for a month's supply of many generics. Costco, AARP.org, DrugStore.com, DRX.com, discount drug programs at Kmart and Walgreens, and mail-order services can also slash costs. And ask your doctor for 90-day prescriptions. Traditional 30-day supplies will cost you a lot more, plus getting a larger supply can cut your co-pays by 66 percent.

SHOP WALMART AND TARGET. In a recent price comparison of pain relievers, allergy medications, and other popular over-the-counter remedies, those stores consistently had the lowest prices. You can save an average of 20 percent over drugstore prices.

GET FREE FITNESS AND NUTRITION ADVICE. Go on to Web sites like AceFitness.org, Eatright.org, LogYourRun.com, and SparkPeople.com. If you've got a smart phone, try apps like Gym Buddy, Hundred PushUps, Treadmill, and Lose It.



Fashion & beauty

NO-BRAINER **Don't leave home without coupons!** Keep them in your glove box or your purse so that you never get caught without them. If you don't have coupons, go to retailer sites like LordandTaylor.com and Macys.com to see whether there are any available. (You might have to sign up for e-mail newsletters.) Or type the name of the retailer or mall (including outlet malls) into a search engine along with "coupon" or "discount code."

REDISCOVER THRIFT SHOPS. Go to www.narts.org for listings. Also try online thrift shops like ShopHousingWorks.com and SomeLikeltVintage.com, as well as eBay.

SHOP SAMPLE SALES. You can save up to 75 percent off designer clothes. The easiest way to find those sales is by shopping online at sites such as HauteLook.com (go to www.hautelook.com/invite/shopsmartmag to sign up), Gilt.com (www.gilt.com/shopsmart), and TheTopSecret.com (www.thetopsecret.com/shopsmart).

GET DEALS ON SPA SERVICES. Before booking appointments, ask about off-season deals and other specials; search sites such as SpaFinder.com, Spamagazine.com, and Spa-addicts.com for special deals; and call cosmetology and massage schools for discounted services by students.



Travel

NO-BRAINER **Book on discount sites!** If you don't have your heart set on a particular hotel or airline, use Hotwire and Priceline, which can save you 40 percent or more. (Just be warned: You won't know details like the exact hotel or airline until after you've paid. And all sales are final.)

FLY WHEN PRICES ARE LOW. If you're flexible on travel dates, times, and airports, you can find cheaper seats by using tools like Priceline's Inside Track, Expedia's TrendTracker, and the Calendar Matrix Displays used by Orbitz and CheapTickets. (The cheapest days to fly are often Tuesday, Wednesday, and Saturday.) Yapta.com and FareCompare.com can also help you track prices.

CHECK FOR CODES. Slash airline ticket costs by up to 50 percent with discount or promo codes at sites such as Airfarewatchdog.com and FareCompare.com. Or go to airline Web sites; you might have to join the frequent-flyer clubs for access. (Don't miss American's DealFinder and Southwest's Ding services.) If you have trouble finding codes, do a search with the airline's name and "promo codes."

CONSIDER HOTEL ALTERNATIVES. Check for time-share resort rentals at www.myresortnetwork.com and www.redweek.com. Or try home swapping; go to a site such as www.HomeExchange.com.



Groceries

NO-BRAINER Click before you shop! Don't rely on the Sunday paper alone for coupons. Check out CoolSavings.com, Coupons.com, GrocerySmarts.com, SmartSource.com, and Shortcuts.com, as well as manufacturer Web sites like Iams.com and Tide.com.

PLAN AHEAD. You can double your savings by using your supermarket bonus club card with coupons on sale items at the store. To find out what's on sale, check out online circulars at www.sundaysaver.com and www.mygrocerydeals.com, or go to supermarket sites.

TRY MORE STORE BRANDS. They can save you 50 percent or more. And our tests over the years have shown that store brands are often just as good as or even better than name brands.

PACK SOMETHING FOR LUNCH. Just toting one or two items can make a difference. Bringing your own tea

bags—roughly 15 cents apiece compared with \$1.50 for a cup at the deli—will save \$675 if you drink two cups a day five days a week for 50 weeks.

SKIP THE SUPERMARKET ONE OR TWO WEEKS A YEAR. Challenge yourself to eat out of your cupboards and use up the forgotten clutter. To figure out how to use that can of mushrooms and those beans, go to sites such as Allrecipes.com and Epicurious.com, where you can plug in ingredients and turn them into tasty meals.

AVOID UNNECESSARY CONVENIENCE FOODS. It's OK to buy a rotisserie chicken occasionally, but skip pricey stuff like precut fruits and vegetables, boneless meats, and deli-sliced cheeses.

HAUL OUT THE SLOW COOKER. Use it to make cheaper cuts of meat as tender and succulent as pricier ones.

JOIN A FOOD CO-OP. They're independent grocery stores and they usually offer local and organic foods. You might have to pay a membership fee and/or volunteer a few hours a month, but you'll get a good discount on fresh

food. Go to www.coopdirectory.org or www.localharvest.org/food-coops for info.

BUY WINE ONLINE. Check out the goods at klwines.com, wineaccess.com, and winemessenger.com. We saved as much as \$25 per case in one instance, even with the shipping included.

MAKE YOUR OWN COFFEE. By home brewing instead of buying five 16-ounce to-go cups a week from your favorite coffee shop, you could save \$345 a year.

LEAVE CREDIT CARDS AT HOME. One study showed that people who used plastic at the checkout spent \$10.53 more than those who paid in cash.

JOIN A WAREHOUSE CLUB WITH A FRIEND. If items are too large, you can split them. In our price comparisons between clubs and supermarkets, we found savings of up to 50 percent at clubs on staples such as paper goods, snacks, meats, cleaners, and drugs.

SHOP THE BIG-BOX STORES. If you're not a bulk buyer, make the trip to Walmart or Target. Our price checkers found that those stores can save you 20 to 30 percent or more on many items, including hair and beauty products.



Cars

NO-BRAINER Find the cheapest gas! Before you fuel up, check sites such as GasBuddy.com and GasPriceWatch.com.

DROP UNNECESSARY COVERAGE. If you have an older car that's worth less than 10 times your annual collision and comprehensive premiums, you don't need that coverage because your premiums will probably cost more than you'd recover in a claim after your deductible.

FIND CHEAP PARKING. Go to BestParking.com or look for specials and coupons at the Web sites of parking lot companies such as CentralParking.com.

SAVE THOUSANDS ON A NEW CAR. Be a power bargainer. Learn what the dealer paid for the vehicle by buying Consumer Reports' New Car Price Reports (\$14 per model). See what others are paying at TrueCar.com. Or get free, no-haggle price quotes from local dealers via ConsumerReports.org's new Build & Buy car-buying service.

SKIP OVERPRICED EXTRAS. These include corrosion protection, paint sealant, fabric protection, and window etching of the vehicle ID number.

SNAG A CHEAP AUTO LOAN. Get quotes on loans before you hit the showroom so that you'll know whether dealer financing deals are worth it. (Try the auto-financing calculator at www.ConsumerReports.org/calculators.)

SELL YOUR OWN JALOPY. The DIY route will get you more than a trade-in.



Electronics

NO-BRAINER If you haven't already signed up for bundled telecom services, do it now! You can save hundreds a year on TV, phone, and Internet service bills by making sure you're always paying promotional rates. When one promotion ends, switch (or threaten to switch) to a competitor. And don't be shy about negotiating lower fees or rates. Also ask for a sample bill or a summary of all charges for the first few months. Confirm that the figures include all taxes, fees, and one-time expenses. If you don't bundle, at the very least switch your regular phone service to an Internet-based one, such as Vonage, for domestic calling. Or check out Skype, a free service.

GET THE CHEAPEST CELL-PHONE PLAN. In our new analysis of 107 plans, Straight Talk's prepaid "All You Need" plan was the cheapest for the average

texter and talker. If you're a heavier cell-phone user, check into the service's "Unlimited" plan. Straight Talk is offered by Walmart and uses the top-rated Verizon network. Or go to BillShrink.com to compare plans from AT&T, T-Mobile, and other major carriers. And check whether carriers offer discounts to employees of your company.

GET CHEAP INK. Instead of buying new printer ink cartridges, get the empties refilled at some Costco, Office Depot, Office Max, and Walgreens stores or through Print Pal by mail. Don't bother with bargain-priced off-brand color inks for home photo printers. Page for page, they provide tiny or no savings—or cost more than the brand-name inks.

SHOP FOR TVs AND OTHER ELECTRONICS ONLINE. Our surveys show that online buyers are happy customers. Check out Amazon.com, BeachCamera.com, Newegg.com, and Vanns.com for low prices.

GET PHOTOS PRINTED AT PHOTO SITES OR IN STORES. Buying a home photo printer and printing your own usually costs twice the price per print. For low-priced prints and 8x10 enlargements, check out Costco, Target, and Walmart photofinishing services.

SKIP PHONE-INSURANCE POLICIES. They usually cost about \$4 to \$5 a month and carry a \$25 to \$100 or more deductible, so the total cost often adds up to the price of a new phone. And damaged phones may be replaced with refurbished ones that might not even be the same model.

SAVE EVERY MONTH Switch to a credit card with no annual fee. (Go to www.lowcards.com or www.cardratings.com for listings.) Also set up automatic payments to avoid late-payment fees and jacked-up penalty interest rates.