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WAYS TO CUT EVERYDAY COSTS

BY CELIA SHATZMAN



SHOP, COOK,
TRAVEL
AND MORE—
ON THE
CHEAP.

shopping

BEST BUYS ONLINE

There are three steps to a successful e-shopping experience, according to Ellie Kay, author of *Living Rich for Less* (Waterbrook Press). First, use a shopping robot at mysimon.com or fatwallet.com to find the lowest price for the item you want. Then go to a code site like dealhunting.com or retailmenot.com for free shipping offers or other discounts. Last, get rebates for purchases at ebates.com.

Pricegrabber.com, a comprehensive comparison-shopping site, gives prices that include tax and shipping for goods like clothing, computers, groceries, electronics and more.

Shopping

COUPONS

Put those scissors away—the Web has made coupon-clipping a cinch.

- ✿ Save money, support local businesses and give to nonprofits at **commonkindness.com**. Each time you print a free coupon the site donates up to 5 cents to charities you've selected.
- ✿ Download the free Coupon Sherpa app (**couponsherpa.com**) on your iPhone, and while you're shopping it will look for coupons, which are scanned directly from your iPhone at checkout.
- ✿ Search for a product on **thefind.com** to see every online price option, as well as all available coupons and reviews on the Web.
- ✿ Get free coupons for local businesses from **edeals.com**, with more than 6,000 retail partners, by clicking on the Printable Coupons tab.
- ✿ **Extrabux.com** finds the lowest price on millions of products, compiles online discounts and gives cash back at over 1,500 online stores.
- ✿ The Facebook app from **shopping-bargains.com** delivers a roundup of online coupon codes

and shopping deals to your profile page for a wide range of categories, including shoes, groceries and tires.

- ✿ **Billeo.com**'s Offer Assistant puts discounts right into Google, Yahoo and Bing searches, and even auto-fills cost-cutting codes at the checkout page of approximately 1,800 retailers, such as Walmart, Target and Barnes & Noble.
- ✿ Just type in your zip code on **ebayclassifieds.com** to see what's for sale in your neighborhood. The site is especially useful for large items like furniture, sports equipment, tools and appliances. (You pick up purchases in person.)
- ✿ Earn a few bucks—and save them too—on **zilok.com**, a peer-to-peer renting platform. Zilok's Rental Income Simulator tells you how much to charge. Consider listing tools, trucks, vacation rentals, surfboards, campers, Wiis, space heaters, Halloween costumes and more.
- ✿ Join **swaptree.com** to trade books, CDs, DVDs and video games through the mail—all you pay for is the postage.



fitness

SLIM GYM

Shape up virtually. With costs starting at \$30 a month, gym memberships, personal trainers and yoga classes can get pricey. But you can find free online workouts from certified trainers at the **iTunes store** and on **YouTube** (and **Netflix**, if you're a member).

DEDUCTIVE REASONING

Consider raising your car, home and health insurance deductibles, says Stacy Johnson, author of *Life or Debt 2010: A New Path to Financial Freedom* (Pocket Books). Choose a high deductible, such as \$1,000 for your home and car, and \$5,000 for health. Then deposit what you save in monthly payments into an emergency-fund bank account.

INSURANCE



HOME IMPROVEMENT

Help your wallet—and the earth—by making your home more energy efficient. Even small tweaks can make a major dent in your monthly bills. And if you decide to do major improvements, you could earn government rebates of up to \$3,000, thanks to President Obama's new Homestar program. Kathleen Kuhn, president of HouseMaster, one of the largest home inspection companies in North America, shares how homeowners can make DIY upgrades.

- ✿ Buy a programmable thermostat (available at hardware stores for less than \$50). The average family spends 50% to 70% of its utility bill on cooling and heating, so the device will quickly pay for itself.
- ✿ Change the filters in your furnace and air conditioners regularly. They use more energy when clogged because of restricted airflow.
- ✿ People overlook the need for insulation in attics, especially during the summer. Heat rises to the attic and gets drawn back into the home, forcing air conditioners to work harder. In winter, heat rises and escapes through the roof.
- ✿ According to the Department of Energy, leaks in windows and doors are responsible for 5% to 30% of a home's energy loss. Drafts are often found around windows and doors; where you see cracks or weather stripping; or by plumbing or electrical fixtures near exterior walls. Seal leaks by caulking.
- ✿ Lowering the water temperature just 20 degrees can slash water-heating costs up to 10%. Buy a special insulating blanket for the water heater—Kuhn recommends Duck Brand—from any hardware store for \$10 to \$20.

health care

FINANCIAL WELLNESS

In 2009 the average American family spent more than \$1,400 out-of-pocket on medical bills. More important: Nine out of 10 health care bills contain errors. Next time you receive a statement, visit medicalcostadvocate.com. The free site gets money back for about 85% of customers by negotiating on the patient's behalf. Derek Fitteron, CEO of Medical Cost Advocate, explains how to check your health care bills for accuracy.

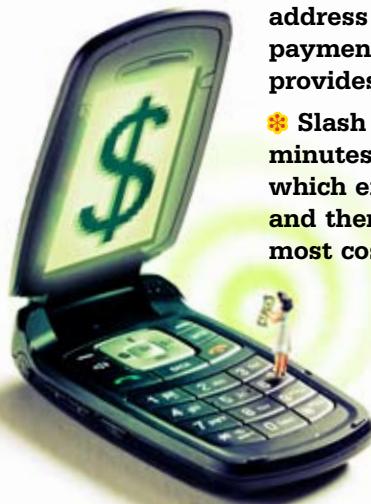
- ✿ Always request an itemized statement from your provider to scan for redundant charges. If there are any unidentified or miscellaneous amounts, ask for the complete details.
- ✿ Make sure all of the procedures listed were actually done.
- ✿ If a price seems particularly high, research the average cost. A good place to start is the Centers for Medicare & Medicaid site, cms.gov (although it lists the lowest prices). If you think you've been overcharged, you may be able to bring the amount down.

BILL OF HEALTH

✿ To see if your medical and dental expenditures qualify you for a tax deduction, track your expenses at changehealthcare.com. When you reach 7.5% of your adjusted gross income, the site automatically sends you a report to help you fill out your taxes.

TALK IS CHEAP

- ✿ Recycle old cell phones on yourenew.com and get cash back—two cell phones earn you an average of \$65. List your model, answer a few quick questions, and enter your e-mail address, mailing address and choice of payment. The site even provides a shipping label.
- ✿ Slash cell phone bills in minutes on cellbills.com, which examines phone usage and then recommends the most cost-efficient plan.



MOM monster
 Learn how other readers have made little changes that saved big bucks at momster.com/fc/moneysavingtips





travel

BUDGET TRAVEL

Planning a vacation? Check out these sites.

- ✿ Your first stop should be itasoftware.com to find the cheapest fare. (Though you can't book flights.)
- ✿ Visit farecompare.com for a price breakdown by date and airline.
- ✿ Once you've purchased your flight, register your confirmation number at yapta.com, which tracks the price of your ticket and sends you a free e-mail or tweet if it finds a lower price. Then call the airline to request a credit (most will charge a fee).
- ✿ Orbitz.com's Price Assurance program automatically follows prices, and refunds you—up to \$250—if another Orbitz customer with the same itinerary secures a lower price.

GAS

ROAD TO SAVINGS

Find the cheapest gas in your neighborhood with MSN Autos' Gas Price Finder at autos.msn.com/everyday/gasstations.aspx.