

Nice Saves!

Sun's out...wallet's out? From weddings to BBQs, the season puts us in the mood to drop mucho cash. Our chart will help you carpe those diems and still stay flush.

By Celia Shatzman

THE EXPENSE	CASH DROP	SPEND SMARTER
 <p>WEDDINGS</p>	<p>The cost to attend a wedding has soared 75 percent since 2012, with guests spending \$592 on average per celebration, according to a survey from American Express. This is due in part to rising hotel rates and airfare.</p>	<p>Whittle the list to the nuptials you legit cannot miss. For any that require flying, set up fare alerts on Kayak.com and Google Flights so you can jump on price dips. Consumer-finance expert Andrea Woroch suggests checking CouponSherpa.com to score discount codes for stores where the soon-to-be-spouses are registered.</p> <p>Planning the bachelorette party? Think beyond the obvious (and pricey): "One of my favorite weekends was an off-peak cabin getaway full of wine, sweatpants, and Cards Against Humanity," says WalletHub analyst Jill Gonzalez. A last huzzah like that bridges personalities and brings everyone together on the cheap. And if you're a maid who gets to choose her own dress, scour Tradesy, eBay, or Bridesmaid Trade to find consigned gowns in the color and style requested by the bride.</p>
 <p>VACATIONS</p>	<p>Last year, the average American estimated they'd pony up \$2,788 per summer getaway, A YOLO mentality may be to blame.</p>	<p>Midweek is a cheaper time to buy airfare (that's when carriers launch sales)—one more reason to set a Google flight alert. "Sign with a travel rewards credit card to get bonus points instantly," says Farnoosh Torabi, WH financial advisor and host of So Money podcast. Over time you'll also earn upgrades, miles, and other credits that'll add up to scads of cash.</p> <p>Scope out vacation rentals farther away from popular sites—the greater the distance, the less you can expect to pay, suggests Woroch. Scouting Airbnb? Look for newer listings; they need ratings to boost interest and will likely be more flexible on pricing. Save on grub with apps like Food Coupons to find deals at nearby restaurants. Then, cap overall spending by using prepaid gift cards and the app Level Money to create a daily budget.</p>
 <p>BBQS</p>	<p>Pre-cut fruit and veg might save you time, but "they're marked up anywhere from 60 to 300 percent," Woroch says. Same goes for premade burger patties.</p>	<p>Seasonal produce is usually on sale. (Okay, so you might have to hull a few strawberries—still worth it.) Tap warehouse club stores for finger foods like easy-to-arrange cheese and crackers. When choosing what to throw on the grill, opt for more affordable bone-in cuts of chicken, like thighs or drumsticks, and thinner cuts of meat, like skirt steak, which you can also slice up for tacos.</p> <p>As for presentation, "try the dollar store for paper plates and napkins," Torabi says. "The simpler and more neutral the appearance, the less likely they'll jump out as a bargain-basement purchase. Fancy up plastic utensils by tying each set—fork, knife, spoon—together using inexpensive ribbon or placing them all in funky mason jars on the table."</p>
 <p>FAIRS AND THEME PARKS</p>	<p>"These attractions seem to warrant overspending since they won't be there in the winter," Gonzalez says. Factor in snacks and souvenirs and the ticket price isn't even the biggest gouge.</p>	<p>Sites like LivingSocial and Groupon might offer discounts. "Theme parks rely heavily on social media to advertise flash deals," says Gonzalez. (Check your credit card and workplace perks too.) Some smaller local amusement parks may trim admission on certain days or off-peak hours, and a few major theme parks, including Universal Studios, offer a discount when you purchase online in advance.</p> <p>Nab seasonal passes if you plan on visiting more than a few times; they usually come with parking and food discounts of about 10 or 15 percent. "Bring only cash and leave a credit card in your car for emergencies to deter you from buying souvenirs like stuffed animals or extra snacks that you really don't need," suggests Woroch.</p>
 <p>FARMERS' MARKETS</p>	<p>Those Bing cherries look seductive, don't they? "Since farmers' markets are less predictable than a grocery store, they lead to impulsive behavior," says Gonzalez.</p>	<p>Lots of people say your best tactic is to buy fruits and vegetables in bulk—say, 20 apples for a 10 to 20 percent discount. Problem is, organic produce has a shorter shelf life. So it's not worth it unless you're about to bake five apple pies. Instead, make a list and stick to it. Buy what you need for that night's dinner.</p> <p>Also: Timing is major. Either order early (some merchants offer pre-ordering on their sites and may give a discount as it guarantees a sale) or arrive late. "Twenty minutes before the farmers pack up is a sweet time to negotiate on produce, baked goods, and flowers," says Woroch. ■</p>