

Money Saving Ideas

Five Ways To Put Money Back In Your Pocket Each Month

(NAPSA)—If you're like most people, you're looking to cut costs and save money. Fortunately, a few simple things can really add up and help you save a lot. Leah Ingram, a frugal-living expert and author of "Suddenly Frugal: How to Live Happier & Healthier for Less," suggests a few of her own family's simple changes that can save you money every month.

- The average American drinks 1,132 cups of coffee annually—3.1 a day—and spends \$1,562 a year on brewed coffee or \$2,773 on espresso drinks at stores, restaurants and coffee shops. The cost to brew the same number of cups at home can be as low as \$147 (\$.13 per cup). By making your coffee at home, you can save some \$2,626 per year.

- Bottled water is more expensive than gas—about \$10 per gallon. Americans spend about \$1,400 a year on bottled water, or about \$117 a month. If you got a refillable, reusable water bottle and filled it from the tap, you would save about \$117 a month.

- Americans who eat lunch out every weekday spend, on average, about \$7 per meal. If you packed your lunch, you would incur some grocery costs in buying what you need to make lunch but you could save nearly \$2,000 a year—about \$166 a month.

- Ingram's family used to spend about \$750 a year on phone service from the phone company; now they're making calls free. A land-line phone is quickly becoming a duplicative expense. If you're already paying for high-speed Internet, you should consider a



Saving money may be simpler than you think.

VoIP system, such as the Ooma Telo. This device can be hooked up to the Internet instantly, letting you make unlimited long-distance calls within the U.S. with crystal-clear call voice quality. You can also reduce cell phone expenses by switching to a prepaid plan and using your home phone more, once the VoIP system is up and running. This monthly savings can add up to \$40 to \$50.

- Nearly every home in the United States has some sort of computer printer and those printers go through a lot of ink cartridges. Rather than toss them in your recycling bin, bring them to an office supply store that will not only recycle them for you but give you cash back for your good, green deed. At Staples, for example, you can get \$5 per recycled ink cartridge for recycling those cartridges. That can add up to \$240 back in your pocket each year.

All these little things can add up to big savings in the long run.