

BUDGET STRETCHING IDEAS

Getting More From Your Money

by John Addison

(NAPSA)—There are a number of ways by which budget-conscious people can tighten their belts without feeling too much of a pinch. Try these tips:

Cut Energy Use

Sealing your house properly can save you 25 percent on heating and cooling costs, according to



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Money magazine. Ask your energy provider for a free energy audit, hire an energy pro or follow the steps at energystar.gov to find air leaks. You should also eliminate “energy vampires” such as new types of TVs that draw power whenever they’re plugged in, even if they’re not turned on.

Cut Grocery Costs

A household of four that strategically uses coupons can save about 25 percent on grocery costs each year, according to Kiplinger’s. If you’ve joined a warehouse club to buy in bulk and save cash, be sure to avoid making impulse buys while you’re there (many stores place electronics and other temptations on display). Shoppers can save up to \$1,200 annually by cutting just half of their unplanned purchases.

Entertainment Expenses

You don’t have to stop eating out, you just have to eat smarter. Skip the drinks, and instead of ordering two entrées, order one appetizer and split a meal. Or dine out during breakfast or lunch times, when meals are typically

cheaper. You can also cut the cost of going to the movies by hitting a matinee for discounted admission. Some theaters also have loyalty clubs that offer discounts.

Improve Gas Mileage

The easiest way to spend less on gas is to simply use less of it. Consolidate your errands into one trip, or walk to the grocery store instead of driving (it’s better for your health and the environment, too). Speeding, braking sharply and frequent lane changes significantly reduce your gas mileage.

Save On Insurance

You can’t fix high gas prices, but odds are you can get a better deal on your car insurance. If you haven’t reviewed your policy lately, you may have missed some extra money savers. Most insurers will shave prices for anti-lock brakes, having an accident-free record, taking a defensive driving course, or using the same insurer for your home policy—adding up to as much as 25 percent off your premium, again according to Money magazine.

Learn More

Financial professionals at Primerica have created a guide that shows you how to take control of your financial life. To get a copy of “How Money Works,” write to Primerica, 3120 Breckinridge Blvd., Duluth, GA 30099, ATTN: Corporate Relations, or call (770) 564-6329.

For more information, visit www.primerica.com.

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