

Pointers for Parents

It Makes “Cents” To Share

(NAPSA)—Parents know how rewarding having kids can be—but many are often shocked by the expense. A recent survey at BabyCenter.com found that the average family will spend more than \$10,000 on their child during her first year. And, according to MSN Money, it will cost nearly \$250,000 to raise that child to the age of 18.

Fortunately, there are ways to save. Here’s a look at three:

- **Book some time at the library.** Not only do libraries offer page-turners for every reading level, they often have a large selection of free movies, recordings and magazines, too. Many libraries have after-school and vacation programs as well; check with the library in your neighborhood for details.

- **Shop at the right time(s).** Seasonal shopping is smart, if you do it at the end of the season. Retail outlets frequently offer deep discounts when they’re trying to make room for next season’s styles, both in-store and online.

- **Swap smart.** Like the age-old practice of neighborhood hand-me-downs, a new online community is helping parents connect with other families to swap goods, save money—and support the environment. Unlike your neighborhood network, however, Zwaggle.com makes it just as easy to share with someone across the country as it is to share with someone across the street.

Based on collaboration instead of cash, everything on the site is exchanged via a point system, primarily earned through swapping



A new Web site helps parents save money and the environment—while helping them find new clothes and toys for their kids.

items with other members. And, with integrated shipping, it’s easy to keep at least a few items out of the 1,680 pounds of trash entering our landfills per person, per year.

This modern approach to sharing also offers additional benefits. First, it’s guaranteed. Zwaggle will refund any points exchanged for goods if the swap is unsatisfactory. Second, if you have goods to give but don’t want or need to bring new stuff into your home, your points can be donated to one of the site’s approved charities. You get a tax deduction and can feel good about knowing your items are going to a family that needs them.

Now you can get things for your kids, help other families and protect the environment, says Adam Levy, founder and CEO of the site, whenever you visit www.zwaggle.com.