

Your Family Finances

Painless Ways To Cut Back

(NAPSA)—A little planning and a few thrifty tips could help you stretch your family budget.

For instance, about 13 percent of an average household's spending goes toward food, according to the U.S. Bureau of Labor Statistics. But clipping coupons, shopping from a list to avoid impulse buys and purchasing certain items in bulk could take a bite out of that bill.

Try these additional ideas for saving money. They can help you spend less without having to cut out many of the things you enjoy.

Surf For Less

Fifty-six million households in America spend \$23 billion a year on broadband Internet access. If they all switched to a less expensive dial-up service, such as Net-Zero or Juno—which cost less than \$10 a month—they could save a total of \$16 billion annually, or almost \$300 per household.

Stay Entertained

Renting one movie a week at \$4 per rental will cost you more than \$200 a year. Try visiting the library instead. You can check out DVDs and music for free and cut bookstore spending while you're at it.

Vacation Savings

On average, it costs about \$1,000 to take a vacation if you stay in the country and roughly \$3,500 if you go abroad, according to YPB&R/Yankelovich Partners National Leisure Travel Monitor.



Dial-up Internet service could save a household up to \$300 a year compared to broadband.

You could cut your travel expenses with a staycation—a leisurely week off that's spent at home. You might also trade homes with a friend or family for a few days for an inexpensive change of pace.

Free Fun

You can use your dial-up connection to search out free family activities in the area, including concerts and community ball games. Be sure to check the newspaper for a list of free or inexpensive events, too. And remember that many museums usually offer a free admission day during the month, along with everyday discounts for students.

For more information, visit www.netzero.com and the Web site www.juno.com.