

# MANAGING YOUR MONEY

## Penny-Pinchers Beware: Five Purchases That Can Save You Money In The Long Run

(NAPSA)—In economically uncertain times, change is the one thing that is sure, and the sound of belts tightening can be heard all across the country. Now more than ever, consumers are taking cost-cutting measures when it comes to purchasing everyday items they need. Bargain hunting is becoming the new national pastime, but sometimes prices can be deceiving; savvy consumers must think about the sticker price.

Despite cost-cutting instincts, sometimes spending a little bit more up front can ultimately save you money. Here are five examples where spending more money up front is well worth the long-term savings and benefits:

### Join A Wholesale Club

Don't be deterred by the annual membership fee. Wholesale clubs are ripe with deals that can translate to major savings. According to research by Sound Mind Investing, you can save up to 83 percent on generics such as aspirin and hand sanitizer, an average of 66 percent on bottled water and sandwich baggies, and an average of 38 percent on chicken and snacks.

### Shell Out For Pet Insurance

Investing in pet insurance can be a fiscally responsible thing to do. Should something happen to your animal, a monthly insurance premium may let you cover procedures you wouldn't normally be able to afford. Today, vets can perform treatments that were unheard of just a few years ago; how-



ever, they come with a hefty price tag. According to the Merck/Merial Manual for Pet Health, it is dramatically cheaper to prevent health problems than it is to treat them, and pet owners with pet insurance are more likely to get their animals the types of regular and preventative care they need.

### Buy Original Ink Cartridges

Remanufactured or refilled ink cartridges may seem like a money saver, but savvy shoppers should consider the total cost of ownership when it comes to purchasing ink cartridges. A QualityLogic study found that Original HP inkjet cartridges printed an average 65 percent more pages than the refill brands tested. ([www.qualitylogic.com/2009HPinktest.pdf](http://www.qualitylogic.com/2009HPinktest.pdf)) In fact, according to QualityLogic, more than 33 percent of tested refilled cartridges failed during use or right out of the box; only the tested Original HP ink cartridges worked every time, with no cartridge failures.

Buying original ink cartridges from manufacturers such as HP can save you time and money. Additionally, ink cartridge recycling programs, such as HP Planet Partners, help reduce the environmental impact by diverting cartridges from landfills.

### Use Synthetic Oil

Do your car and wallet a favor by going synthetic. Synthetic oil is more expensive than conventional oil but over time you will see a big payoff. According to *Grist* magazine, by using synthetic oil over conventional oil, your car will get better wear-and-tear protection and all-around better fuel economy. All these benefits add up to a car that requires fewer repairs—which equals even more savings.

### Invest In A Water Filter

If you're looking to improve the quality of your water supply, a water filtration system can be a good investment compared to continually buying bottled water. According to [best-water-filter-guide.com](http://best-water-filter-guide.com), although the U.S and Canada have some of the safest water supplies in the world, many contaminants still exist in tap water. Compared to bottled water, having a water filtration system can positively affect your health, save you money and protect the environment by eliminating plastic bottles in landfills. Whether for an entire house, shower or faucet system, water filters can be very effective at removing chlorine, dirt and rust.