

MONEY SAVING IDEAS

Planning For Savings

(NAPSA)—You still have a lot of time to think about holiday shopping. But spending a few minutes to plan ahead can actually help you spend a lot less when the busy season arrives:

First, streamline your everyday tasks. Buy sale items in bulk and run multiple errands in one trip. This will save you gas and time.

Other tips: Buy red and green bulk candy during pre- and post-Halloween sales and use as stocking stuffers; take advantage of retailers' rewards programs to make the most of your daily spending.



The largest rewards program in the U.S. gives shoppers 2 percent back on most purchases.

Reward Programs Pay

Reward yourself. For example, the largest retail rewards program in the U.S., CVS/pharmacy's ExtraCare, actually pays shoppers back for most of their purchases with free "CVS money" that they can use to get free items. Shoppers receive 2 percent back on most purchases, as well as \$1 "Extra Buck" back for every two prescriptions purchased in-store and online at CVS.com. As those receipts stack up, check each one closely—you could be throwing away free cash without realizing it.