

MANAGING YOUR MONEY



Saving Money Year-Round

(NAPSA)—“Saving money” is consistently one of the top goals for most Americans. Here are a few basic tips to help make reaching those goals easier:

- Be specific. “Saving money” is admirable, but it’s not a specific action. Break the goal down into tasks that will add up to your overall achievement.

- Don’t go it alone. Pair up with a buddy to keep your plans on track. Enlist the help of a friend or family member who can commit to regular update discussions.

- Ask the experts. Before putting pen to paper, do a little research. Visit financial sites like www.capitalone.com that feature tips that make goals more tangible and manageable.

When it comes to saving money, experts recommend you should first start out with smaller, more attainable goals, before diving into a complete overhaul of your finances. Smaller goals give you a sense of achievement that will keep you on track. Some good places to start include:

- Get a less expensive Internet connection—If you’re using AOL (\$23.90/month) or AT&T Worldnet (\$21.95/month) to surf the Net, you may save a bundle by switching to a service like Kmart’s BlueLight Unlimited Internet Service (\$8.95/month). It’s the lowest-cost



unlimited service in the country, and in many cases, offers more local access numbers, meaning fewer busy signals. Call toll free 1-866-24-KMART or visit www.blue.light.com for more information.

- Have a garage sale—Clean out your basement or your attic and sell your old stuff for cash in a garage sale or online at an Internet auction site such as www.eBay.com or www.yahoo.com. Invest what you make in a low-risk mutual fund, and you can make a pretty penny over several years.

- Cut the lattes—Skipping the fancy coffee every morning can save you hundreds of dollars a year. Think about buying your own inexpensive cappuccino maker and make your own. In the long run, you will save money.