

# MANAGING YOUR MONEY

## Small Change Can Bring Big Savings

(NAPSA)—Saving money may be easier than many people think. Consider the case of Matt Langan who decided to reduce his daily out-of-pocket expenses. When the 26-year-old marketing director calculated how much he spends each week on sending out his shirts to be laundered, he was shocked.

“I probably spent more than \$500 on my shirts last year,” Langan said. “My wife told me I should invest \$1.49 in a can of Niagara Spray Starch and put the savings into a retirement account.”

Many Americans are looking to cut costs in order to grow their savings, especially in these uncertain economic times. Even small lifestyle changes—such as cutting down on dry cleaning or brewing your own coffee in the morning instead of buying a cup on the way to work—can result in significant savings over time.

“I think people are surprised at how easy it is to get that crisp, professional look and save money by doing their own laundry,” said Robert Kaufmann, Brand Manager for Niagara. “And we have a full range of products for every ironing need, all of which help the iron glide quickly and smoothly over the fabric. So whether it’s a heavy-duty job or just a light touch-up, Niagara provides the finishing touch on looking your best.”

### The public education group America Saves offers these tips on “finding” money to save:

<i>Tip</i>	<i>Annual Savings (\$)</i>
Ironing your own garments (4 shirts, 2 pairs of pants per week)	576.00
Save \$.50 a day in loose change	182.00
Cut soda/pop consumption by 1 liter a week	72.00
At work, substitute 1 coffee for 1 cappuccino	480.00
Bring lunch to work (saving estimated \$3/day)	720.00
Eat out 2 fewer times a month	360.00
Borrow, rather than buying, one book a month	180.00
Comparison shop for gas (save est. \$.25/gallon)	48.00
Bounce one less check a month	240.00
Pay credit card bill on time to avoid late fee	300.00
Pay off credit card debt, reducing interest	180.00
Maintain checking account minimum to avoid fees	84.00



Matt Langan estimates he'll save at least \$3,000 this year if he sticks to his plan. “I’ve gotten really good at ironing,” he says. “My wife says my shirts look better than ever.” For more information on laundering and ironing tips, visit [www.niagara.com](http://www.niagara.com).