

A penny saved ...



Don't think you can afford to save? Think again. Everyone can save, no matter how small or large the amount. It all adds up to surprising totals over the long run. You'll be amazed at the savings you can achieve by making simple changes. Try these tips and experience big savings by making small sacrifices.

Cut back on alcohol

Including the tip, the average cost of a beer at your local bar is \$5. If you drink two beers a day you will have downed over \$3,600 in a year. Figure twice this amount for two mixed drinks a day.

Quit smoking

If you smoke a pack of cigarettes a day, you are also smoking up \$1,725 a year. Improve your health—and your wallet—by not smoking.

Pack a brown-bag lunch

The average cost for dining out at lunch is \$10 each day. If you eat out for lunch each workday, you are spending \$2,400 a year. Take your lunch to work at least three days each week and save \$1,440 in a year.

Ease back on the coffee

A flavored coffee a day could cost you almost \$1,500 a year. Consider cutting back or dropping the habit altogether.

Pay bills using automatic debit

The average household receives about 15 bills a month. Most banks offer free online bill payment. Use your bank's service and you can save almost \$100 a year in postage costs.



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... Is a penny earned



Drive more efficiently

Use your car only when necessary. Try using public transportation or carpooling if possible. When you do drive, combine errands into one trip, drive sensibly and remove excess weight by keeping unnecessary items out of your car. This will save money as well as wear and tear on your car. By doing these things, you can save \$.16-\$1.02 per gallon on gas.

Cancel unused memberships

Are you using your gym membership? If so, good for you! If not, the average monthly service fee at gyms is between \$35 and \$40. At \$40 per month, an unused membership will cost you \$480 a year. Get your physical activity using yoga DVDs in your home, or taking walks around your neighborhood.

Conserve water

Every minute the water flows, you can waste over two gallons. Turn the water off when you are cooking, shaving or brushing your teeth and save 40 percent off your annual water bill on average—or about \$476 a year.

Get books, magazines and movies at the library

Instead of spending \$25 every month for the latest New York Times Best Seller, check it out from the library for free. Same goes for the magazines and movie rentals which each average around \$5. Go to the library and save roughly \$420 annually.

Clip coupons

Clip coupons and save on groceries, cleaning products, paper products and personal care products such as shampoo and toothpaste. Industry research shows that regular coupon users save an average of 11.5 percent off their total shopping bill.