

# SAVING CENTS

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by Kimberly Danger



With the economic forecast bleak, saving money is more important than ever. Consider making a few small lifestyle changes, and you'll not only show a healthier bank balance, you'll enhance your quality of life as well.

## **Shop Smart**

According to Consumer Reports, the average woman spends about \$116 on groceries per week. Becoming a savvy shopper can help to significantly reduce that average. Start with these three tips:

- Create a meal plan and corresponding shopping list to avoid unnecessary purchases (see our article ["A New Way to Eat"](#) in the January archives for suggestions).
- Clip coupons for additional savings (be careful here; don't get lured into buying an item just because you have a coupon). Check out online coupons sites like coupons.com to save on items you commonly use.
- Scan the weekly circular for your market and plan your meals around what is on sale.



## Drink Water

Consume fewer sodas, coffees, juices and bottled waters; rely on tap water instead. Keep refillable bottles on hand so you can grab one as you leave the house. I fill mine and refrigerate them as soon as they come out of the dishwasher. Wean your kids off of fruit juice (eating actual fruit is healthier). Pre-pack small refillable bottles for lunches and snacks. If you cut back on beverages by just \$10 per week, you'll save \$520 a year.

## Eat In

How often do you eat out, order pizza, or use the drive-thru? The average American household spends about \$2,533 per year on food eaten or prepared away from home, according to the American Bureau of Labor Statistics. Trimming just \$25 dollars a week from your restaurant budget saves you \$1300 dollars a year.

- Planning ahead can help you avoid the temptation of take out. Make a double recipe of any freezable entrée you prepare, so you have a dish on hand if you're tired or short on time.
- Change your restaurant night from the weekend to a weekday to take advantage of specials such as Happy Hours and Kids Eat Free nights.
- Look for restaurant coupons in your weekly circular and on sites like [restaurant.com](http://restaurant.com).

## Rethink Gifts



Birthday and holiday gifts can take a big chunk out of your budget, so plan ahead and consider alternative gifts. You'll see the savings add up, and you may be surprised by your friends' and family's response.

- Create a master schedule of special occasions and accompanying gifts, making notes about what

each person on your list would use and enjoy. Often a smaller, thoughtful gift is more meaningful than a splashy last-minute purchase. Carry your list with you, so when you see a great deal, you can snap it up.

- Give a gift of service. A friend might be wowed by your offer to babysit or provide a home-cooked meal. Think about what skills and talents you have (computer support, a green thumb) and see if you can match them to a friend's need.

Easing your spending in these simple ways will really add up in the end. You may also find yourself eating more healthfully, avoiding sugary drinks, and becoming a more thoughtful gift giver. That's a win-win.

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