

Save money every day

Feel like cash is flying out of your wallet? Here's how you can cut the cost of everything from cat food to designer clothes.

by Amy Gunderson

1 Shop at more than one store

Yes, it takes more time—but there can be a payoff. When Wharton business school students studied shoppers who cherry-picked the best deals at two different grocery stores, it turned out the consumers saved an average of \$14 or more on big loads, compared with those who shopped at just one store.

2 Buy in bulk—but with a friend

Does that five-pound block of Cheddar from the warehouse club go bad before you can use it all? Consider splitting perishable purchases from places like Costco and Sam's Club with a buddy. Kim Phillips, a 34-year-old single mom from Lafayette, Indiana, divvies up eggs, cheese, chicken, and meat from Sam's Club with her mother three or four times each year. "Mom lives alone, and my family is small, so we stretch both our budgets by buying together," says Phillips. If you're a Web shopper, check out bythecase.net for places to buy all sorts of bulk items.

3 Get the lowest gas prices

Go to gaswatch.info, gasbuddy.com, and mapgasprices.com to find the bargains in your area, and keep your eyes open for stations that offer discounts on certain days of the week. Also, resist the temptation to top off your tank; the extra gas usually either spills or evaporates, so you'll just be wasting your money.



4 Buy produce cheap—one of these three ways

● **Frequent your local farmers' market.** Some prices are high, but in-season fruits and vegetables frequently cost less there than they do at the grocery store. Another trick: Go toward the end of the day, when sellers often drop prices to unload their goods. (There are nearly 4,000 farmers' markets in the United States today, double the number from ten years ago. To find one near you, go to www.ams.usda.gov/farmersmarkets.)

● **Join a community-sponsored agriculture program.** Local farmers make weekly deliveries of fresh fruits and vegetables and occasional extras like honey and cut flowers. You pay between \$50 and \$200 at the start of the season. Each member's bounty is generous, usually enough for a big ►

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family. For an even better deal, split your shares with a friend or neighbor. (Go to localharvest.org and click on CSA to find a farm that delivers in your area.)

● **Join a food co-op.** They aren't just for hippies anymore. These community-based grocery stores will appeal to any shopper looking for good prices, especially on organic produce and bulk items such as oatmeal and lentils. Members who volunteer to work occasionally at the store can save as much as 15 percent on their total bill. (Log on to coopdirectory.org for a national food co-op directory.)

5 Try the new takeout

Too busy to cook? Now you don't have to fall back on expensive restaurant food. Instead, pick up half a dozen or more meals in one trip at one of the many meal-prep businesses sprouting up across the country. Chains like Dream Dinners and Super Suppers run commercial kitchens that cook a wide variety of entrées and side dishes, such as roast pork with potatoes au gratin and grilled mahimahi with couscous and baby spring vegetables.

Food co-ops aren't just for hippies. Any shopper will like the low prices.

You order online, go to the kitchen to assemble and label your meals, then take them home to your refrigerator or freezer. Prices typically run about \$3 to \$4 a serving or \$12 to \$16 per meal for a family of four. That beats the \$22.99 to \$25.49 you'll pay at a Boston Market for a roast chicken and sides for four.

6 Don't ignore the dollar stores

Low operating costs and shelves filled with manufacturers' overstock items help keep prices low, especially on cleaning supplies and packaged goods. One recent example: Liquid Tide laundry detergent in the 100-ounce bottle was selling for \$6.50 at Family Dollar, compared with \$9.85 at a nearby grocery store. Chains like Dollar General (log on to dollargeneral.com to find a store near you), Dollar Tree (www.dollartree.com), and Family Dollar (familydollar.com) are growing brands with thousands of units across the country.

7 Join rewards programs

Do you tend to shop at the same places day after day? Then ask about loyalty programs, which are offered by just about every chain; many require very little paperwork to sign up. With Petco's PALS program, for instance, you'll earn a free bag of premium cat or dog food when you purchase ten bags within 12 months. Or, if you buy a lot of office supplies, sign up for the Staples Rewards program. When you spend more than \$200 every three months, you'll get as much as \$15 back in the form of a check to be used on your next Staples purchase.

A caveat: Watch out for plans that charge annual fees. The \$25 you'll pay at Barnes & Noble to get 10 percent off on your purchases over the next year, for instance, makes sense only for people who spend more than \$250 a year at the chain.

8 Master these Web tricks

● **Get cash rebates.** Shopping portal ebates.com has links to more than 800 online retailers offering anywhere from 1 percent to 25 percent cash back each quarter. One recent example we spotted: You can get 3 percent of your money refunded on all gap.com or babygap.com purchases.

● **Save on shipping.** Big chains like Circuit City allow customers to order online, then pick up the item at a nearby store. Sears lets you do the same thing for certain large items.

● **Find designer deals.** Shopittome.com lets you search more than 250 designer names by specific item: say, dresses or handbags. You'll then receive e-mails alerting you to sale items the site has culled from other online retailers specializing in name brands. We recently found gray striped Ellen Tracy pants marked down to \$60 from \$248.

9 Go secondhand for your teen

Plato's Closet, a chain of 170 stores specializing in clothing that's gently used, caters to the young 20s, teen, and tween markets with trendy brands like American Eagle Outfitters and Abercrombie & Fitch. Clothing averages \$10 an item, is in good condition, and, more importantly, is in style (as opposed to the outdated offerings at many secondhand stores). Plato's Closet is the sister company of Play It Again Sports, the successful sporting-goods chain that has lots of great deals on new and used items. ■