

# Cash Tricks That Save You a Bundle

This cheat sheet will help you bank **mucho moola**, which you can blow however you want. Because, really, skimp on the good life? Never!

By Dina Roth Port



■ Eating out, beauty maintenance at the salon, impulse shopping—these are the little indulgences that make life so sweet. Problem is, the costs can do a major number on your hard-earned paycheck. So what's a Cosmo girl to do—suffer a luxury-free existence? We don't *think* so. To ensure that you still get the goods while shelling out less (or even saving upward of a thousand smacks), we asked money pros to give us tricks that'll save you dough.

## **BANK BUSTER 1** **your weekly manicure**

**The budget babe's way:** "Apply a topcoat every other day and you'll avoid chipping, which helps your manicure last two weeks instead of one," suggests Rachel Hayes, Cosmo's beauty director. "Layer it on thin, so it doesn't get gummy and start to peel."  
**You save:** \$178 to \$620 a year (half of a manicure's \$8 to \$25 cost, minus about \$30 for an annual supply of topcoat)

## **BANK BUSTER 2** **buying new shoes when an old pair gets shabby**

**The budget babe's way:** Resuscitate worn boots, slides, and stilettos at a repair shop. Replacing a pair of heels averages \$6 to

\$10; a pair of soles runs about \$16. A shoe-beautifying shine goes for \$3.

**You save:** The cost of a new pair, minus the repair price. For example, instead of dropping \$70 on pumps, you spend \$6 to \$16—saving you up to \$64.

## **BANK BUSTER 3** **withdrawing money from the nearest ATM**

**The budget babe's way:** Stock up on cash only at ATMs affiliated with your bank so you dodge hidden surcharges—up to \$1.50 by both your bank *and* the one you're withdrawing from, says Susan Craine, a consumer advocate at the New York Public Interest Research Group.

**You save:** \$312 per year (if you withdraw money twice a week at non-network ATMs)

## **BANK BUSTER 4** **whipping out any plastic to pay for purchases**

**The budget babe's way:** Use a charge card that pays you back in free air miles, merchandise credit, or cash. For example, Delta SkyMiles American Express rewards you with one round-trip economy-class ticket once you rack up 25,000 miles (you earn one or two miles for each dollar you

charge). Discover gives back 1 percent of your total year-end charge in cash. "But you should make sure there's not a catch—like higher interest rates or an annual fee," explains Joe Carberry, director of corporate relations for Visa USA.

**You save:** A few bucks per month to hundreds of dollars in miles or credit

## **BANK BUSTER 5** **shelling out for clothes and accessories**

**The budget babe's way:** Shop for larger sizes in kids' departments. "You don't have to be a size 0 to take advantage of little ones' attire: tee shirts and tanks (a girl's Large is equal to a woman's Extra-Small), and gloves, hats, socks, and scarves will usually fit just about anyone," says Michelle McCool, Cosmo's fashion director.

**You save:** From 20 to 60 percent per item

## **BANK BUSTER 6** **exotic vacations**

**The budget babe's way:** Schedule your trips off-season. "You'll still get to enjoy swanky resorts, but you'll save lots of money and avoid crowds," says Carol Borson, a travel agent in Seattle.

## **Cell Savings**

If your plan includes free or cheaper night minutes, don't dial until after 9 P.M. That's when those nighttime rates kick in—not 8 P.M., as many consumers believe.

**You save:** Varies based on your itinerary: Head to Paris in the winter and you can snag up to 60 percent off airfare. Plan a ski trip in November or April and you'll score 30 percent off hotels and lift tickets.

### **BANK BUSTER 7** **salon services, such as waxing, massages, and facials**

**The budget babe's way:** Piggyback your spa or salon appointments. "Many salons discount the prices of treatments from 5 to 25 percent if you combine them all in a single package rather than get each massage, facial, or other service à la carte," says Hannelore Leavy, executive director of the Day Spa Association. Or buy a block of treatments—like five facials or 10 massages—at one time. Most spas have deals that reward you with an extra treatment or two for free.

**You save:** From \$10 to \$50 per session, depending on the spa and the service

### **BANK BUSTER 8** **guzzling bottled water**

**The budget babe's way:** Buy a water filter and refill your own bottle every morning, suggests Juliette Fairley, author of *Cash in the City*. A pitcher and a year's supply of filters cost about \$50. A liter of name-brand H<sub>2</sub>O at the store, however, goes for up to \$2.

**You save:** \$1,000 to \$1,410 per year (if you swill two bottles of agua daily)

### **BANK BUSTER 9** **ordering out for lunch**

**The budget babe's way:** Brown-bag it three days a week. About \$14 in groceries nets you enough bread, sandwich meat or cheese, fruit, and chips for three lunches, says Nina Willdorf, author of *City Chic*. You can still nosh with coworkers at a café twice a week (about \$8 per meal). But instead of chowing down for \$40 per week, you spend \$30.

**You save:** \$520 per year

### **BANK BUSTER 10** **dry-cleaning your closet**

**The budget babe's way:** Wash some items at home. "Learn the lingo: If the tag reads 'dry clean' instead of 'dry clean only,' the garment is hand-washable," says Willdorf. Wash one item per week and you save an average of \$4.50 on pants and \$4.75 on a sweater or blouse.

**You save:** Between \$234 and \$247 a year

### **BANK BUSTER 11** **your cell-phone plan**

**The budget babe's way:** Switch to a plan with unlimited free minutes on nights and weekends and do the bulk of your chatting then. "If you go over your limit, you're charged up to 40 cents a minute—or \$8 per day for 20 extra minutes," says Annabel Dodd, a telecommunications consultant in Massachusetts and author of *The Essential Guide to Telecommunications*.

**You save:** A cool two grand (based on 20 nonfree minutes of weekday gab time)

## Thrifty Date Ideas

Broke? Go on one of these el cheapo romantic outings.

- Pick up ingredients for dinner at home, then cook it together. Eat dessert in bed.
- Be your own *American Idols* by belting your hearts out at a local karaoke bar.
- Buy a massage guide, then practice on each other.
- Take a local train or ferry ride and gaze at the scenery.
- Head to a private locale, crank up your car's CD player, then slow dance under the stars.
- Hit an arcade and challenge each other to video games.

### BANK BUSTER 12

#### your gym membership

**The budget babe's way:** Join at the right time. "Health clubs negotiate rates and initiation fees at certain times of the year—like at the end of each month or in the summer—because they have quotas to fill," says Willdorf. And some clubs offer two-for-one incentives, like no dues for a month if you join with a friend. Bally Total Fitness has offered a free one-year, three-day-a-week membership if you sign up with a friend or family member—a \$250 value (or \$125 each if you split the savings).

**You save:** Up to 100 percent off initiation fees, 50 percent off a yearly membership, or a few months of free dues

### BANK BUSTER 13

#### buying fresh flowers to spruce up your pad

**The budget babe's way:** Add some life to your living space with a colorful flowering plant such as an orchid, poinsettia,

or African violet. Each plant costs about \$30 and outlasts your \$15 bouquet by at least three months.

**You save:** About \$360 per year

### BANK BUSTER 14

#### your weekly catch-up dinner out with friends

**The budget babe's way:** Take turns hosting dinner in your digs. With about \$20 worth of groceries, you can whip up an easy main course and tasty side dishes for four people sans the usual 15 percent restaurant tip, says Willdorf. Don't feel like standing in front of a hot oven? For \$50, have all of your friends chip in and order four entrées or several appetizers from an ethnic joint that serves cheap, easily split dishes. (Chinese and Italian are always good bets.)

**You save:** Up to \$720 each year (\$20 to \$50 every month instead of the \$80 per month you'd spend on your share of a weekly restaurant meal) ■