



goodfamily 
Saving Money

SAVE Big This SUMMER

This season is a hot time for bargains—on back-to-school and more. Here, cost-cutting strategies that could lower your bills by \$4,500-plus
By Leah Ingram

Summer is a great time to take it easy, but—trust us—you *do* want to expend the energy it takes to read these smart tips. They could save your family thousands:

1 Save on Keeping Your Cool
If you cringe before opening your summer utility bills, see if your local provider offers what's known as an AC conservation plan. For instance, Shakopee Public Utilities in Minnesota offers a free Smart Switch option, which saves users up to \$30 on their electric bill for the summer months (June to September) by switching off their ACs automatically for 15 minutes at a time (a quick switch-installation visit by a licensed electrician is required).
SAVINGS \$30

2 Upgrade Your Appliances
Another way you can save: If your fridge seems to be doing a halfhearted job of keeping the ice cream, well, iced, try the government's Cash for Appliances program. As part of the economic stimulus package, this extremely popular plan encourages Americans to replace old appliances with new, energy-efficient models by offering hundreds of dollars in rebates. Details vary by state; go to the U.S. Department of Energy's site energysavers.gov.

If you go for a big-ticket item—like replacing your home's antiquated heating system (now, before the cold weather comes, is a great time to make the swap)—you can receive up to \$1,500

off your tax bill (you can find more information on the program at energystar.gov/taxcredits).
SAVINGS As much as \$1,500

3 Trim Your Haircut Costs
Most of us have heard the myth that hair grows slightly faster in the summer, but don't let that lead you to more frequent (costlier) cuts. Instead, space out your and your kids' trips to the salon, and don't opt for a cut when a trim will do. For instance, at the Hair Cuttery, a chain of 900-plus salons, a woman's cut and blow-dry costs \$19 to \$23 and a kid's cut and blow-dry, \$16 to \$18; a bang trim, however, is a mere \$5. If you can stretch the time out between appointments—say, from every two months to every three—by adding some fringe-snipping, you'll have more cash in your pocket. In a family like mine, with two daughters, the savings can really add up.
SAVINGS Up to \$75 a year per family

4 Take Down Tech Fees
If you're in the market for a new laptop, summer is one of the best times to buy; the sale prices can be comparable to those offered on Black Friday. That news should please anyone who has a child heading off to college and in need of some hardware.

Also consider a new venue for savings, as Lindsay Barhold, 24, of Los Angeles, did when helping her parents research which computer to buy her college-bound brother. Barhold discovered nobetterdeal.com, which is akin to an online →

version of Marshalls. Stores send their products to nobetterdeal.com when they can't sell them, or when the store doesn't put returns back on sale. Some items come in an "open box"; others are brand-new, as was the Dell laptop Barhold found that, at \$350, was \$250 cheaper than anything she'd seen. "We'd had a Dell before, so I was comfortable with that brand," says Barhold, who was further reassured by the site's return policy: cash back via PayPal, or a credit card refund.

SAVINGS \$250 or more

5 Snip Back-to-School Expenses

By the time the cute clothes and myriad supplies are purchased, the typical American family has spent over \$500 getting ready for the school year, reports the National Retail Federation. To trim your tab, try a shopping portal like ebates.com, which rewards you with money back. How it works: Start your online shopping at their portal, which links to hundreds of e-commerce sites (target.com, aeropostale.com, delias.com, and more); these sites pay ebates.com a commission, part of which Ebates passes on to you—usually 10 to 15 percent off the purchase.

SAVINGS Up to \$60

6 Minimize Your Kids' After-School Expenses

If your child is planning to play violin in the school orchestra, don't automatically sign up for the instrument-rental plan; buying could be a better bet. For instance, renting a violin or trumpet from Music & Arts, a national chain with 105-plus locations, typically costs \$20 to \$27 per month. Instead, look into buying a used instrument at a store like Music Go Round (musicgoround.com), where

purchase prices usually equal one year of equipment rental (when we checked, violins and trumpets were available for \$250 to \$300). The savings grow the longer your child sticks with an instrument. And if your child doesn't want to continue? You can sell the instrument back for 50 percent of the purchase price.

Resale stores can be a real boon for parents of athletes, too: At Play It Again Sports (playitagainsports.com), a 357-store chain, you can find good-condition used sporting gear to outfit your kids, whether you need tae kwon do padding or a bigger bat and glove.

SAVINGS \$100 or more

7 Go Where Replacements Are Free

It's one of parenthood's great mysteries how kids manage to break, split, or otherwise destroy what seemed like a perfectly good pair of jeans or a nice sturdy backpack. "I used to buy my son, Paul, backpacks at a local store for \$45 a pop," only to find them broken within weeks, admits Tracy Ostwald Kowald, of Appleton, WI. When her son, now 18, wore through two backpacks in a single school year, Kowald decided to buy a better backpack: a pricey (\$75) model from JanSport (jansport.com) that came with a guarantee. It paid off: First, Paul (who admits to being tough on his gear) broke the backpack's straps, and JanSport repaired them for free. When he busted the zipper, they sent a brand-new backpack, also for free. Kowald learned the important lesson that spending more on items from companies that stand behind their products can save you money in the long run. L.L.Bean and Lands' End offer similar return policies; last year, I returned to L.L.Bean two pairs of pants and a lunch box that my kids

BONUS!

Save More With Tax-Free Shopping

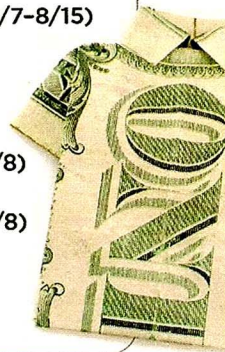
Jenny Realo of Phoenix, MD, says she shaved \$100 off back-to-school spending for her three kids last year by shopping during tax-free days. At least fourteen states offer tax-free shopping on most back-to-school purchases this summer; visit taxadmin.org for details, and note these dates:

JULY

Mississippi (7/30-7/31)

AUGUST

Alabama (8/6-8/8)
Connecticut (8/15-8/21)
District of Columbia (8/7-8/15)
Iowa (8/6-8/7)
Louisiana (8/6-8/7)
Missouri (8/6-8/8)
New Mexico (8/6-8/8)
North Carolina (8/6-8/8)
Oklahoma (8/6-8/8)
South Carolina (8/6-8/8)
Tennessee (8/6-8/8)
Texas (8/20-8/22)
Virginia (8/6-8/8)



had trashed. The company replaced all for free, without a question.

SAVINGS \$50 or more

8 Crunch College Costs

Purchasing new textbooks can take a bite out of any college budget, but there are new ways to save online. The rental site chegg.com will rent students a popular biology textbook for a semester for \$49, versus the \$186 to buy one new (bookrenter.com provides a similar service). You can also apply for a tax credit to get reimbursed for up to \$2,500 in college tuition and expenses, including book costs, via the American Opportunity Tax Credit (textbookaid.org).

SAVINGS More than \$2,500