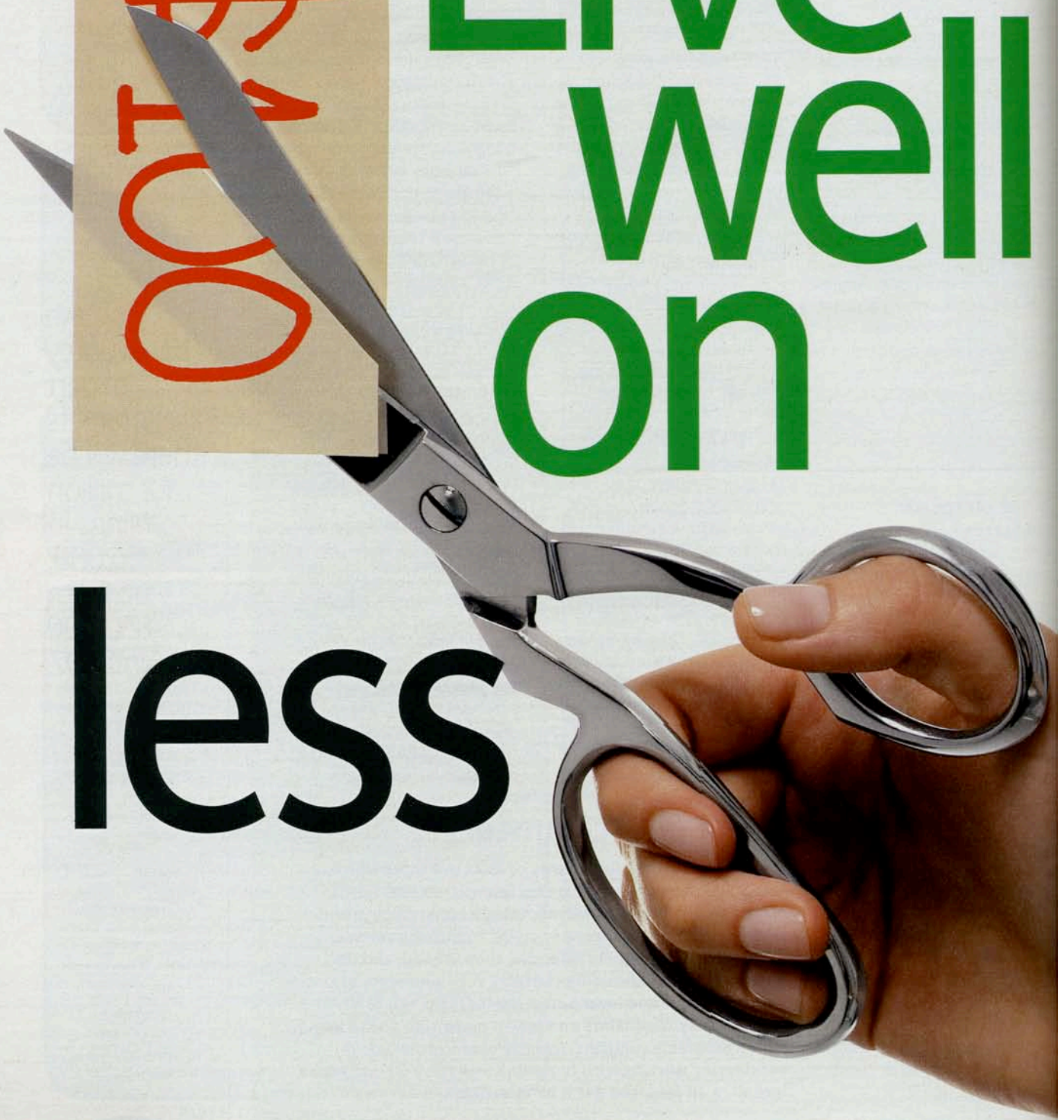




Live
well
on

less



Just because the economy looks bleak doesn't mean you have to deprive yourself and your family. Here's how to spend less, but have more.

By Hagar Scher

You don't need us to tell you times are tight. Between the rising cost of gas and groceries, a disheartening recession, and the shaky job and housing markets, you've probably spent more than a few hours worrying about your finances. But tightening your belt doesn't mean choking your spirit; you can still enjoy the things you love.

"You don't have to deprive yourself, but you do have to become more conscious of how you're spending your money," says Judy Lawrence, author of *The Budget Kit*. "Living well is about spending in alignment with your values, not frittering money away on things that don't matter to you." Your first step: Become clear on what you most appreciate in life, whether it's taking annual vacations or having a souped-up cell phone. "There are ways to do the things you enjoy for cheap or free," says Shel Horowitz, author of *The Penny-Pinching Hedonist*. "There's a thrill to getting that beautiful thing or experience while also saving money." So you can live a rich life without being rich—it just takes some creativity and a chutzpah, à la these real-world ideas:

Plan a swap meet.

"I organize clothing swaps with my friends and relatives where we exchange unused or unwanted clothes," says Kathy Ryan, 33, a recruiter in Denville, NJ. "Invite women who have a similar sense of style, so the clothes are appealing. It's free, and at the end of the day we donate unclaimed items to charity, which feels great!"

Stock up on homegrown food.

"We have two plots in the community garden across the street," says Emma Melo, 35, from Louisville, KY. "It keeps us in shape, gives our kids a chance to play in the dirt, and allows us to have loads of vegetables and fruits year-round for almost

nothing." If you can't plant seeds in your own backyard (or don't have time), join a Community Supported Agriculture (CSA) service; there are now approximately 1,000 nationwide. Members pay about \$25 a week during growing season to get fresh, seasonal produce delivered to their door or to a neighborhood drop-off. Visit localharvest.org to get a list of CSAs in your area.

Learn the art of the haggle.

"No matter where or when you're shopping, or for what, the day of the fixed price is over," says Fred Brock, author of *Live Well on Less Than You Think*. "If you don't ask, 'Is that the best you can do?' you're doing yourself a disservice, especially with big-ticket items, including home appliances and furniture." The best way to negotiate is by framing the price reduction as a win-win proposition. Alina Preciado, 37, a designer in Brooklyn, NY, fantasized for months about a lamp she saw in a store (price tag: \$650). Finally, she said to the manager, "This lamp's been in your store for a year. How about you give it to me for 50 percent off and make space for new inventory?" He agreed, and now the fixture hangs above Alina's dining table.



Date-night deals



It's easy to have a fabulous time with your man without spending lots of cash. Here, four wallet-friendly ideas:

► Join the crowd.

"Dinner out isn't the only romantic option—I can sit across a table from my husband at home—and it's hard to justify when money is tight," says Jeanann Pannasch, 36, from Brooklyn, NY. "Instead, we recently went to a museum that was hosting a free dance party. Then we stopped at a bar, boogied for an hour, and walked home. It felt so adult and was virtually free." Find ideas at your local Chamber of Commerce. ►

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▶ **“Show” people to their seats.**

In exchange for directing traffic, and light cleaning duties, volunteer theater ushers get to enjoy plays, dance performances, and concerts for free. Shel Horowitz and his wife have seen Bob Dylan, Bill Cosby, Willie Nelson, and many other major artists perform live this way, saving big on the \$70 or so it would cost to buy each ticket. Call local venues to find out if they use volunteers.

▶ **Do it in the daytime.**

Lisa Schugardt, 45, from Levittown, PA, has recently begun planning romantic lunches out with her husband. “Lunch at a nice restaurant always costs less than dinner,” she says.

▶ **Be an early bird.**

Hollywood blockbusters seem to come with an equally large ticket price. Catch a morning show instead for a more reasonable rate. “My husband and I go to the matinee movies on weekends. Tickets are only \$5, and we beat the crowds,” says Dawn Palaia, 44, from Folcroft, PA. The early hour might even have a romantic benefit: “You almost have the entire theater to yourself,” says Dawn.

Get the kids involved.

Feeding a child’s appetite for store-bought sweets can get pricey. Instead, turn snack time into a family event. “Every Sunday my children and I bake a batch of cookies or brownies, and I put them in their lunches for the week. Not only is this a fun, free activity but it saves money that I would spend on pre-packaged snacks,” says Janice Kaplan, 37, of Gainesville, FL. “We brainstorm new ideas together, and it becomes a low-cost way for my family to have fun together.”

Put the Web to work for you.

I recently decided I wanted new bedside lamps for my husband and myself. I found cool spotlights that matched our bedroom decor on the Pottery Barn website, but the color I liked was sold out, and the \$79 sticker price was a shock. When I plugged in “Pottery Barn” and the item name on eBay, I found a seller in Mississippi hawking a pair of the lamps—in the coveted bright red, new in box!—for \$55. Even with the \$19 shipping fee, I saved myself 50 percent by searching the unparalleled auction site before buying retail. Tip: Request that eBay email you when a specific item you’re looking for comes up for sale.

Butter up your favorite brands.

Companies love hearing from loyal customers and will often send them coupons or free samples, reports Brock, who once scored several bottles



of aftershave from his favored manufacturer. Pen an enthusiastic letter or email to the customer service department of your favorite conditioner, snack food, or cleaning product; it could save you cash while you continue to enjoy name-brand products.

“When my daughter was born, I figured out quickly that a certain brand of diapers fit her best,” says Jeannie Patro, 34, an editor from Milwaukee. But they also happened to be a more expensive name brand, so Jeannie went to the company’s website and signed up for their online customer network. “They send me newsletters and coupons every few months, and if I combine them with a sale or double-coupon offer at my store, I can save 10 or 20 percent off the regular price,” she says.

Vacation in not-so-hot destinations.

“We recently went to Minneapolis for a weekend and stayed at a luxe hotel with a great spa for \$200 a night, which was a lot more affordable than a comparable place in Chicago or New York,” says Rae Meadows, 37, a novelist in Madison, WI. “I got a pedicure, my husband got a facial, and the treatments cost about 15 percent less than usual, so we even felt okay about ordering room service every morning.” Check Internet travel sites like Travelzoo and Expedia for discounted rates and package deals. **p.176 ▶**

5 things to ask yourself before you buy

Money can’t buy happiness, but it can sometimes buy *stuff* that makes you happy. Before you fork over your hard-earned cash for a purchase, determine whether you’re investing in something that will truly add joy and utility to your life. Ask yourself:

1. Is this something I will use at least once a week? Will it be useful for at least a year?
2. Will this thing make me smile at least 10 times? Will it contribute to lasting memories?
3. Have I recently seen an ad for this item or experience? If so, am I secretly kidding myself that it will make me as skinny and giddy as the actress in said ad?
4. What am I willing to give up for this purchase? Would I be willing to eat ramen noodles for a week or give up my premium movie channel to finance it?
5. Can I wait until this goes on sale to buy it? Or at least 24 hours? (Hint: The answer to this one is always yes!)