

Money Tips to Clip!

\$ Cheaper long distance!

Tired of paying high rates for long distance calls? Smaller companies tend to charge lower per-minute rates, and they tack on fewer fees. In fact, choosing a lesser-known phone service can get you rates as low as 2.7 cents per minute—with no monthly fee! Log onto www.lowermybills.com to find companies that are rated and reviewed.



\$ Review your coverage!

Now's the time to review your homeowners insurance to make sure you have enough coverage. Home values have been rising quickly over the past few years, which means the amount of insurance you purchased initially may not be enough to cover the value of your home now, and you may need more coverage.

\$ Get 25% off fitness gear!

General Mills—maker of snacks, cereals and other foods—just launched their new Points 4 Play program. Save the “points” labels from specially marked packages, and then redeem your points for discounts of up to 25% on family fitness gear. Visit www.points4play.com for more information.



\$ Free credit report!

On September 1, residents in all U.S. states are eligible to receive a free copy of their credit report every 12 months. To order your credit reports, log onto www.annual

Your Money

Get more stuff for free!

Remember when the butcher gave away “dog bones”? Now they’re called “soup starters” and cost \$1.89! Other businesses charge for things that used to be free, too! “But you can still find freebies,” says Judy Lawrence, author of *The Budget Kit*. So...

\$ Go Seinfeld for coffee.

Java joints like Starbucks don't offer free refills. Instead, it'll cost another \$3 for a second helping.

Get it free: Head to a local diner where the refills are likely to be free.

\$ “Drive-thru” the bank.

At one time it didn't cost a thing to chat with a teller, but many banks are now charging \$1 or more for each visit.

Get it free: Fees usually apply to walk-ins only, so use the drive-thru instead.

\$ Look it up online.

Calling the operator for a long distance phone number used to be free, but now phone companies charge 50 cents or more each time you dial directory assistance.

Get it free: Look up all the numbers you need online at sites like www.whitepages.com or www.switchboard.com.

\$ Eat your appetizer early.

Appetizers can cost as much as \$7 if you order them with your meal. “Many restaurants offer the same appetizers during happy hour for free,” says Lawrence.

Get it free: Check with local restaurants to see which offer free snacks during “happy hour,” then plan your evening out accordingly.



\$ Get hi-tech to pay your bills.

We used to only send one or two bills a month; now the average family sends 10, and it costs them \$3.70 in postage!

Get it free: Log onto CheckFree.com, a free online billing and payment service, and have your bills delivered electronically.

\$ Ask for “tap.”

Water used to be free in restaurants, but these days many places

are serving it in bottles—at a price of \$1.50 or more!

Get it free: Request tap water.

\$ Sell it online

A classified ad in a daily newspaper could run you as much as \$1 or \$20 a day—a fee you pay even if you don't want an item!

Get it free: Use a free online classified service like www.usfreedads.com.

No-cost help buying a home!

Wish you had some expert guidance before you buy your new home? Well, here's a little-known secret: You can get you all the help you need—and you won't pay a dime! “Housing counselors guide you through the process from start to finish,” says Ilyce Glink, author of *100 Questions Every First-Time Home Buyer Should Ask*. Counselors have helped thousands become homeowners, and they can help you, too! Here's all you need to know:

Tip!

Get even more housing assistance—like down payment help—from your state housing finance agency. Find yours at www.ncsha.org.

pre-qualifying for a loan to making timely mortgage payments.

Who is eligible:

Anyone! These programs are for folks from all walks of life.

What to expect:

You'll probably receive...

- One-on-one mortgage loan counseling
- First-time home buyer classes

● Help qualifying for affordable loans

How it can help:

They'll help you...

- Erase any mistakes on your credit history
- Wade through all the legal mumbo-jumbo and fine print mortgages, credit reports and sales contracts
- Create a down payment saving plan and a budget for making your mortgage payments
- Get a loan with a smaller down payment or better interest rate

Where to find one:

Try...

- HUD (www.hud.gov or 800-569-4287)
- NeighborWorks (www.nw.org)
- ACORN Housing



What it is:

Housing counseling is a service offered by nonprofit home-buying programs. Counselors help home