

Utilities

21. Ask your electric and gas companies if they provide free home energy audits. They can show you ways to save on your home heating and cooling bills.
22. Turn lights, TVs, and computers off when not needed.
23. Turn the water off while you brush your teeth.
24. Fix leaky faucets right away.
25. Take shorter showers.
26. Look for the Energy Star label when buying a new appliance..



**Be Smart
and Save!**

For more information contact:



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Ways to

\$ave

Money

We all spend money to get the goods and services we need and want. However, there are ways to spend less money on these items. Try using some of the suggestions listed here.

Food Shopping

1. Shop at lower-priced food stores.
2. Grocery shop with a list and stick to it.
3. Buy generic or store brand products.
4. Use unit pricing to decide which item is the best buy.
5. Look at the grocery ads. Plan your meals around the items that are on sale.



General Shopping

6. Before you buy something ask yourself: “Do I need this? Do I need it now? To pay for it, will I have to do without something else? Can I afford it?”



Transportation

7. Buy a used vehicle instead of a new one. New cars lose 10-15% of their value as soon as you drive them off the lot. Used cars are also cheaper to insure.
8. Before buying a used car have a mechanic you trust check the car out.
9. Before buying a used car compare the seller’s asking price with the “bluebook” price or check other guides at your library, bank, or credit union. (www.edmunds.com, www.kbb.com)
10. Use the lowest octane gasoline listed in your owner’s manual.
11. Keep your engine tuned up and your tires properly inflated to save on gasoline.



Auto Insurance

12. Shop around for auto insurance. Your state insurance department can give you a list of licensed companies selling auto insurance. Get several quotes. For more information on California’s Low Cost Automobile Insurance Program call toll-free 1-866-602-8861. (www.insurance.ca.gov)
13. Make sure your new auto insurance policy is in effect before dropping your old one.

Banking/Credit

14. Shop for a free checking account with no minimum balance requirements.
15. Compare several banks and credit unions. Look at the services offered, fees charged, interest rates, and how easy they are to use, before choosing one.
16. Make sure your bank or credit union is FDIC insured.
17. Compare rates and other terms before applying for a credit card. Look at the APR charged (not just the introductory rate), annual fee, grace period, and other fees.
18. Beware of credit cards that practice “universal default”. Universal default allows a credit card company to raise your APR because you were late or missed a payment to another lender.



19. Pay your bills on time!
20. Order a free copy of your credit report annually by calling 1-877-322-8228 or order online at: www.annualcreditreport.com. Be careful of other web sites that sound similar to this one. This is the official site.