

# Saving a Little Money Often Will Lead to Big Rewards Over The Long Haul

By Anne Springer , Senior Lookout  
[Gloucester Daily Times](#)

With the cost of fuel rising, it's likely that the cost of other commodities will rise also. Food banks across the country are reporting increased demand and fewer donations. Those on fixed incomes are especially vulnerable to the rising cost of fuel and food, and some authorities worry about the necessity for choosing between the two.. Seniors can, however, make their food and fuel dollars stretch quite a bit more with some simple planning and cost saving.

First, make certain that your checking account is still free, especially if you have had it for a while. Banks sometimes establish or increase fees without us noticing. It's easy to throw those ubiquitous "small print" notices into the trash, but that can cost money that we don't even notice. Be aware of debit card transaction fees, too.

Secondly, try to figure out just where the money you are already spending is really going. Take the time to write down each purchase you make in a given month. Then, review it to see where you might be able to save on any nonessential purchases.

Pay your regular bills online whenever you can. Every time you do, you save 41 cents in postage. Ten bills paid online and you save \$4.10. Do that every month and you save \$49.20 in a year with just that simple change.

Take advantage of senior discounts that are available in your community. One site, [www.seniordiscounts.com](http://www.seniordiscounts.com) , allows its members, for a small annual membership fee, to search for discounts by ZIP code. If your budget is stretched, but you can't bear to completely give up eating out, you can shop for restaurant gift cards at [www.ebay.com](http://www.ebay.com) , look for discounts at [www.restaurant.com](http://www.restaurant.com) , or buy one of the local entertainment coupon books that is often sold to raise money for charity.

Check out your weekly circulars in the newspaper, as well.

Preparing food from scratch, and freezing leftovers for use another day, is more economical than buying prepared foods, and often has the added benefit of being lower in sodium, preservatives, and other unhealthful ingredients. It also pays to buy larger packages of meats, and de-bone and separate them into smaller packages for freezing at home.

Make common items stretch longer. For example, dilute laundry detergent and shampoo with water to make them last. Instead of using expensive cleaners, use vinegar and water as a cleaning solution. Reuse dryer sheets once or twice.

It costs more to buy toilet paper, paper towels, and other such frequently used items, in large packages, but if you can afford to buy the larger quantities up front, it will save you money over time. Warehouse stores like Cosco, BJ's or Sam's Club have large lots and quantities of various household staple items. At the supermarket, always check the unit prices, and be aware that lower priced items may occupy the highest or the lowest shelves. Expensive products are often placed at eye level.

If you shop online at Target or Overstock, or other merchants, you may want to sign up at [www.grobux.com](http://www.grobux.com). You will get \$5 to join, and you get cash back, coupons and discounts from the retailers you shop with through that site. This month's deals include \$5 off your order of \$50 or more at Target, and \$10 off a \$49 purchase of Glucerna and Ensure products.

If you aren't yet computer savvy enough to take advantage of the opportunities for savings online, you can take a computer course at the Rose Baker Senior Center (978-281-9765) in Gloucester or, if you just need a short brush up, you can ask for help from your local reference librarian. Either way, saving a few pennies here and there, whether online or off, can add up to help offset some of the higher prices for gas and heat this winter.

*Anne Springer is public relations director for SeniorCare Inc., which provides and coordinates services to elders, enabling them to live independently at home and remain part of their community. It serves elders in Beverly, Essex, Gloucester, Hamilton, Ipswich, Manchester, Rockport, Topsfield and Wenham and is a 501(c)(3) nonprofit corporation.*

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