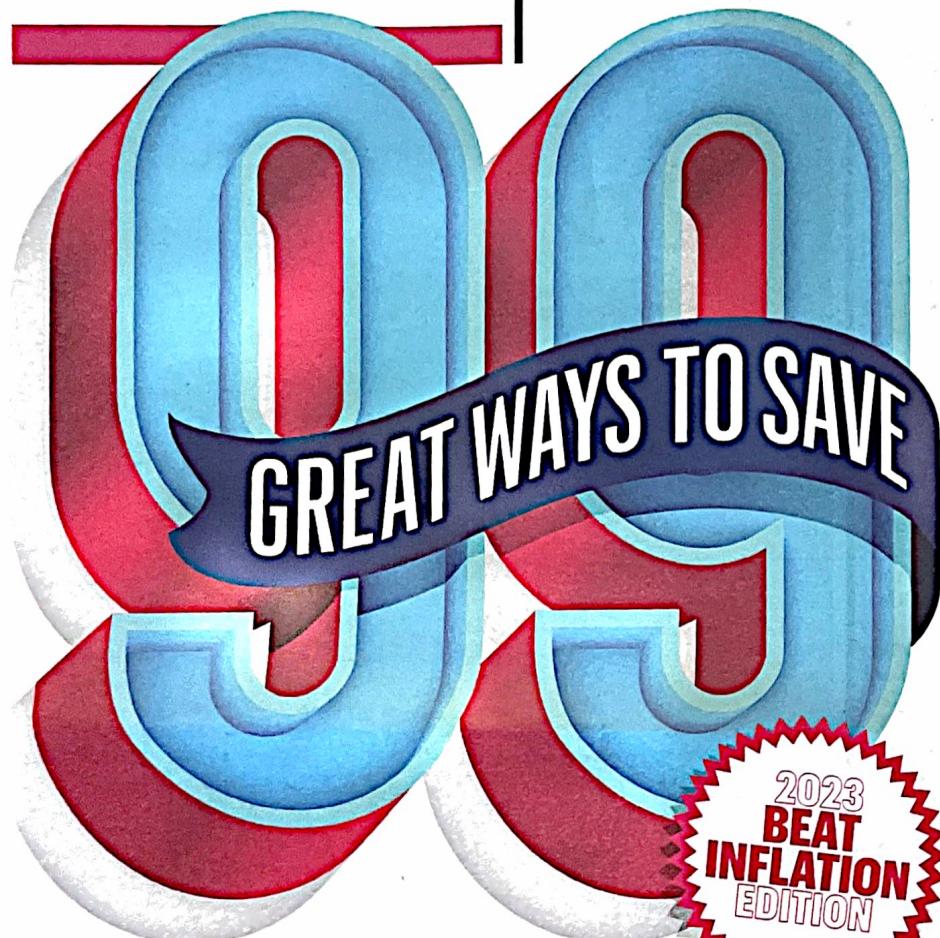


# Cover Story



BY BETH BRAVERMAN, DAVID SCHIFF AND AMANDA GENGLER

**H**uzzah! As of this writing, the inflation surge of the past two years finally appears to be receding. But there remain many high-price hot spots: Food costs are still challenging, service providers are charging more for their labor, and surging interest in travel has the industry hungry to recoup dollars lost during the pandemic. So for this 14th annual edition of "99 Great Ways to Save," we consulted with dozens of professionals to get their frugality tips for what we call inflation hot spots—those very common costs many of us will face in the coming months that remain stubbornly high. Try a few tips, make them habits, then try a few more! As we say each year: So much of saving money is simply being mindful about spending. Maintain a money-smart attitude and keep adding frugal habits, and your savings pile can truly become a mountain.

## GROCERIES

**1 | Be section smart.** A large grocery store might have three or more places it sells cheese (deli counter, gourmet cheese section, dairy case). Same for spices, breads, packaged meats and other foods. Be sure to compare prices in different sections to get the best value.

**2 | Get grocery items for half price.** Flashfood is a relatively new app that works with grocery stores to offer deals of up to 50 percent off items that are nearing their sell-by date. Pay for the items through the app and pick them up at a designated zone in stores including Giant, Stop & Shop and Tops. Learn more at [flashfood.com](http://flashfood.com).



**3 | Flip your berries.** Moisture is the main reason berries go bad quickly. To find the freshest ones, flip over the container at the grocery store. If they aren't sticking to the bottom, they'll last longer.

**4 | Have two grocery shopping lists.** The first is all the items you need for the coming week. The second is a running list of pantry items and household supplies that may run low in the next month or so. Buy those only when items are on sale, then get enough to last for a few months.

**5 | Switch to nonorganic for the "Clean Fifteen."** The Environmental Working Group (ewg.org) publishes a list of the "Clean Fifteen" on its website, identifying produce on which it found the

smallest amount of pesticide residue. The list includes avocados, sweet potatoes and pineapples.

**6 | We'll say it again: Download your grocery store's app.** The loyalty card has gone virtual. Two-thirds of supermarkets have digital deals accessible only on their app. "Clip" 'em within the app, and they'll get applied automatically at checkout.

**7 | Look for new store brands to try.** Many name brands have aggressively raised prices on packaged foods this past year. Luckily, grocery chains come out with house-brand products that are almost always cheaper than their more famous counterparts. Compare ingredient lists; often the biggest difference is price.

**8 | Mix up your supermarkets.** New discount-grocery chains are showing up widely in many suburban and urban areas. Lidl and Aldi, two fast-growing German

chains, keep prices low by selling a selection of largely private-label items. Market Basket, Grocery Outlet, WinCo Foods and Save A Lot are other popular low-cost retailers, surveys show.

**9 | Use coupons when ordering online.** The average grocery shopper could save more than \$300 per year by using online coupons for at-home purchases, a CouponFollow survey shows.

**10 | Check out Amtrak discounts.** Don't book a relatively short flight (say, of less than 500 miles) before looking at [Amtrak.com/deals](http://Amtrak.com/deals). On any given day, there are a wide range of discounts and offers that can make taking the train cheaper than flying. Note that folks over 65 get a 10 percent discount on most reg-

ular fares. (The discount kicks in at 60 if traveling in Canada.)

**11 | Be a night owl (or early bird).** Another Amtrak trick: Pay as little as \$20 to travel between New York City and Washington, D.C., from 7 p.m. to 5 a.m. Go to [Amtrak.com/nightowl](http://Amtrak.com/nightowl) to find deals on overnight routes.

**12 | Skip traditional car rentals.** Car-sharing services such as Zipcar and Turo can often save money compared with traditional car rentals if you pick the one that suits your purpose. Zipcar members pay a monthly or annual fee with gas, 18 miles, maintenance and parking included. Turo, a peer-to-peer car-sharing marketplace, offers a variety of vehicles from sprinter vans to sports cars.

**13 | Book flights on Sunday.** Airfares vary not just based on when you fly but also when you book. Data from Airline Reporting Corp. shows that booking

your trip on a Sunday instead of Friday will save you an average of 15 percent on international flights and 5 percent on domestic flights.

**14 | Time your airplane ticket purchases.** Waiting until the last minute to book a flight is *not* the best way to save. Data shows that by booking domestic air travel 28 to 35 days before departure, you'll save an average of 10 percent compared with travelers who waited until two weeks or less before flying.

**15 | Comparison shop for vacation homes.** Pricing for vacation home rentals can vary across platforms such as Airbnb, Booking.com and Vrbo. The site HiChee.com scours each of these sites to find the house you want at the best price. The owners may even offer the house for less if you rent directly from them.

**16 | Book sooner.** Hotels typically provide full refunds on room purchases until a few days before your reservation starts. If prices drop, you often can cancel your reservation and rebook at the lower rate (but check the cancellation policy to be sure). Forward your reservation email to [save@pruvu.com](mailto:save@pruvu.com), and the site will monitor prices on your behalf and let you know if it finds a better rate.

**17 | Avoid creeping charges on cruise ships.** Cruise lines have avoided big jumps in base prices after COVID-19. But they've jacked prices for specialty restaurants, tours, drinks and gratuities. Use a travel agent that specializes in cruises—they often get perks they can pass along, such as a free stateroom upgrade.

**18 | Email independent hotels to negotiate.** You'll have more luck haggling with independent hotels on price than with chains, and email is often the best way to

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reach someone with the authority to grant a discount request. Let them know the price you saw on a travel site and ask whether they can do better. Hotels pay up to 30 percent to travel sites on confirmed bookings, so it's in their interest to give you a lower price for a direct sale.



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**19 | Skip the rest-stop burgers.** Often you can get interesting, hearty meals for cheap within a mile or two of a highway exit. Check out Roadfood.com to find affordable regional food at diners, clam shacks and other eateries. Sites such as TripAdvisor, Yelp and Foursquare provide regional restaurant choices as well.

**20 | Stay in (someone else's) timeshare.** Check sites such as RedWeek.com, Koala and Timeshare Users Group (TUG) to rent directly from owners who are unable to use their timeshare this year, sometimes at less than half of what you might pay for a hotel. Recent listings included Marriott's Aruba Surf Club, the Hyatt Ka'anapali Beach, and The Royal Sands in Cancun, Mexico.

**DRIVING**

**21 | Buy big-box gas.** Gas at Costco and Sam's Club can be 25 cents per gallon cheaper. That might save you more than the annual membership fee if you live nearby and drive lots of miles.

**22 | Slow down, please.** Most cars get the best gas mileage at about 55 mph. Typically, 65 mph

is 8 percent less efficient than 55 mph, and 80 mph is 28 percent less efficient.

**23 | Learn your wiper blades ...** Newer cars often have different-size blades on the driver and passenger sides, plus a back window blade. So buy specifically for your model and year. Some auto stores will do the replacement for free if you buy the blades there. But doing it yourself isn't that hard; often you can find a video online for your car model. This allows you to shop for the best price online or at big-box stores, where blades can be a third of the cost of auto parts stores.

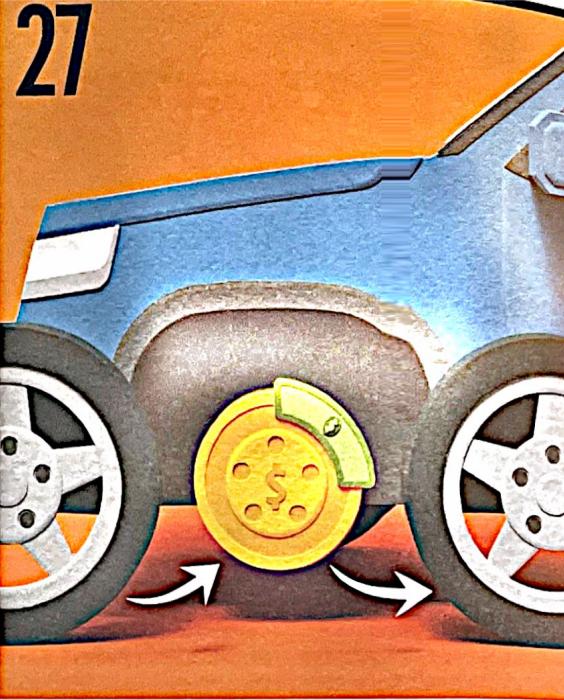
**24 | ... but before replacing them ...** Windshield wipers leaving streaks? Try cleaning the blades by wiping them with soapy water followed by rubbing alcohol. You'll prolong the life of the blades and maybe avoid scratching the windshield.

**25 | Get a free battery check.** Many auto parts stores will test your battery for free. If you buy one, they'll often install it free. AAA will even come to members for a free check.

**26 | Use your door to fill your tires.** Newer cars have a sticker inside the driver's door that details the proper air pressure for your tires. The optimal pressure is always lower than the pressure written on the tire. Properly inflated tires can improve gas mileage by as much as 3 percent.

**27 | Rotate tires.** Modern tires are designed to revolve in one specific direction to channel water away from the car. If they are put on the wrong side, they'll be less safe. You should still rotate your tires from front to back; the front ones wear faster than rear tires, so they'll last longer if rotated every 10,000 miles.

**28 | Have two auto shops.** Take your car to a dealer's service



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shop for repairs under warranty and for work on specialized parts such as adaptive cruise control. For standard work such as oil changes, brake jobs and exhaust-system fixes, independent shops are cheaper.

**29 | Upgrade your brake parts.** Who doesn't gasp at the price of a brake job? Ironically, the right step might be to spend a little more to save money by asking for high-performance parts that last much longer. They're safer too.

**30 | De-junk your trunk.** Every 100 pounds of extra weight in your car could reduce your gas mileage by up to 2 percent, the U.S. Department of Energy says. Extra weight also will cause parts such as the suspension, shocks and brakes to wear out faster.

**UTILITIES**

**31 | Blanket your electric water heater.** If your electric water heater is warm to the touch, fitting it with an insulating jacket that can cost \$20 to \$40 will help prevent heat from escaping, and it

will pay for itself in about a year. Some utilities offer these blankets at a rebate. Some will even install one for free.

**32 | Cycle through your filters.** Replacing home air filters is a five-minute job you should perform every three months on your air conditioner and furnace if using moderately priced filters. Doing so can save on your energy bill by lowering usage up to 15 percent, and it can prolong the life of your system.

**33 | Also clean your AC coils.** Dirty evaporator coils in your central air conditioner can increase your energy usage by up to 40 percent. Use a brush followed by dish detergent and water in a spray bottle or coil cleaner designed for the job.

**34 | Yes, get that home energy audit.** Many utility companies do not charge homeowners for a professional to visit their home to search for energy leaks. These auditors can inspect everything from windows to insulation, and

find gaps along windows. Plus you might qualify for a \$150 tax credit for the audit.

**35 | Add insulation in the attic.** Improving attic insulation is one of the least expensive home upgrades with the highest payback. For about \$30 a roll, you can add 10 inches of unfaced insulation. Homeowners should aim to create a total thickness of 15 to 20 inches. One easy strategy is to lay unfaced fiberglass down on the attic floor.

**36 | Reverse your ceiling fan in the winter.** A ceiling fan in warmer months spins counterclockwise to push cooler air down. In cold weather, reversing its spin to clockwise will help move warm air back down in the room.

**HOME REMODELING**

**37 | Truly nail down your plan before starting.** If a contractor senses you don't have a clear vision, their bid price will be higher to allow for unforeseen costs. Although an occasional change order is to be expected on larger projects, keeping them to a minimum will save you a bundle.

**38 | Buy the high-end stuff yourself ...** If you are hiring a general contractor for a kitchen or bath remodel, offer to handle purchasing appliances, fixtures or any specialty items. Many contractors will gladly give up their markup to avoid tracking down items they don't routinely buy.

**39 | Go back to driving school (from home).** Older drivers who take a defensive driving or safe driver course often can score a significant discount on their insurance premiums, according to Insurify. Many courses are offered online. (Check out AARP's driver training at [aarp.org/auto/driver-safety](http://aarp.org/auto/driver-safety).)

**40 | ... then look for scratched or dented items.** Ask retailers if they have any appliances discounted due to cosmetic blemishes. You might save a bundle on a stove or refrigerator with superficial damage that won't be seen once it's installed.

**41 | Consider visiting ReStore.** Habitat for Humanity has more than 900 ReStore locations that

offer surplus building materials, appliances and used furnishings at great prices. Check [habitat.org/restores](http://habitat.org/restores).

**42 | Buy building supplies at a lumberyard.** Need lumber for a project? The prices are often better at professional lumberyards than at the big chains, and you'll usually get better quality.

**INSURANCE**

**43 | The golden rule: Don't auto renew.** Yes, it's work, but shop around when your car policy comes up for renewal each year.

More than 90 percent of drivers who switched policies saved money, according to a recent ValuePenguin survey.

**44 | Consider usage-based car insurance.** This relatively new variation charges you by miles driven rather than a flat rate, by using electronics in your car to transmit mileage data. If you're driving less because you're working from home a few days a week or are retired, moving to usage-based insurance could mean a lower bill.

**45 | Downgrade your ride.** Older sedans and sport utility vehicles almost always cost less to insure than new, more costly and more complicated cars.

**46 | Go back to driving school (from home).** Older drivers who take a defensive driving or safe driver course often can score a significant discount on their insurance premiums, according to Insurify. Many courses are offered online. (Check out AARP's driver training at [aarp.org/auto/driver-safety](http://aarp.org/auto/driver-safety).)

**47 | Restaurants Up to 15 percent off at Denny's, Outback Steakhouse, Moe's Southwest Grill, Bonefish Grill and some local spots.**

**48 | Vision discounts** Members and their families get exclusive savings at Target Optical and LensCrafters, and online at Glasses.com through AARP Vision Discounts provided by EyeMed.

**49 | Car rentals** Up to 30 percent off base rates, and other benefits, at Avis and Budget.

**50 | Prescription savings for everyone** And deeper discounts for AARP members through AARP Prescription Discounts provided by Optum Rx.

**51 | AT&T \$10 off per line per month** on the AT&T Unlimited Premium plan.

**AARP MEMBER BENEFITS**

**52 | Hotels Up to 20 percent off at Hilton, Best Western, IHG Hotels & Resorts, Radisson and Wyndham.**



**53 | Exxon Mobil** When you link your Exxon Mobil Rewards+ account to your AARP membership, you earn extra points on fuel and store items.

**54 | The UPS Store** Five percent off shipping, 20 percent off online printing and 15 percent off other services.

**55 | Flowers and gifts** 25 percent off sitewide from FTD and Proflowers.

**56 | Identity theft protection** Up to 53 percent off protection plans from AARP Identity Theft Protection powered by Norton.

**MAINTENANCE/CLEANING**

**57 | Be confident!** Many basic maintenance tasks we pay pros for—think changing an air conditioner filter, snaking a drain, deep-cleaning a rug or detailing a car—cost significantly less to do yourself and don't require much more than a few tools (some that you can rent) and watching a few videos online.

**58 | Less soap, less paper.** A microfiber towel and water can get rid of most dirt or stains from washable surfaces without using cleaners or paper towels. Then just wash and reuse.

**59 | Double your gutter cleaning.** When gutters fill with debris, they get heavy, and the fasteners pull away from the house, causing them to leak. Even with vinyl or aluminum siding, there's wood underneath that can get damaged. One solution: Clean gutters thoroughly in fall and spring.

**60 | Swab the decks.** Trapped water is the primary destroyer of wooden decks. Even if the decking is synthetic, the frame underneath is susceptible to rot. Restain periodically and keep the deck free of debris that blocks water from draining. Sweep regularly with a stiff broom. Then use a leaf blower to clear debris caught between deck boards.

**61 | Foam up savings.** Foam soap is just water and soap aerated with a pump. Save money by making your own: Refill an empty foaming soap container with 3 to 4 tablespoons of your favorite liquid soap. Then fill the bottle with clean water and mix well.

**62 | Suds up savings.** Typically, your washing machine only needs 2 tablespoons of laundry detergent to clean a full load of lightly soiled laundry. Keep a 1.5-ounce shot glass in your laundry room and fill it roughly two-thirds full for the right amount of soap.

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# SAVING A LIFE EVERY 11 MINUTES!\*



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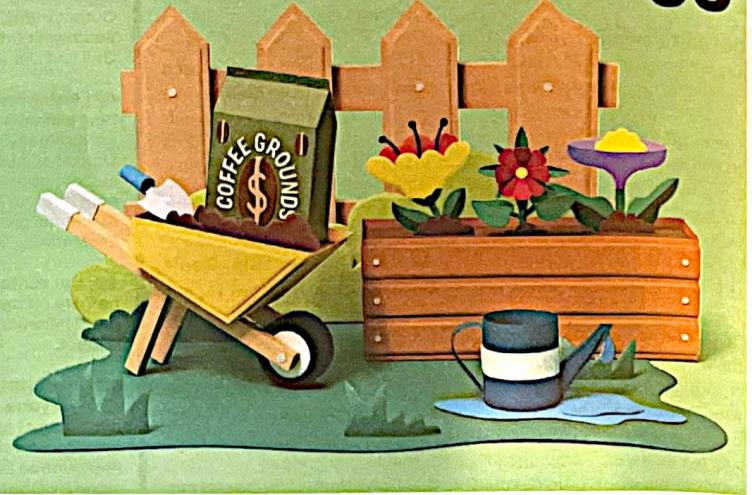
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## Cover Story

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### YARD AND GARDEN

**63 | Get free coffee grounds.** Coffee grounds are great for compost. Many Starbucks stores participate in Grounds for Your Garden, a program that provides packaged grounds for free. Or you can ask your local coffee shop to save grounds for you.

**64 | Use groceries as seeds.** Put scallions root-side-down in some water, and they'll quickly sprout greens to be transplanted into soil in a week or two. You can also use celery bottoms and potato pieces to grow more.

**65 | Join a club ...** Members often have tools and equipment they want to sell or share, and many have extra compost, soil or seeds they'll give away. Find a local club at the National Garden Clubs website, [gardenclub.org](http://gardenclub.org).

**66 | ...and host a plant swap.** Consider holding a club or neighborhood plant exchange each spring or fall where everyone brings overflow plants or cuttings from their yard.

**67 | Consider an electric mower.** In general, battery-powered mowers can be cheaper to buy and operate in the long run than gas models because you save money for years on gas costs. And you save on maintenance—no oil changes and fewer parts to break down.

**68 | Better yet, get an electric tool system.** You can buy electric mowers, trim-

mers, leaf blowers and even chain saws from the same company and switch the same battery among them. When you buy the extra gear, order the version without a battery and charger.

### PERSONAL FINANCE

**69 | Upgrade your cash-back card.** You can do better than 1 percent on purchases. Look for one that doesn't have an annual fee and that gives additional cash back on the categories in which you frequently shop—and a sign-up bonus. It's not uncommon to get 3 percent back or more on some categories.

**70 | Request a lower credit card interest rate ...** Call your credit card issuer and ask for a lower interest rate. According to a recent survey, 76 percent of cardholders who did so were successful. The average rate reduction was 6.3 percentage points.

**71 | ... ask for a late-fee reversal.** The same survey found that most credit card holders proved successful when they requested the fee for paying late be waived. So ask. Late fees typically run \$30 to \$40.

**72 | ... or transfer your balance.** The typical balance transfer credit card offers 12 to 15 months without interest, and some cards have balance transfer periods up to 21 months. That can be a huge savings with interest rates rising to an average of more than 20 percent for cardholders.

**73 | Don't rule out first-time homebuyer programs.** Some affordable mortgage programs have a broad definition of "first-time homebuyers." Federal Housing Administration (FHA) loans for first-time homebuyers are available to anyone who hasn't owned a primary residence in three years.

**74 | See if your employer offers a pet insurance plan.** A growing number of companies provide pet insurance as an employee benefit. This may be a more affordable option than purchasing it on your own, since employers typically get a group discount on benefits.

**75 | Use free money-review tools.** Some banks and credit card issuers provide free tools that let you generate reports on personal spending. Running a report once or twice a year may surface insights into your biggest spending categories—and highlight areas where you might be able to cut back.

**76 | Take advantage of workplace wellness.** Many employers have been rolling out new benefits for everything from creating a financial plan to paying down student loans. Check offerings in your benefits portal.

**77 | Trim your withholdings.** Getting a tax refund means you've let the government hold on to your money for free, some of it for more than a year. Better to withhold less, invest the extra cash in your paycheck, and pay a small amount come tax-filing season.

### ENTERTAINMENT

**78 | Get group rates.** Taking your kids or grandkids to a show or sporting event? An overlooked trick is to book as a group. You can save up to 50 percent. You might need to get a few families to go. It can take up to 20 people to qualify. But the savings are huge.

**79 | Ask your library for a culture pass.** Many public library systems have passes for free admission to museums and other cultural attractions. Check your local library's website or stop by the front desk for details.

**80 | Reserve event parking.** Parking apps such as SpotHero or ParkWhiz let you scope out available parking lots, compare prices and even make a reservation in advance of an event. You'll save significantly compared with showing up and searching for a spot.

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**20 Bonus Tips!** Go to [aarp.org/extrawaystosave](http://aarp.org/extrawaystosave) for even more money-saving ideas.

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**81 | Buy your own modem and router.** Eliminate the monthly rental fee that you pay your cable or internet company for a modem and router by purchasing your own equipment. Check your provider's website for a list of compatible equipment.

**82 | Cope with ads.** Several streaming platforms, including Netflix and Disney+, recently started offering ad-supported membership options. You'll pay a significantly lower monthly price in exchange for having ads during your show. Often it's about four ad minutes per hour of programming.

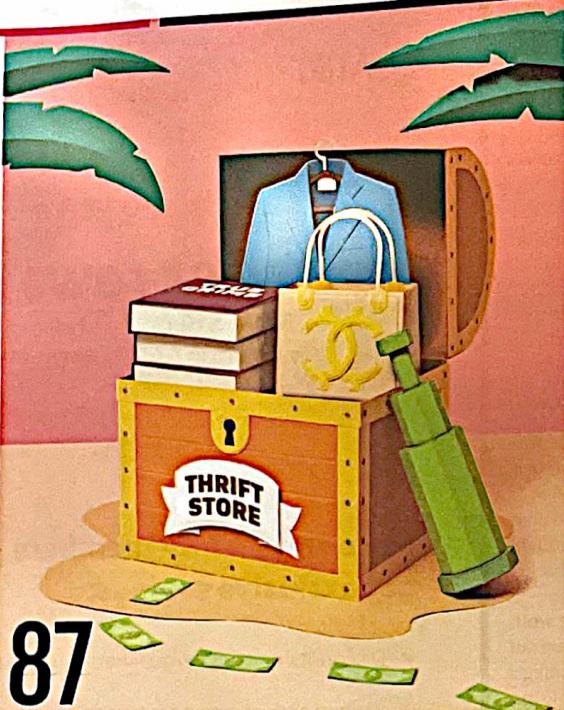
**83 | Use new library offerings.** Along with checking out books and DVDs, you can often access free streaming services and e-books from your library. Many libraries have partnerships with apps such as Kanopy and Libby to give members free access to digital media catalogs.

**84 | Reduce your home's internet capacity ...** If you're no longer working from home, you may be able to reduce monthly internet costs. Use the calculator at [highspeedinternet.com](https://highspeedinternet.com) to get an estimate of how much internet speed capability you need.

**85 | ... or switch to cellular.** If you live in an area with 5G cellular coverage (most large cities), you may be able to get home internet through the cellular network via a wireless internet box, which costs \$50 to \$60 per month.

### BUY IT USED

**86 | Cellphones.** The number of online resellers hawking used cellphones has exploded. A used cellphone is much more affordable than a new one. Protect your purchase by looking for at least a one-year warranty; they're avail-



**87**

able from sellers including Apple, Samsung and BackMarket.com.

**87 | Eveningwear.** You can find pre-owned formalwear or evening dresses on sites such as Thredup.com or Poshmark.com. Another site, Queenly.com, sells used prom dresses. Check out consignment shops for lightly used tuxedos and eveningwear. And RentTheRunway.com offers outfits for special events.

**88 | Furniture.** Find great deals on your Facebook marketplace, Nextdoor or other peer-to-peer platforms. You also can score deals through online pre-owned furniture stores such as Kaiyo.com—which will inspect and deliver a piece. And the website Floorfound.store resells open-box and returned furniture.

**89 | Yard equipment.** Many home sellers are downsizing to smaller houses, condos or apartments. Buy their pre-owned lawn mowers and edgers on sites such as OfferUp.com or Craigslist.

**94 | Eyeglasses.** It's all about smart cleaning. Wet the lenses, then put a drop of dishwashing detergent on each lens. Spread with your fingers and rinse. Dry with a microfiber cloth like the one that came with your glasses.

### FOR EVEN MORE...

AARP's just-released book, *500 Great Ways to Save for Dummies*, offers many proven money-saving tips, including these:



### 95 | Free classes.

Ask your local community and four-year colleges whether they offer special programs or free or reduced tuition for older students. Don't want a full-fledged degree? Ask about auditing classes for free.

**96 | Free wardrobe upgrade.** Too many clothes but nothing to wear? Consider a clothing swap. Invite 10 to 15 friends, and be sure to have a few mirrors available.

**97 | Online discounts.** Have your computer search for savings. Free browser extensions such as PayPal Honey, RetailMeNot, Deal Finder and Slickdeals can find and apply coupon codes at checkout.

**98 | Read for free.** The World Digital Library is a project of the Library of Congress. Get free access to 20,000 items at [loc.gov/collections/world-digital-library](https://loc.gov/collections/world-digital-library).

**99 | Deals for veterans.** If you are a veteran or active-duty service member, you are eligible for a variety of deals from nationally recognized stores, from Adidas to Zappos. Bring your ID and get in the habit of asking about deals. ■

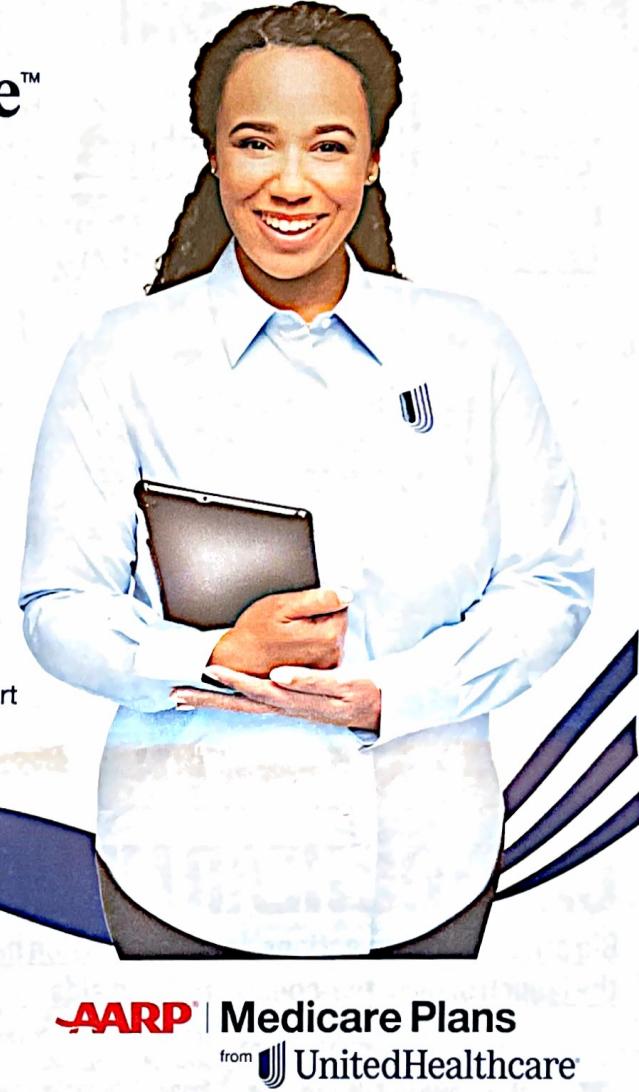
*Beth Braverman is a personal finance writer who's written for Money and CNBC.com. David Schiff is a writer and editor who's worked for Consumer Reports and Reader's Digest. Amanda Gengler is a financial writer who worked for Money magazine.*

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