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A photograph of a person from behind, walking down a city street. They are wearing a dark jacket, a bright orange and red scarf, and blue jeans. A large, cartoonish orange piggy bank backpack is slung over their shoulder. Numerous 100-dollar bills are falling from the sky all around them, some appearing to be tucked into the piggy bank backpack. The background shows a city street with buildings and trees.

SAVE THOUSANDS IN 15 MINUTES (OR LESS)

YOU'LL BE SURPRISED HOW MUCH YOU CAN POCKET IN SO LITTLE TIME. >>

PHOTO ILLUSTRATIONS BY KYLE PIERCE

Ditch That Expensive Airline Credit Card

WHAT YOU NEED:

>Driver's license, credit card and bank account numbers

HOW TO DO IT: Annual fees for airline-specific credit cards can run as high as \$95. With these no-fee travel cards, you earn points good on dozens of airlines, not only eliminating the fee but giving you a wider variety of airline choices. Apply for the Simmons First Visa Platinum Travel Rewards card (www.simmonsfirst.com) or the PenFed Premium Travel Rewards American Express card (www.penfed.org). To get the PenFed card, you'll need to join the credit union, which costs just \$15 for membership in Voices for America's Troops.

ANNUAL SAVINGS.....**\$95**
(based on one credit card change)



Lower the Interest Rate on Your Plastic

WHAT YOU NEED:

>An excellent credit score—720 or higher

HOW TO DO IT: Go to www.lowcards.com and click on Low Interest Credit Cards. Then search through the offerings and apply. With a high credit score, you should get a card with a rate in the 7%-to-8% range.

ANNUAL SAVINGS.....**\$346**
(switching from an average 14.17% rate to 7.25%, on a balance of \$5,000)

Avoid Bounced Checks and Costly Overdraft Charges

WHAT YOU NEED:

>Checking account number

ANNUAL SAVINGS.....**\$210**
(assumes six overdraft fees avoided and no costs)

HOW TO DO IT: Go to your bank's Web site or call a toll-free number. Link your checking account to a savings account or a home-equity line of credit. If you write a check you can't cover, the bank transfers funds, saving you overdraft fees of up to \$35 each. Cost per transfer: \$10 to \$20. The fee is often waived for account holders with large savings balances.

Set Up Bank Alerts to Avoid Fraud and Unexpected Fees

WHAT YOU NEED:

>An online bank account
>Cell phone or e-mail address

ANNUAL SAVINGS.....**\$210**
(assumes six overdraft fees avoided)

HOW TO DO IT: Click the tab in your online banking account to set up alerts to be sent to your e-mail or cell phone, or both. You'll avoid insufficient-funds fees that can be as high as \$35. Other alerts notify you if your online ID, password or mailing address is changed so that you'll know if someone is trying to steal your money or your identity.

TOTAL SAVINGS THIS PAGE

\$861

Switch to Energy-Efficient Lighting

WHAT YOU NEED:

- >Energy-saving light bulbs

HOW TO DO IT: Identify your five most-used lights—those that are on for a minimum of two hours daily, indoors or out—and replace them with Energy Star–qualified bulbs. Such bulbs cost more but last much longer. The price is about \$2 for a compact fluorescent bulb, \$4 to \$8 for a halogen incandescent, and \$10 to \$26 for a light-emitting diode, or LED, bulb. For help selecting bulbs, see “How to Choose: The ABCs of Efficient Lighting,” at www.energystar.gov. New labels make it easier to pick bulbs based on brightness, light color and use of electricity.

ANNUAL SAVINGS.....\$70

Find a Low Refi Rate and a Good Lender

WHAT YOU NEED:

- >The interest rate, balance and years left on your current mortgage

HOW TO DO IT: Use the calculator at <http://zwickel.nber.org/refinance> to determine the optimal refi rate for your situation. Then sign up at www.mortgage.marvel.com to receive e-mail updates as lenders offer rates that meet your needs. If you want lenders to contact you, sign up at www.lendingtree.com.

ANNUAL SAVINGS.....\$3,396
(assumes a 30-year fixed-rate loan of \$195,000 dropping to 4.2% from 6.2%)

Sign Up for Automatic Federal Student Loan Payments

WHAT YOU NEED:

- >Savings or checking account
- >Bank routing number
- >Bank account number

ANNUAL SAVINGS.....\$39
(assumes average loan amount of \$25,250, paid back over ten years)

HOW TO DO IT: To shave 0.25 percentage point off your student-loan interest rate, head to www.myedaccount.com to access your federal student loans. First-time visitors will need to select a password, choose a security image and set security questions. Log in and click on “KwikPay” to enter your bank account information. You must agree to the terms and conditions and provide your electronic signature (your name, password and the date). Be sure to print your electronic receipt.

Install a Water-Saving Showerhead

WHAT YOU NEED:

- >A WaterSense-qualified showerhead
- >An adjustable wrench and pliers, a couple of rags, a toothbrush, and plumber’s tape

ANNUAL SAVINGS.....\$44

HOW TO DO IT: A WaterSense-qualified showerhead (\$15 to about \$100) reduces water use but still delivers a spray with enough *oomph* to wake you up. Unscrew your old showerhead (using the tools and the rags to avoid scratching your hardware), clean the screw thread on the pipe with the toothbrush, wind some plumber’s tape around the threads a few times, and screw on the new showerhead. (See “How to Install a New Shower Head for Dummies,” on YouTube.com.) Check with your local water utility to see if you can get a rebate on your purchase (typically \$5 to \$10 per unit).

Put in a Programmable Thermostat

WHAT YOU NEED:

- >A programmable thermostat (\$20 to \$160 at home and hardware stores)
- >Screwdriver, masking tape, pencil and drill

HOW TO DO IT: Remove the old thermostat and label the wires according to their existing connections so that you can match them to the new ones. (Don’t forget to switch off the circuit breaker.) To see it done, watch “How to Install a Programmable Thermostat—The Home Depot” on YouTube.com.

ANNUAL SAVINGS.....\$180
(net savings using the thermostat’s preprogrammed settings)

Slay Your Energy Vampires

WHAT YOU NEED:

- >Belkin Conserve Smart AV (\$29 at Amazon.com)

ANNUAL SAVINGS.....\$76
(assumes energy savings on a DVD player, VCR, game console, subwoofer and amplifier)

HOW TO DO IT: The Belkin device is a surge protector/power strip that will automatically shut off such components as a gaming console, receiver and speakers when you turn off your TV monitor. Simply plug the TV monitor into the green master outlet, and when you turn the TV off, the strip cuts power to peripherals connected to five of its seven outlets. (The two remaining outlets serve cable set-top boxes and DVRs that need constant connectivity to download program guides and record shows.)

TOTAL SAVINGS THIS PAGE

\$3,805

Score the Best-Priced Seat in the House

WHAT YOU NEED:

- >List of plays, concerts or sporting events you want to see

HOW TO DO IT: Go to FanSnap.com, which checks multiple ticket sites, to buy tickets for a hot concert or the big game. Once you're on the site, click on the live-event category, such as NFL Tickets or Theater Tickets, select your team or play, and search available events by date, venue or price. Example: A mezzanine ticket for an NHL game between the Boston Bruins and the Washington Capitals at the Verizon Center in Washington, D.C., was \$157 plus a \$15 service fee from one vendor. Another charged only \$98 plus a \$9 service fee.

ANNUAL SAVINGS.....\$300
(assumes six tickets with savings of \$50 on each)

Spot Lower Prices Shopping Online

WHAT YOU NEED:

- >Internet access

HOW TO DO IT: Go to FreePriceAlerts.com and click on "Download now to start saving." The free toolbar downloads in less than a minute and notifies you if a product you're viewing online is cheaper at another online retailer. The tool works with the sites of more than 100 online retailers—including Amazon, Best Buy, Target and Walmart. While you shop, the tool searches retail sites and displays an alert that tells you when you have found the lowest price. The tool recently helped one Kiplinger staff member save \$110 on a new crib.

ANNUAL SAVINGS.....\$200
(savings of 10% based on \$2,000 in online purchases)

Rent Designer Duds Instead of Buying

WHAT YOU NEED:

- >An upcoming special occasion
- >A sense of style

HOW TO DO IT: Go to www.renttherunway.com and sign up for free. Enter the date of your event, your dress size and zip code, then choose from hundreds of rental dresses and accessories. Keep the dress for four or eight days; send it back in the prepaid mailer.

ANNUAL SAVINGS.....\$1,245
(One rental of a Vera Wang Grand Entrance gown for \$250. Retail price: \$1,495)

Unsubscribe From Deal E-Mails

WHAT YOU NEED:

- >The will to act

HOW TO DO IT: If those daily-deal e-mail coupons tempt you to buy stuff you really don't need, think of how your finances would be better off without them. Unless you're getting stuff free, such deals save money only if you redeem them for things you'd buy anyway. (Were you *really* going to take those belly-dancing classes?) To take yourself off the e-mail alert list, open the deal e-mail and scroll to the bottom. It should include a link that will take you to a page where you can unsubscribe.

ANNUAL SAVINGS.....\$180
(assumes an average of \$15 per month spent on unneeded stuff)

Improve Your Fuel Economy

WHAT YOU NEED:

- >Your car keys
- >\$1 in quarters

HOW TO DO IT: Every 100 pounds of extra weight in your car reduces your fuel economy by 2%, so ditch the junk in your trunk. After you've cleaned out your car, hop behind the wheel, drive to your local gas station, and inflate your tires to the recommended pressure (shown in your owner's manual or on the doorjamb). Low tire pressure can cost you 3% in fuel economy.

ANNUAL SAVINGS.....\$195
(for a typical midsize sedan)

Use a Car-Buying Service to Get a Great Deal

WHAT YOU NEED:

- >A desire for new wheels
- >Internet access

HOW TO DO IT: Go to TrueCar.com and click "Get Your Certificate Now." In the box on the right, enter your zip code and select the make and model of the car you're shopping for. The lowest price at a dealer near you is displayed at the top of the page, and you can adjust the trim level, options and incentives to customize your deal. A graph shows a breakdown of how good the deal is. Click "Locate Dealers" for the three best prices in your area and enter your contact information to get a Price Protection Certificate to take to the dealer. You'll save an average of \$4,025 off the manufacturer's suggested retail price.

ANNUAL SAVINGS.....\$918
(assumes a five-year car loan at 5.3%)

ANNUAL SAVINGS.....\$1,245

TOTAL SAVINGS THIS PAGE

\$3,038



Lose Your Landline

WHAT YOU NEED:

- >The phone number or Web address of your landline provider
- >Broadband Internet, such as cable or DSL
- >A cell phone or Internet phone

HOW TO DO IT: Call your landline service provider's customer-support number, or go to its support Web site, and cancel your service. Before ditching the provider, however, be sure to have an alternative residential phone service in place. Options include a cell phone with reliable coverage in your home, or a low-cost Internet phone service such as MagicJack, Ooma Telo, Skype or Vonage.

ANNUAL SAVINGS.....**\$516**
(net savings based on eliminating the average landline phone bill of \$43 per month)

Text for Free

WHAT YOU NEED:

- >An iPhone or Android phone
- >A data plan

HOW TO DO IT: Search the App Store or Android Market for Textfree and download the free application, which enables you to send and receive unlimited text and picture messages using your wireless carrier's data plan rather than its standard text-messaging plan. When prompted, register and choose a separate phone number that you'll use to text through the app.

ANNUAL SAVINGS.....**\$240**
(assumes \$20 per month for unlimited messaging)

Haggle Like an Expert With Spending Apps

WHAT YOU NEED:

- >A smart phone

ANNUAL SAVINGS.....**\$200**
(10% savings on \$2,000 in purchases)

HOW TO DO IT: With your smart phone, download one or more shopping apps. You can try Google Shopper, RedLaser or ShopSavvy (free for Android or iPhone) and Buzzillions Reviews (free for iPhone). When you're out shopping, scan a product's bar code to find the best prices at nearby stores and online. Ask a clerk to match or beat the better price.

Listen to Free Audio Books

WHAT YOU NEED:

- >Some audio-playing device, such as a PC, tablet, MP3 player or smart phone

ANNUAL SAVINGS.....**\$240**
(assumes saving \$20 with one free book per month)

HOW TO DO IT: Audio books from major online retailers can range from \$7.50 to \$35. But you can go to Web sites—such as Ambling Books, Books Should Be Free, LibriVox and Project Gutenberg—that offer free audio editions of the classics. An option for audio books from bestselling authors is your local library, which may lend audio books.

TOTAL SAVINGS THIS PAGE

\$1,196

Dodge Fees on Treasury Investments

WHAT YOU NEED:

- >Bank routing number
- >Bank account number

HOW TO DO IT: If you like U.S. Treasury savings bonds, Treasury inflation-protected securities or other Treasury investments, buy them straight from the source at www.treasurydirect.gov (some employers offer them through a payroll-deduction plan). You'll avoid brokerage commissions, management fees and possible sales loads in mutual funds.

ANNUAL SAVINGS.....\$65
(assumes you had \$25,000 in a U.S. Treasuries mutual fund with an annual fee of 0.26%)

Raise Your Deductibles

WHAT YOU NEED:

- >Insurance-policy numbers
- >Current deductible amounts

HOW TO DO IT: Ask your insurance company to increase your deductibles for auto and homeowners insurance. Raising your deductible from \$200 to \$500 can reduce your collision-and-comprehensive auto premiums by 15% to 30% (saving 30% is a reduction of \$382 on a typical policy). Boosting your deductible for home insurance from \$500 to \$1,000 could reduce your premiums by up to 25%—shaving \$202 off an average premium of \$807.

ANNUAL SAVINGS.....\$584
(assumes 30% savings on auto and 25% savings on home insurance)

Slash Expenses With Exchange-Traded Funds

WHAT YOU NEED:

- >A brokerage account
- >ETF symbols

HOW TO DO IT: Log in to your brokerage account, sell higher-expense mutual funds and replace them with low-cost exchange-traded funds. For instance, actively managed, large-company stock funds charge an average of 1.25% in expenses. SPDR S&P 500 ETF, which replicates Standard & Poor's 500-stock index, charges 0.10%. Actively managed investment-grade bond funds cost 0.91%, on average; iShares Barclays Aggregate Bond ETF charges 0.22%.

ANNUAL SAVINGS.....\$920
(assumes switching \$100,000, split 50/50 between stock and bond funds, to ETFs)

Sidestep Taxes on Bonds

WHAT YOU NEED:

- >A simple desire to cut your tax bill

HOW TO DO IT: Buy municipal bonds. Today, muni bond yields are high relative to their historical yields and to other bond yields. Say you invest \$50,000 in Fidelity Intermediate Municipal Income fund (symbol FLTMX). It yields 2.3%, so it would pay you \$1,150 in interest annually. You don't have to pay federal taxes on that interest. If you bought a taxable bond yielding 2.3% and were in the 33% federal bracket, you'd pay \$380 to Uncle Sam. You'll save even more if you buy munis issued in your home state because you'll pay neither federal nor state income tax on the interest.

ANNUAL SAVINGS.....\$380

Switch to the Latest Generic Drugs

WHAT YOU NEED:

- >Names and dosages of your current medications

HOW TO DO IT: Go to your health-insurance plan's Web site to learn about generics for the drugs you take and how much you could save. You can also look up generic equivalents at www.drug.com or by using the Medicare.gov Plan Finder. Then ask your doctor if it's safe to switch. For example, if you pay the full price for common heartburn and high-blood-pressure drugs, you can save up to \$147 per month by switching to generics. You can pay less even if you have health insurance; in the above example, generics would cut your co-pay and save you \$60 per month. A generic version of the blockbuster drug Lipitor is now available, so be sure to check prices for it. Also, look for discounts from Pfizer, Lipitor's manufacturer, which is trying to retain customers.

ANNUAL SAVINGS.....\$720
(assumes savings with generics on two drugs within a health plan)

Reshop Your Life Insurance

WHAT YOU NEED:

- >Medical health history
- >Current premiums

HOW TO DO IT: Go to www.accuquote.com or www.lifequotes.com and answer questions to get price quotes from scads of life insurance firms. You'll need to take a basic medical exam before getting the final rate. Ten years ago, it wasn't unusual for a 40-year-old man to pay \$670 per year for a \$500,000, 20-year term insurance policy. Today, at 50, he could buy a ten-year term policy for just \$485, if he's healthy. ■

ANNUAL SAVINGS.....\$185

TOTAL SAVINGS THIS PAGE

\$2,854