

13 Fast Money-Saving Fixes

You vowed to take charge of your finances. With these quick and easy 5-, 10-, and 15-minute strategies, you'll stick with the program and boost your bottom line.

By Kelli B. Grant

5-Minute Money-Saving Moves



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- Sign up for CreditKarma.com or Credit.com's Credit Report Card, two free tools that provide a number range for your credit score (instead of an exact figure). It's a good indicator of how much you need to improve to get the best interest rates on credit cards, a car loan or mortgage.
- Create a separate e-mail address—at Gmail.com or another free site—solely for shopping online and receiving e-newsletters and other promotional offers. You'll reduce clutter in your primary in-box—and the temptation to click on every sale-mail.
- See if you're entitled to any of the \$32.8 billion in unclaimed funds being held by state governments. You might be owed money from a forgotten checking account or a mislaid security deposit. Go to IRS.gov (for tax refunds) and to

MissingMoney.org and Unclaimed.org (for everything else), and type in your name and all the states where you have lived or worked.

10-Minute Money-Saving Moves



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- Compare cell phone and texting plans at Billshrink.com. Upload your most recent bill, and the site will tell you whether your carrier has cheaper plans that meet all your needs. "Most people overbuy," says Billshrink CEO Schwark Satyavolu. Switching can help you avoid overages and overpaying. Billshrink can also figure out when changing carriers will save you money over the long haul, even after factoring in early-termination fees and penalties. And it's all free of charge to users.
- Set up automatic transfers from your checking account to a high-yield savings account, such as the ones offered by INGDirect.com or [Smarty Pig.com](http://SmartyPig.com). Put aside at least 5 percent of your pay and gradually increase to 10 percent, so you can build an emergency fund.
- Get more from your checking and savings accounts. Use Bankrate.com to find a bank offering higher yields, fewer fees, and plenty of locations.
- Switch to a credit card with more favorable terms. CardRatings.com, Credit.com, and Billshrink.com offer comparison tools to help you find lower interest rates or better rewards. Like your current card? Ask for a rate reduction. It's a consumer's market, and chances are you'll get a break.
- Make a bookmark list for your web browser of money-saving sites to help you snag the best deals when shopping online. Include price-comparison engines (like PriceGrabber.com or NexTag.com), coupon code sites (RetailMeNot.com, CouponCabin.com), sale trackers (DealNews.com, ShopItToMe.com) and consumer review and complaint sites (Yelp.com, BBB.org).

15-Minute Money-Saving Moves

- Crunch the numbers on mortgage refinancing. Rates are at historic lows for fixed and adjustable-rate loans, says Keith Gumbinger, vice president at the mortgage-data website HSH.com. Pull out the HUD-1 form from your current mortgage—the fee will be a good indication of what the refi cost will be, he says. Then use a calculator at Bankrate.com or HSH.com to see how many months it'll take to recoup that—as well as the total amount you'll save in interest over the life of the loan.
- If you rent your home, try to pay less. Over a third of landlords lowered leases this year, says Rent.com President Peggy Abkemeier-Alford. "There are real costs to bringing in new tenants, and property owners would rather avoid that," she says. Check Rentometer.com as well as local listings for current prices, which you can use as a starting point, and then call the landlord with your request.
- Thwart errors and identity thieves by ordering a free credit report from TransUnion, Experian, or Equifax at AnnualCreditReport.com. Being familiar with each document can help you detect fraud early on. Gerri Detweiler, an adviser for Credit.com, suggests requesting all three, since the bureaus don't share information, and it's the best way to spot problems. When the reports arrive, do a line-by-line review of each.

Originally published in the January 2011 issue of Family Circle magazine.