

# The Record

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## Finding the right hidden costs to cut

WEDNESDAY, FEBRUARY 15, 2012 LAST UPDATED: THURSDAY FEBRUARY 16, 2012, 1:59 AM

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SUBURBAN TRENDS

**PEQUANNOCK** —The first step to becoming a thrifty household is to create a budget and stick to it, according to e-how.money.com. To create a budget, write down expenses every month, from mortgage and utility bills to a list of how much you spend on groceries, household maintenance items and clothing.

THINKSTOCK

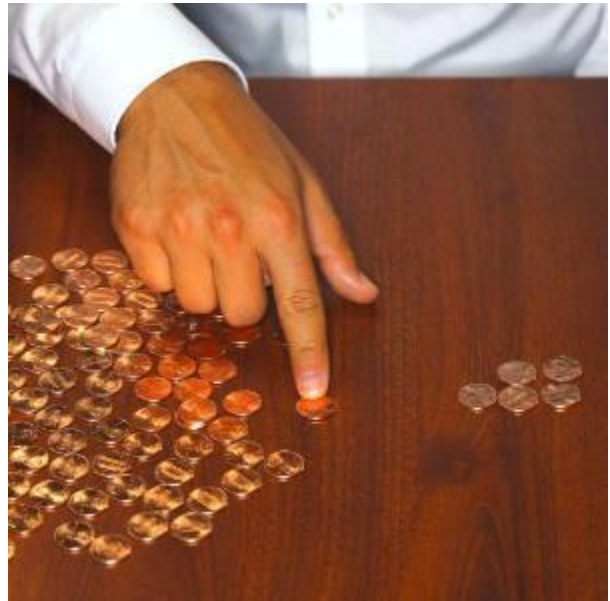
Looking for ways to stretch those pennies? What about stocking up paper products when prices are low? How about buying wholesale-sized portions and storing them?

Decide which items are your priorities and spread that amount among your expense list. Fixed items, such as car payments and rent, will probably stay the same while the other expenses can be adjusted to fit into your budget.

To save money on groceries and food, try shopping at discount stores. The savings are significant, states E-how.money.com. They carry the basics from milk and eggs to meat and canned goods and usually have closeouts on snacks, brand names and beverages.

Next, use coupons. Consider buying sale items in bulk. You will always need paper products and canned food, so stocking up when prices are low could be cost-effective. Buy wholesale portions and store them, repack them into convenient refillable containers or freeze them for later use.

Be aware of seasonal sales and price slashes, especially on fruits, vegetables and fresh produce. Enjoy the harvest of the season while the supply is plentiful and the prices are low.



Irene Kuehm, owner of Farms View Roadstand in [Pompton Plains](#), explains how to take advantage of seasonal products, which are usually at their best price.

"Freezing is a good way to save money," she says. "At home we freeze and can everything over the winter. You can freeze lots of vegetables, from beans, peas or corn to preparations like apple sauce or pumpkin pie fillings. I keep them in containers and take them out when I need them."

The Worldwatch Institute, a global environmental organization, also shares ideas to help you go green and find ways to save energy and money.

First, set the thermostat a few degrees lower in the winter and a few degrees higher in the summer to save on heating and cooling costs.

Next, install compact fluorescent light bulbs when your older incandescent bulbs burn out. Although they are more expensive to purchase, they're more efficient in the long run, making them a money saver.

Unplug appliances when you're not using them. Or, use a smart power strip that senses when appliances are off and cuts energy use.

Wash clothes in cold water whenever possible. As much as 85 percent of the energy used to machine-wash clothes goes to heating the water. Use a drying rack or clothesline to save the energy otherwise used during machine drying.

Take shorter showers to reduce water use. This will lower your water and heating bills too. Install a low-flow showerhead. They don't cost much, and the water and energy savings can quickly pay you back for your investment.

For heating, you can also find out if you qualify for the Low Income Home Energy Assistance Program. LIHEAP is a U.S. government program designed to help low-income families and individuals meet home heating and medically necessary cooling costs. To apply for LIHEAP, or to see if you are eligible, call 1-800-510-3102 or go to [energyassistance.nj.gov](http://energyassistance.nj.gov).

Save money by making sure your windows are energy efficient and by keeping your thermostat turned down while you are at work during the day.

Reduce your water bill by making sure none of your faucets is leaking or dripping.

According to [Frugal-Living-Tips.com](http://Frugal-Living-Tips.com), the worst thing you can do is to leave home repairs undone because you can't afford to fix them. The outcome is usually a bigger problem.