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## happinessUPDATE

### Sneaky ways to save cash

The dreary economic climate has a silver lining: It's forcing women to get smarter about how we save and spend. Use these clever tips to stretch your ATM withdrawals further than you thought possible. —Melissa Walker



Tiny savings tricks can grow your green, leaving more money for splurges!

**The cash crunch** Fruit and veggies cost as much as meat.  
**The creative work-around** "I planted a garden. Using fresh ingredients makes meals tastier and cheaper." —*Jacqueline Wolven, 39, Eureka Springs, Arkansas*  
**The expert's take** To save in the fall, buy in-season produce such as squash and apples, says SELF nutrition editor Erin Hobday.

**The cash crunch** Bookstore runs and impulse DVD buys add up!  
**The creative work-around** "I use PaperbackSwap.com. You can trade books, CDs and DVDs for the cost of postage." —*Kelly Neylan, 38, Columbia, Maryland*  
**The expert's take** Duguay approves and also suggests public libraries—many have digital collections you can download.

**The cash crunch** Gas costs a fortune.  
**The creative work-around** "I search OklahomaCityGasPrices.com to find cheap gas and pick a station on my route home from work." —*Kate Burch, 35, Oklahoma City*  
**The expert's take** "To find gas in your area, plug your city's name into the same URL: [city name]GasPrices.com," says Dara Duguay, director of Citi's Office of Financial Education.

**The cash crunch** Pricey salon treatments  
**The creative work-around** "I used to pay a pro \$25 to shape my eyebrows. Now I do the upkeep myself and only go occasionally." —*Sheri Rice Bentley, 40, Madison, Wisconsin*  
**The expert's take** Add manicures to the at-home list, says SELF beauty director Elaine D'Farley: "Make them last by using one coat of a light color so chips are less noticeable."

**The cash crunch** Your monthly gym membership fee is straining your wallet.  
**The creative work-around** "I quit my gym to join a soccer team—which saves me \$200 a year. Plus, I love the camaraderie." —*Diane Danielson, 41, Cohasset, Massachusetts*  
**The expert's take** You can also join a group such as the Road Runners Club or consider a local Y or community center, Duguay says.