

# 10 Things We Overpay For

Does the avalanche of news about layoffs, business losses and a declining stock market have you looking for ways to cut your spending so you can beef up your savings? We're here to help, with suggestions for less-expensive alternatives to ten everyday purchases (for more ideas, go to <http://www.billshrink.com/>, which tracks cell-phone plans and credit cards).

**Afternoon snacks.** Do you munch protein bars as a healthier alternative to a chocolate pick-me-up? You could easily be paying more than \$2 per bar and consuming just as much sugar as you would with your favorite candy bar. Stock up on fruit for a fraction of the cost when you do your grocery shopping. You'll be fitter and save a bundle.

**Bottled water.** Yes, it's important to drink water every day. But picking up the bottled variety with your lunch is an expensive way to stay hydrated. Rather than spend \$2 a day for water, buy a pitcher and a filter for about \$20 and drink as much as you want for pennies a glass.

**A caffeine fix.** Can't get through the day without at least one cup of Joe? Stopping at Starbucks or Dunkin' Donuts can set you back as much as \$1.65 per cup. Splurge on a pound of gourmet coffee for \$8 to \$13 and you can make 40 cups for about 20 cents to 33 cents each.

**Favorite tunes.** Do you rush out to buy the latest CD by your favorite group even though there are only one or two songs you really like? Instead of paying up to \$18 for the CD, download those cuts you want from iTunes for 99 cents each, or from Amazon for as little as 79 cents.

**A night at the movies.** An evening for two at your local theater costs an average of about \$20, including the popcorn -- and closer to \$30 in major cities. And that doesn't even count the babysitter. For just \$5 a month, you can watch two movies from Netflix or pay \$9 for unlimited viewing. If you're willing to wait a little longer for new releases, borrow them free from your local library.

**Fresh flowers.** A bouquet of spring blooms brightens up a room and your mood. But purchasing it from a florist at \$25 and up can quickly put a dent in your budget. Check out your local grocery store, which offers a selection of seasonal bouquets for \$5 to \$10.

**Fruits and veggies.** Sure, precut vegetables and salad mixes that are washed and bagged save a little time. But you'll pay for the convenience. Broccoli florets and sliced peppers cost \$6 per pound, compared with one-third to one-half the price for the uncut versions. Lettuce varieties that are pre-washed and bagged sell for \$5.98 a pound. But it takes just minutes to wash and spin dry enough arugula for your evening salad, and you'll pay one-third as much. Buying whole strawberries rather than sliced ones that are prepackaged cuts the price by 75%.

**Credit-card fees.** Every month, millions of credit-card customers pay their bills late, and they're assessed as much as \$39 each time. Set up an automatic debit and you'll never incur another late fee.

**ATM fees.** Each time you use an out-of-network ATM you pay an average of \$3.43. Do that once a week and you'll rack up almost \$180 in ATM fees every year. Avoid those charges by selecting a bank with a large ATM network or an online account that reimburses your ATM fees -- such as the eOne no-fee account from [Salem Five Direct](#) bank. Another alternative: Get cash back at the grocery store.

**Fax and mail services.** Instead of paying FedEx \$1.49 to fax one page, sign up to send free faxes from a provider such as [faxZero](#) or [K7.net](#). Save on shipping with the U.S. Postal Service's priority mail service. You'll pay just \$4.95 to mail an envelope or small box anywhere in the U.S. and your parcel is likely to arrive within two days. Larger packages cost \$10.35. That saves at least 50% compared with UPS's two-day service, the cost of which varies by weight and distance.