

You Can Use These 67 Ways To Save Money!

**A Special Report
Compliments Of...**

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You Can Use These 67 Ways To Save Money!

This special report shows you how to save money in six areas:

1. Transportation
2. Insurance
3. Banking and Credit
4. Housing
5. Utilities
6. Other

1. Transportation

Airline Fares

- You may lower the price of a round trip airfare by as much as 67% by making sure your trip includes a Saturday evening stay over, and by purchasing the ticket about two weeks in advance.
- Even if you have a travel agent, call all the airlines that fly where you want to go and ask what is the lowest fare to your destination.
- Be flexible, if possible. Consider using low-fare carriers or alternative airports and keep an eye out for fare wars.

Car Rental

- Since car rental rates can vary greatly, shop around for the best basic rates. Ask about any additional charges (extra driver, gas, drop-off fees) and special offers.
- Rental car companies offer various insurance and waiver options. Check with your auto insurance agent and your credit card company in advance to see which one of these options is covered by your auto policy.

New Cars

- You can save thousands of dollars over the lifetime of a car by choosing a model that combines a low purchase price with low financing, insurance, gasoline, maintenance, and repair costs. Ask your local librarian for new car guides that contain this information.

- After you've chosen the vehicle you want to buy, call at least five dealers for price quotes and let each one know you're calling others for price comparisons.
- Remember there is no "cooling off" period on new car sales. Once you have signed a contract, you are obligated to buy the car.

Used Vehicles

- Before buying any used car, compare the seller's asking price with the average retail price in a "bluebook" or other guide to car prices found at your local library. Get a mechanic you trust to check the vehicle, especially if it is sold "as is."
- Consider buying a used vehicle from an individual you know and trust. They usually charge you a lower price than other sellers and let you know if there are any problems with the vehicle.

Auto Leasing

- Think carefully before deciding to lease a vehicle. The lease payments are lower than on a traditional auto loan because you don't own the car at the end of the lease.
- Leasing a vehicle is complicated. When shopping, consider the price of the vehicle (known as the capitalized cost), your trade-in allowance, any down payment, monthly payments, various fees (excess mileage, excess "wear and tear," end-of-lease), and the cost of buying the vehicle at the end of the lease.

Gasoline

- You can save hundreds of dollars a year by comparing prices at different stations, pumping gas yourself, and using the lowest-octane suitable for your vehicle. Check with your owner's manual.
- You can save up to \$100 a year on gas by keeping your engine tuned and your tires inflated to their proper pressure.

Auto Repairs

- Consumers lose billions of dollars each year on unneeded or poorly done car repairs. The most important step that you can take to save money on auto repairs is to find a skilled, honest mechanic. Look for a mechanic who: (1) is certified and well established, (2) has done good work for someone you know; and (3) explains to you about your repair options and costs.

2. Insurance

Auto Insurance

- You can save several hundred dollars a year by purchasing auto insurance from a licensed, low-price insurance company.
- Increase your deductibles on collision and comprehensive coverages to at least \$500 or, if you have an old car, dropping these coverages altogether.
- Take a driver's educational course.

To discover more ways to save on your auto insurance premiums, ask for your FREE copy of the special report titled, "*How To Make Sure An Automobile Accident Doesn't Destroy Your Family's Dreams And Future!*"

Homeowners Insurance

- You can save money by increasing your deductible to the highest amount you can possibly afford to pay.
- Buy your auto and home insurance from the same insurance company.
- Install a security system.

To learn more about homeowner's insurance, ask for your FREE copy of the special report titled, "*How To Make Sure An Unfortunate Event Like Fire, Earthquake, Flood, Or Theft Doesn't Destroy Your Home And Your Family's Dreams And Future!*"

Life Insurance

- If you want insurance protection only, and not a savings and investment product, buy a term life insurance policy.
- If you want to buy a whole life, universal life, or other cash value policy, plan to hold it for at least 15 years. Canceling these policies after only a few years can more than double your life insurance costs.
- Check your public library for information about the financial soundness of insurance companies and the prices they charge. The July 1998 issue of Consumer Reports is a valuable source of information about a number of insurance companies.

To find out how life insurance can benefit you, ask for your FREE copy of the special report titled, "*How To Make Sure Your Spouse And Children Don't Have To Suffer Financial Hardships In Case You Die Prematurely!*"

3. Banking and Credit

Checking Account

- You can save \$100 or more a year in fees by choosing a checking account with a low (or no) minimum balance requirement that you can, and do, meet. Ask for a list of these and other fees that are charged on these accounts.
- You usually can save money by asking your employer to deposit your paychecks directly into your account. Direct deposit offers the additional advantages of convenience, security, and immediate access to your money.

Savings and Investment Products

- Before opening a savings or investment account with a bank or other financial institution, find out whether the account is insured by the federal government. This is because some of the products they offer, including mutual stock funds and annuities, aren't insured.
- To earn the highest return on savings (annual percentage yield) with little or no risk, consider certificates of deposit (CDs) and treasury bills or notes.
- After you've chosen a type of savings or investment product, compare rates and fees offered by different institutions. Since these rates can vary a lot, over time, they may reduce your interest earnings.

Credit Cards

- You can save as much as a thousand dollars or more each year in lower credit card interest charges by paying off your entire bill each month.
- If you are unable to pay off a large balance, pay as much as you can and switch to a credit card with a low annual percentage rate (APR). For a modest fee, RAM Research Corp. (800-344-7714) will send you a list of low-rate cards. You can get a list of low-rate cards by visiting their website at www.ramresearch.com.cardtrack.
- You can reduce credit card fees, which may add up to \$100 or more a year, by keeping only one or two cards and get rid of the rest. Avoid late payment and over-the-credit limit fees.

Auto Loans

- Consider using the money you have in your savings account to pay down or off your auto loan. This could save you as much as several thousand dollars in finance charges. If possible, buy your next vehicle with cash.
- You can save hundreds in finance charges by shopping for the lowest interest rate. Call several banks, your credit union, and the auto manufacturer's own finance company.

First Mortgage Loans

- Although your monthly payment may be higher, you can save tens of thousands of dollars in interest charges by shopping for the shortest-term mortgage you can afford. On a \$100,000 fixed-rate loan at 8% annual percentage rate (APR), for example, you will pay \$90,000 less in interest on a 15-year mortgage than on a 30-year mortgage.
- You can save thousands of dollars in interest charges by shopping for the mortgage with the lowest rate. On a 15-year, \$100,000 fixed-rate mortgage, just lowering the APR from 8.5% to 8.0% can save you more than \$5,000 in interest charges. On this mortgage, paying 8.2 % instead of 8.3% would save you an additional \$1,000.
- If your local newspaper does not periodically run mortgage rate surveys, call at least six lenders for information about their rates (APRs), points, and fees. Then ask an accountant to calculate precisely how much each mortgage option will cost and its tax implications.
- Since the interest rate on most adjustable rate mortgage loans (ARMs) can vary a great deal over the lifetime of the mortgage, an increase of several percentage points might raise payments by hundreds of dollars per month.

Mortgage Refinancing

- Consider refinancing your mortgage if you can get a rate that is at least one percentage point lower than your existing mortgage rate and plan to keep the new mortgage for several years or more. Ask an accountant to calculate precisely how much your new mortgage (including up-front fees) will cost and whether, in the long run, it will cost less than your current mortgage.

Home Equity Loans

- Be careful in taking out home equity loans. These loans reduce the equity that you have built up in your home. If you're unable to make payments, you could lose your home.
- Compare home equity loans offered by at least four financial institutions. When comparing these loans, consider the annual percentage rate (APR) and also the points, closing costs, other fees, and the index for any variable rate changes.

4. Housing

Home Purchase

- You can often negotiate a lower sale price by using a buyer broker who works for you, not the seller. If the buyer broker or the broker's firm also lists properties, there may be a conflict of interest. So, ask them to tell you if they're showing you a property that they've listed.
- Buy a house only after it has been examined by a home inspector whom you chose.

Renting a Place to Live

- Besides looking for a rental place in the classified ads or through referrals from friends and acquaintances, choose a place where you'd like to live and call the building manager or owner to see if anything is available.
- Before signing a lease, keep in mind, signing it usually obligates you to make all monthly payments for the term of the agreement.

Home Improvement

- Since price varies greatly from one contractor to another, choose from among several well established, licensed contractors who have submitted written, fixed-price bids for the work. Ask a friend, co-worker, or neighbor for a referral.
- Sign a contract that requires full payment only when you're totally satisfied with the work.

Major Appliances

- Check the Consumer Reports, which are usually available in your local library, for information about specific brands and how to evaluate them, including energy use. The price and quality can vary greatly among different brands.
- After you've chosen a brand, check with your Yellow Pages to see which stores sell this brand, and then call at least four stores for the prices of specific models. After each store
- told you the price, ask them if this is the lowest price they can offer you. This comparison shopping can save you as much as \$100 or more.

5. Utilities

Electricity

- You can save several hundred dollars a year on electricity by buying energy-efficient appliances, especially air conditioners and furnaces. You can find out how much energy an appliance uses by reading the Energy Guide Labels attached to the appliance.
- You can save up to \$100 a year in electricity costs by enrolling in load management and off-hour rate programs offered by your utility company. Call them for information about these cost-saving programs.

Home Heating

- Get a home-energy audit done to find out how you can save money on home heating (and air conditioning). Ask your utility company if they can do this audit for free or for a reasonable charge. If they can't, then ask them to refer you to a qualified professional who can.

Local Telephone Service

- Check with your phone company to see whether a flat rate or measured service plan will save you the most money.
- You will usually save money by buying your phones instead of leasing them.
- Check your local phone bill to see if you have optional services that you don't really need or use. Each option you drop could save you \$40 or more each year.

Long Distance Telephone Service

- You can save a substantial amount of money by making most of your phone calls in the evenings (usually between 6:00 p.m. and 8:00 a.m.) and on the weekends.
- If you make a lot of long distance calls each month, consider subscribing to a calling plan. Check with several long distance companies to see which one has the least expensive plan for the calls you make. Whenever possible, dial your long distance calls directly. Using the operator to complete call can cost you an extra \$6.

6. Other

Food Purchased at Markets

- You can save hundreds of dollars a year by shopping at the lower-priced food stores. Convenient stores usually charge higher prices than large food stores.

- Shop with a list to avoid buying extra or impulse items.
- Compare the price-per-ounce or another unit of measure on shelf labels. And then stock up on those items with a lower per-unit cost.

Prescription Drugs

- Since brand name drugs are usually much more expensive than their generic equivalents, ask your physician and pharmacist for generic drugs whenever appropriate.
- Since pharmacies may charge different prices for the same medicine, call several to find out which one offers the best prices. If you've been taking a drug for a long time, consider buying from a mail-order pharmacy, which often charges lower prices than a local pharmacy.

Funeral Arrangements

- Prepare a will. And, in it, let your family know how you would like them to handle your funeral, memorial, or burial arrangements. Be careful about prepaying for these expenses because there may be risks involved.
- Check with a local memorial society, which is usually listed in the Yellow Pages under funeral services, for information about your funeral options.
- Before choosing a funeral home, call several and ask for prices of specific goods and services, or visit them to obtain an itemized price list. You're entitled to this information by law and, by using it to comparison shop, you can save hundreds of dollars.

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If you act on the information in this special report right away, then, very soon, you'll have more – a lot more – money to spend on whatever you want.

And, to thank you for being our client, we're offering you six FREE special reports revealing how you can protect your family's dreams and future from unexpected disastrous events. So, to get these eye-opening reports, please see next page.

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