

**Dialing for Dollars**

Clicking is fun, but for deeper savings, reach for the phone. Every month, pick a service you use and **reassess its value**. If it's insurance, do you need to renegotiate your rate or add or drop coverage? Look for **hidden fees**. Compare the policy against its competitors. By phone, politely request the same types of deals that new customers are getting and argue for **lower interest rates** or the elimination of fees. What do you offer in return? Your continued patronage, excellent credit scores, and word-of-mouth advertising. No deal? It may be time to walk.

On the Money

## Growing Your Green

Already abandoned your New Year's budget resolutions? Financial resolve is just a click away.

**EVERY USEFUL FINANCIAL TIP CAN BE BOILED DOWN** to one habit: tracking your money. That's easier than ever if you marshal these e-haviors. **Supercharge Savings /** Try new online banking tools that automatically split off savings streams from your monthly direct-deposited paycheck according to goals, such as vacation or emergency. The National Automated Clearinghouse Association found that consumers who adopted this habit saved \$90 more a month than those who didn't. "Once that money is put aside automatically, you'll be surprised how well it works," says Rich Oliver, an executive vice president for the Federal Reserve Bank in Atlanta. Extra credit: Look for incentive programs like Bank of America's "Keep the Change," which rounds up spending on your debit card, kicks that amount into savings, and matches it 100 percent for the first three

Tapping technology to save money isn't just for big companies. Go online with your finances and boost your bottom line.

months. **Pay Smarter /** Paying bills online saves at least \$150 annually in postage, check-reordering costs, and late fees and boosts your credit score by eliminating late payments. It saves your bank money, too, so take advantage of incentives to get online statements, make free brokerage trades, and automatically transfer funds to other account holders. **Curb Spending /** Keeping a spending journal forces you to see what you could cut; instead of making long lists, make a daily appointment with your online statements. The "My Spending Report" tool from Wells Fargo, for example, collects transactions from your check card, credit card, and electronic bill pay into one report and sorts them by category and month. **Grab Deals /** Try e-coupons and widgets. Ebates.com gives you discounts and cash back for shopping at 800 stores, such as Expedia or Best Buy. Google and Yahoo widgets bring price information to your desktop. You might find that gas price widgets set up for your ZIP code find cheaper filling stations than sites like gasbuddy.com. ■—Sara Aase