

# Squeezing out savings

*Plan your own economic recovery with frugal options near your home*

By MAGGIE LILLIS

VIEW STAFF WRITER

Whether one is in the money or looking to stretch their bottom dollar, savvy saving is a great equalizer.

Local experts and fans of frugality weigh in on how it pays to tighten the belt.

## WOES TO WOVES

Steven Budin, certified financial planner and president of the Budin Group, tells most of his clients the same thing when they reach out for support.

"Track your spending for 21 days or even 30 days," he said. "It'll blow your mind to see that one or two Starbucks a week, a candy bar here, a bottle of water there and how you're spending more than you should on frivolous spending."

Next, take a look at expenses being deducted from accounts via auto pay.

"The gym membership is a big one that comes up," he said.

Deconstruct cable bills, he said. Eliminate premium channels and debundle if a seldom-used land line is just sucking money away.

When making a purchase online, Google whether there is a promotion code or coupon for the item.

For homeowners, Budin suggested readjusting homeowners insurance for lower premiums if the house depreciated.

"Why pay the insurance company more than you have to?" he said.

Although many of his tips are common sense, Budin suggested taking the difference of each and plucking it for savings.

"It's tough to generalize, but in this economy, it's always

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good to have a cushion for emergency expenses," he said.

## TIGHTEN THE BELT

Clothes spending can fray even the best of saving efforts.

Goodwill of Southern Nevada, Savers and The Salvation Army aren't the only ones with a corner on the thrift industry in the valley.

The Buffalo Exchange, 4110 S. Maryland Parkway, Suite 1, buys new and gently used clothes and offers a trendy selection for those who don't want to navigate thrift superstores.

Shopper Zenia Wallick said she makes a stop about once a month and finds designer items for a fraction of the price.

On a recent Saturday, she left with boots and two dresses, one of which had the original price tag.

"It's like a treasure hunt," she said.

Another route to good finds, Wallick suggested, is to have clothing swaps with friends. The group gathers with bags of clothes that go home with new owners, sometimes forever, sometimes temporarily.

Wallick pointed to the tank top under her cardigan as a swap find.

Shopping and wearing second-hand may not ap-

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peal to everyone, though.

Wendy Albert, senior director of marketing for the Miracle Mile Shops, suggested selecting classic pieces in a neutral palette, such as blacks and beiges, that can pair with trendier and seasonal pieces.

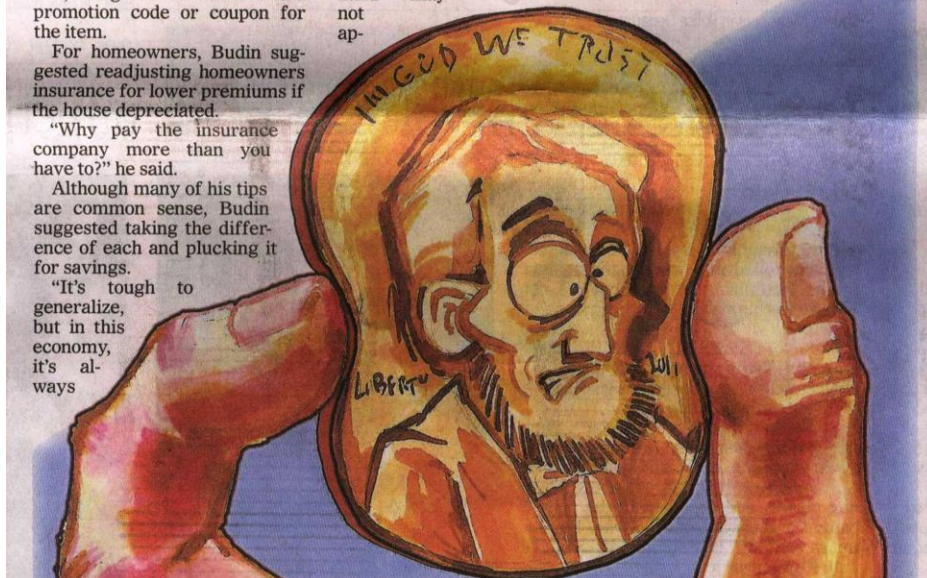
"Invest in classic pieces to wear no matter what season," she said. "A black sleeveless sheath dress can be worn with a cardigan and tights in the winter and accessories in the summer. Same thing for me. They can pick a classic black suit and change the shirt and tie."

Explore stores that offer "runway looks" but at discounted prices, such as H&M and Aldo, Albert said.

## FREE WAY

Who doesn't love something free?

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# Paradise View

## March 29, 2011

### ► SAVINGS: Site features cheap ways to enjoy Las Vegas

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The Las Vegas-Clark County Library District offers a bevy of free lectures, workshops and events.

For a list of schedules, visit [lvccld.com](http://lvccld.com) or call Clark County Library, 1401 E. Flamingo Road, at 507-3400 or the Enterprise Library, 25 E. Shelbourne Ave., at 507-3760.

The libraries have an ever-growing selection of books and media available to cardholders. Library computer labs are free, too.

Check out [ilovefreethings.com](http://ilovefreethings.com) for freebies and samples from many brand-name manufacturers. Avoid paying the price of landing on spam lists by creating a second email address for offers from the site.

If a gym membership is no longer in the budget, use playground equipment. To meet athletic groups or like-minded people, [meetup.com](http://meetup.com) has a range of organized topics.

For fun on the Strip, visit [cheapovegas.com](http://cheapovegas.com).

Website owner Matt Weatherford and a group of his friends have spent almost 11 years finding free and cheap things to do.

"We basically have a cheapskate's view of the city," he said.

Aside from attractions such as the fountain at Bellagio, the volcano at The Mirage or the "Sirens of TI" show, Weatherford suggests visiting the free shows at Circus Circus or the auto collection at the Imperial Palace. Caesars Palace has two hourly animatronic shows and a small aquarium.

Each weekend, the Cosmopolitan hosts free shows at 10 p.m. and midnight at its Book & Stage Lounge. The resort also has free Wi-Fi and a lounge area with board games.

The habitats of the flamingos and penguins at the Flamingo, 3555 Las Vegas Blvd. South, and the lions at MGM Grand, 3799 Las Vegas Blvd. South, are free.

Most casino properties offer free gambling classes in the mornings.

Off the Strip, Weatherford likes cheap meals and brews at Ellis Island Casino & Brewery, 4178 Koval Lane, and an afternoon at the Pinball Hall of Fame, 1610 E. Tropicana Ave.

"You can spend a couple hours and maybe 10 bucks," he said.

And people-watching is always free, Weatherford added.

### RIDE THIS WAY

The Regional Transportation Commission of Southern Nevada carries more than 54.8 million passengers per year. It offers 39 routes and operates 419 vehicles.

The commission built four transit centers throughout the valley where residents can park their vehicles and use mass transit to get to their destinations.

These transit center and park and ride facilities serve as a transfer points for the commission's transit system and are located at:

■ Centennial Hills Transit Center and Park & Ride, 7313 Grand Montecito Parkway

■ The South Strip Transfer Terminal, 6675 Gilespe St.

■ The Westcliff Transit Center Park & Ride, 25 S. Durango Drive

■ The Bonneville Transit Facility at Bonneville Transit Center, 101 E. Bonneville Ave.

Fares are \$2 for a ride, \$3 for a two-hour residential pass, \$5 for a 24-hour residential pass, \$15 for a three-day residential pass, \$20 for a five-day residential pass and \$65 for a 30-day residential pass.

Residents may use residential passes on the Strip & Downtown Express and Deuce on the Strip routes by presenting their Nevada ID.

Ticket vending machines accept exact change or one can pay with a credit or debit card.

Machines are at various Strip and Downtown Express stops, Centennial Express stops, MAX passenger stations, the Bonneville Transit Center, the South Strip Transfer Terminal, the Centennial Hills Transit Center and Park & Ride, the Westcliff Transit Center and at the Santa Fe Station stop on North Rancho Drive.

Except for the 30-day pass, which is validated upon first use, passes are validated and become active as soon as they're issued.

Tickets also can be ordered online but are delivered by mail, so allow for time to receive them.

For those headed to the airport, the RTC offers a free park and ride from its South Strip Transfer Terminal.

Motorists can park in the supervised lot and take a 10-minute bus ride directly to McCarran International Airport.

Fares start at \$2 for a single ride.

"The lot is based on first-come, first-served basis," spokeswoman Tracy Bower said. "Go a little earlier on busy traveling weekends."

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