

KIP TIP: To save money on fees when selling a timeshare, use online resale sites, such as the timeshare users' group at www.tug2net.com, www.redweek.com and www.myresortnetwork.com.

TIMING IS EVERYTHING

BY BUYING at the end of the model year, I was able to save quite a bit on a new car. I did research online at Edmunds.com and on the dealerships' Web sites. I found out about a \$1,000 dealer incentive on the model I wanted, and I ended up buying a 2006 Acura TSX with a navigation system last December.



I got it for \$26,300 (the sticker price was about \$30,560). —*Paul Chi, Arlington, Va.*

KIP TIP: Save on gasoline with the BP Visa (888-312-7427; www.bpchase.com). You get a 5% rebate on all BP purchases, including car washes and convenience-store items, plus 2% back on most travel and dining purchases and 1% on the rest of your spending.

SAVE ON INSURANCE

WITH REGARD TO auto expenses, our family uses online evaluation tools to do an

ONLINE EXTRA

Find more ways to shave your expenses and boost your savings at kiplinger.com/links/savemore.

annual review of our vehicle insurance rates. A recent switch to less-expensive auto insurance saved us almost \$1,000. —*Kim Allen, Sarasota, Fla.*

KIP TIP: Compare auto-insurance rates online at InsWeb.com, Progressive.com and StateFarm.com. Or get prices from an independent agent (go to www.iiaba.org to find one in your area).

CLASSIC ROADSTER

IN 1999 I BOUGHT a new BMW Z3. The moment I drove it off the lot, it was worth about \$2,000 less. I sold it four years ago and bought another classic European roadster—a 1991 Alfa Romeo Spider. It had 42,000 miles on it, but I got it for \$8,000. Today I could probably sell it for \$6,000.



With less-expensive insurance, better gas mileage and a lower depreciation rate, I figure it has saved me \$10,000 over the Bimmer. —*Felix Wong, Fort Collins, Colo.*

KIP TIP: When buying a used car, look for vehicles that have come off-lease. You can expect to save 30% to 50% off the sticker price of luxury models after three years. And pricier makes usually have four-year warranties, so it's likely that the coverage has yet to run out.

SPENDING

EBay profits, online deals, rebates and promotions galore

ONLINE BARGAINS

I HAVE SAVED thousands of dollars a year by comparing prices and purchasing over the Internet. When my daughter wanted to buy a pot-bellied stove for her mountain home, the one in the store cost \$2,295—plus tax, delivery and \$400 for installation. When I searched for it on eBay, there it was, almost new, for \$560 plus \$180 air freight. Installation cost \$200. Such a deal! —*Gay Burch, Las Vegas, Nev.*

KIP TIP: Before you buy on the Internet, go to PriceGrabber.com, Pronto.com, Shopping.com or Shopzilla.com. Search for a product and you'll get a list of prices from various online retailers. To compare prices at local stores, try Shoplocal.com.

FREE WEDDING

FUNDS WERE low for our wedding reception, so we decided to advertise for businesses willing to sponsor it. In return, we would thank them in our invitations and include their information in our thank-you cards.



Our cake was half off, the decorations were free, and a wedding planner helped us plan for a crowd of 300 and even made the centerpieces. All free. —*Lori and Tom Miedl, Independence, Ohio*

REBATE MADNESS

SIGN UP FOR a retailer's free program, such as Staples Rewards, and buy all of your office and school supplies at the store (if they're for business use and you get reimbursed, so much the better). You don't need to get the store's credit card to earn points and certificates. Also sign up for e-mails, which often have one-time-use coupons for up to \$20 off. Pay with a credit card that gives points or cash back to boot. The card may also have a buyer's assurance program that extends a product's warranty. —*Bob Murdoch, Brielle, N.J.*

KIP TIP: The American Express Blue cash-rebate card lets you earn 1% on gas, grocery and drugstore purchases, plus 0.5% on other spending up to \$6,500. After that, you get 5% cash back on gas, groceries and drugstore products, with no cap (800-223-2670;

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