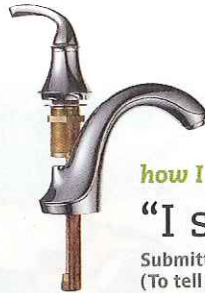




either...or?

EXCHANGE MONEY IN THE UNITED STATES OR AT YOUR OVERSEAS DESTINATION?

Unless you're headed to a remote corner of the globe where ATMs are in short supply, wait until you arrive to change money, says Ed Perkins, a contributing editor of SmarterTravel.com, a travel-information site. At nearly every foreign airport, you can find an ATM doling out cash at a better exchange rate than you would get at your bank. Yes, that's even after factoring in the fees (about \$3 plus a 1 to 3 percent currency-conversion fee, on average) that you'll be assessed by your institution for withdrawing money abroad. Of course, if you would rather have a little local currency in hand before you get there, go ahead and convert \$100 at your bank in advance. Whatever you do, avoid converting cash at U.S. airport exchange kiosks or hotel desks worldwide—they usually offer the worst rates around. —*Dave Baldwin*



how I save

"I shop Habitat for Humanity."

Submitted by Corina Engdahl, 32, of Basking Ridge, New Jersey. (To tell us how you save, go to realsimple.com/howisave.)

"My husband and I have been renovating our home ourselves, which has been a costly project. But we've saved close to \$1,000 by shopping at our local Habitat for Humanity ReStore. These ReStores sell brand-name, heavily discounted new or gently used appliances and fixtures that can't be placed for various reasons in the homes that Habitat builds. There's a wealth of affordable treasures. We scored a Kohler cast-iron bathtub for just \$50 (it normally retails for \$750) and paid \$40 for a sink that usually costs several hundred dollars. We also picked up high-end faucets for the sink and the tub—items that we wouldn't normally be able to afford. As a result, we still have money in our budget to splurge in other areas, like upgrading the tile or buying more expensive light fixtures than we usually would. Plus, the proceeds of the store go to the local Habitat affiliate, so we get a good bargain while helping out a great cause." Visit habitat.org/restore to find a store location near you.

by the numbers

43 percent of consumers who switched to generic packaged goods prefer them to more expensive brands

WHO NEEDS A FANCY LABEL? More than 57 percent of grocery-store customers say they buy store brands frequently—an all-time high, according to a recent survey. Private-label rice, frozen fruits and vegetables, and canned goods, in particular, are top sellers, say retailers.

