



ADDING VALUE TO ENHANCE YOUR LIFE

Finance Expert/Author Laura Rowley's Advice for Getting the Most for Your Money

In today's economy, many families are striving to cut costs. Laura Rowley, personal financial expert, Tropicana® spokesperson and author of "Money & Happiness, A Guide to Living the Good Life," says it's not about cutting out, it's about getting more.

Here are some of her practical tips for squeezing more value from everyday purchases and activities:

- **Bank on extra cash** – Earn extra money simply by choosing the right checking and savings account. If you use your debit card frequently, move your money to a high-interest checking account that pays 3 to 4 percent interest.
- **Leverage innovative rewards programs** – Most rewards programs are about getting you to buy more products or to come back to the same store. Be selective and choose programs that offer rewards beyond the product itself, like savings on family vacations or local activities. The Tropicana Juicy Rewards™ program at www.Tropicana.com has more than 20,000 ways to save, and you can search by zip code to find savings on activities in your area.
- **Use free and low-cost services for money management** – Some 70 percent of tax payers have the opportunity to get the job done for free. Go to irs.gov/freefile for more information.
- **Maximize your prescription budget** – Only about a third of prescription drug purchases are mostly or fully covered by insurance, but you can fill prescriptions at warehouse clubs without being a member. The most popular generic drugs can cost as little as \$4 a month.
- **Look at all your online options** – Most people start with a search, then look for a deal. Now you can combine those into one with websites like Billeo.com, which has a free toolbar called "Offer Assistant." When you search for a product on Google, Yahoo or Bing, an icon appears telling you whether a deal is available.