Get deals on the stuff you have to buy so you can grab goodies on your lust list. By catey hill



\$20

cell phone
bill:

cute wedges!

wedges, sizes 5½-10, Qupid.
\$20, urbanog.com

HOWIT WORKS: When you're chatting away, it's super-easy to rack up a huge cell phone bill! For example, going 45 minutes over your limit (at 45 cents per extra minute) will cost \$20.25 more per month! Overmyminutes .com will text you when you're near your limit, so you can say buh-bye to add-on fees and hello to cute new shoes.



HOW IT WORKS: You've been burning up your credit card, but you forgot to pay the bill on time. (Oops!) That simple mistake can cost you—about \$30 a month or more, thanks to late fees and interest charges. Sign up for mint .com, a free site that e-mails you when it's time to pay up. Then pick up the check at P.F. Chang's with the cash you saved!



HOWIT WORKS: Summer is around the corner, so it's time to load up on hot-weather essentials. But don't pay full price! Download the CardStar app, which stores the bar codes from rewards cards for retailers like CVS and Best Buy on your cell, so you'll always have them with you. Deals change daily, but say your drugstore has a 20-percent-off sale and you're buying \$50 worth of products—you'll have 10 extra bucks in your pocket!

MICHELE, JEFREY MAYEN GETTY IMAGES, STILL LIFES; (SHAMPOO) RATAEL ANGEL IRUSTA MACHIN'ALAMY:
(GREDT CARD ART DIRECTORS A TRUNA SANGE)