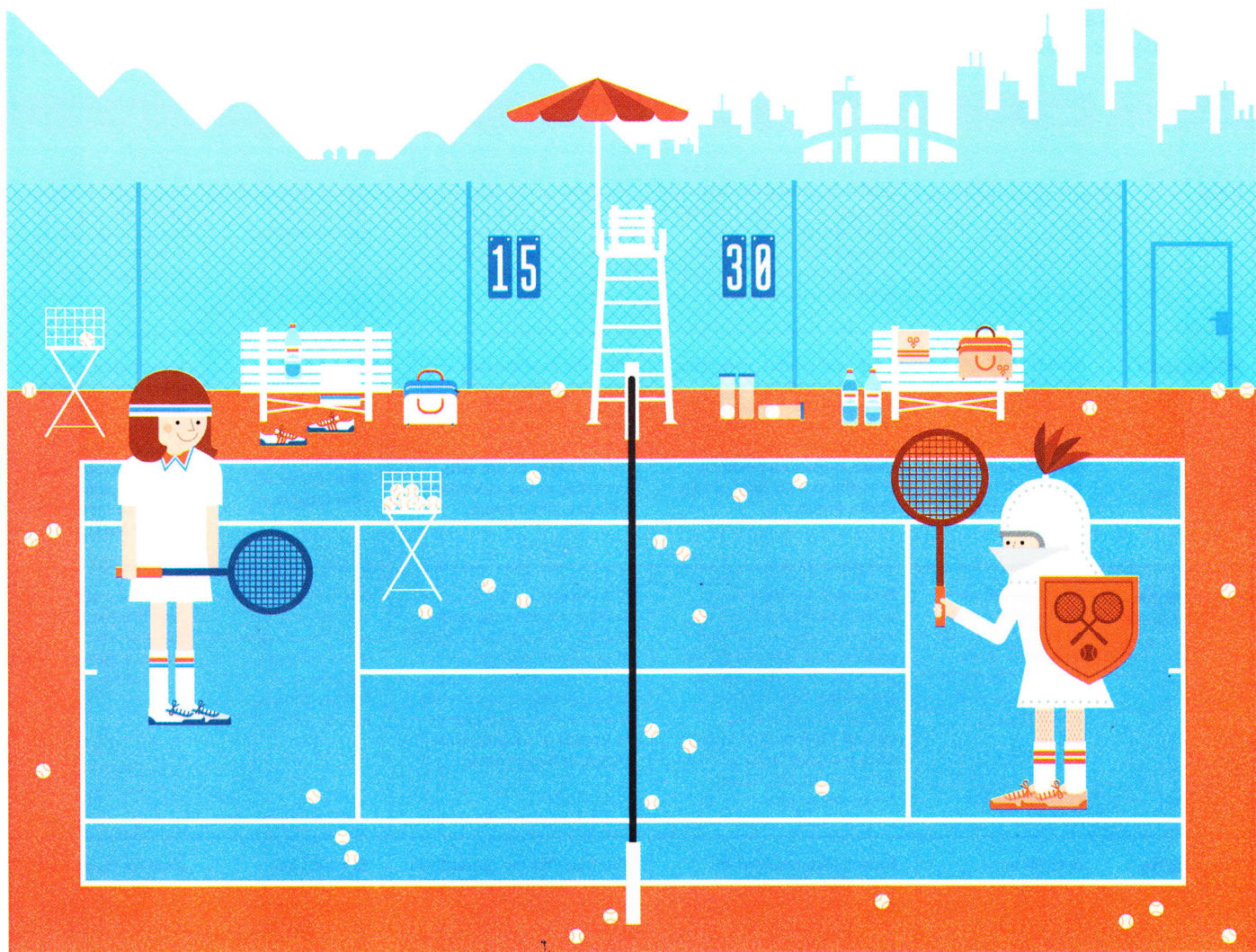


MONEYWISE

13 WAYS TO SPEND AND SAVE
SMARTER THIS MONTH



CONSUMER CONFIDENTIAL

how to save on tennis lessons...

...and other penny-pinching secrets
from an anonymous instructor

"Choosing where to take lessons will have the biggest impact on your expenses, so **compare prices at several facilities**. Instruction offered by your town's recreation department is generally 20 to 30 percent cheaper than that at a private club. Also, **look for deals that reward a long-term commitment**. Check a public court's website or ask someone at the club's front desk. You may be able to pay for six lessons up front, for instance, and get the seventh lesson free. Or, if you want to freshen up your game with a single lesson, you might score a same-day discount. Call on a weekday morning, say, and if there happens to be a 2 P.M. opening, you could book it for up to 20 percent off.

"One-on-one instruction isn't cheap—it can be about \$60 an hour. Small group lessons cost less per person. **Pull together some friends or join an existing group** and each of you may pay less than \$20. One last thing: Before you shell out for pricey equipment, head to your court's pro shop or a small sporting-goods store and **ask if you can try out a floor sample**. You can often do this for free or for a few dollars, and you may be able to put your payments toward the cost of a new racket once you find one you like."

—as told to Kate Rockwood