



93. Potty train your kid

With diapers costing 33¢ a pop (Pampers, size 5, on Amazon.com, for example) you can easily save \$1,000 by potty training your child at age 2 instead of 3. As recently as the late 1950s most Americans did this, and parents in many other countries still do, says Michelle Swaney, who runs the website thepottyschool.com.

94. Share baby-sitting duties

Set up a local babysitting co-op. Amy Suardi, the mother of five behind the blog Frugal Mama, says aim to enlist about five families, at least at the start. It's "kind of like a fire," she says. "You have to fan the flames a lot in the beginning to get it going."

95. Say no to the wedding

Average cost to attend an out-of-town wedding: \$1,184 per couple, says American Express. Take the