



Tips to Decrease Spending

- Make a grocery list and stick to it
- Buy sale items and use coupons
- Prepare meals at home. Bring bag lunches to work. Make coffee at home.
- Beware of Marketing ploys such as impulse items at check out
- Use the public library for family entertainment: books, magazines, CDs, DVDs & games
- Use less energy. Closing doors to unused rooms, turning off the air conditioner, adjusting your thermostat at night & when you're away from home can make a serious dent in utility bills.
- Reduce your utility bills. Take another look at these cable/internet and cell phone plans and adjust your package. Maybe another provider can offer you a more competitive rate or better service.
- When you can, walk, join a carpool or take public transportation
- Comparison shop for all purchases, especially the big ones
- Compare local financial institutions for the best rates and free services
- Check out second hand stores for appliances and clothing, especially for children
- Buy generic (store brand) products instead of name brand
- Pay your bills on time to avoid late fees, extra finance charges, evictions, etc.
- Minimize ATM charges by using ATMs within your financial institution's network
- Do not utilize "payday" loans or check cashing stores – the fees are excessive!
- Limit credit card use and pay off balances as soon as possible

Tips to Increase Income

- Find a part-time or weekend job
- Start a home-based business that doesn't require high cash outlay; handy-person, babysitting or sewing.
- Hold a garage sale if you have things you no longer need, or bring them to a consignment store
- If you receive a tax refund, save as much of it as possible
- Put at least \$1.00 and any loose change you may have into a jar each day. At the end of the week, deposit it into your savings account.
- Give up costly habits such as smoking, lottery, eating out or buying coffee out