

TIPS ON SAVING MONEY!

Here are suggestions that may help you get out of debt. Be creative and use what works for you.

- Start writing down what you spend. Everything! Don't forget the coffee, chips, and newspaper at the vending machines! You may be surprised at how much money you are "throwing away." You can do this by placing all of your receipts in an envelope and write down the amount in a notebook or on a spreadsheet each week.
- Buy generic or store brands. Items are cheaper and are made by the same manufacturers as brand names. Look at the ingredients to ensure quality and to maintain a healthy lifestyle.
- Buy fruits and vegetables at the local farmer's market or at a roadside stand. The items will be fresh and cheaper, and you will help your neighbor!
- Clip coupons for those items you buy. Be careful not to be fooled into buying a product you do not need such as candy and sodas.
- Buy in bulk and split with a family member or friend.
- Buy at yard sales or consignment shops for needed items.
- Make a list of errands and items you need before you start out. Plan your trip so that you go the shortest route. Buy only what is on the list.
- Team up with other parents to buy or swap used items such as children's clothes or school books.
- For presents, offer a service such as babysitting, yard work, or washing a car. Be creative and use your talent. Determine a price and stick with it. Remember, most of us have everything we need. No reason for you to go into debt for someone else's luxury.
- Take advantage of free entertainment. Use the library for books, videos, DVDs, and internet service. Plan a game night and serve popcorn. Visit a neighborhood park and pack a picnic. Take a walk and bring a ball.
- Let your extended family and friends know that you are on a budget and trying to get out of debt. You may inspire them and find an accountability partner.