

QUICK TIPS.....

MEALS

- Implement a meal plan. Start out with a weekly menu and work into a month of menus.
- A properly stocked pantry is the key to be able to make delicious and nutritious meals. The extra reward is saved time and MONEY.
- Don't forget your freezer as a great tool for saving money on food. Also while you're cooking one meal, double it and freeze it for later. Make sure you label the containers with the contents and the date. Also include heating or baking instructions on the item, so anyone in the family can be the cook for the meal.
- Let your slow cooker be in charge of dinner.

SHOPPING

- Shop with a list
- Don't grocery shop while you're hungry
- Buy in bulk when possible
- Try to avoid buying foods that you are paying someone else to prepare

RECREATION

- Rent that movie. Snacks are cheaper at home and you can watch the movie at your convenience.
- Recreation can be free!! Go to the park, walk the dog, visit family or friends, go fishing or camping, read, exchange magazines with a friend, jog, ride your bike, check your local paper for fun things to do that are free, the list is endless.....

EXTRA TIPS

- All change at the end of the day goes into your piggy bank. You could also do this with your coupon money. Save your stash for that appliance you're going to need or perhaps an evening out or this year's Christmas presents.
- Review your phone service, insurance policies, cable package (do you really need 200 channels?), and bank accounts to find some possible ways to reduce your spending.
- Visit your public library. Why buy a book when you can check it out? How about movies, DVD's, and music to borrow? Many libraries have additional benefits with your library card.
- Budget shops, estate sales, thrift stores, and garage sales are places to find good bargains. Just be sure you need what you're taking home.

ONLINE HELP

COUPONS:

WWW.SIMPLYBESTCOUPONS.COM --- stores, holidays, prices
WWW.COUPONCABINS.COM --- Sunday newspaper coupons, blogs, local coupons
WWW.REDPLUM.COM --- promo codes and coupons both nationally and locally
WWW.RETAILMENOT.COM --- local grocers and retailers
WWW.KEYCODE.COM --- discounts, coupons and bargains

DAILY SPECIALS:

WWW.GROUPON.COM --- has daily specials on merchandise and restaurants e-mailed to you
WWW.LIVINGSOCIAL.COM --- daily deals from the local businesses-up to 90% off

CALCULATORS:

www.choosetosave.org
www.Crown.org/tools
www.mindyourfinances.com/calculators

BUDGET/SPENDING PLAN:

mvelopes
www.mvelopes.com
www.mint.com

TIPS/COACHES/RESOURCES:

www.Crown.org/coaching/ - Crown Financial Ministries – Chat with a online coach or seek an in-person
www.CredAbility.org – 800-251-2227 – Offer credit counseling & financial literacy education
www.Smartaboutmoney.org – Smart About Money – articles, worksheets, tips, and resources to help you understand and manage your money
www.ChoosetoSave.org

BLOGS:

WWW.MYCOUPONS.COM --- Find the best buys with retailers
WWW.BEAUTYTICKET.COM --- Body care, makeup
WWW.SHESAVED.COM --- Shopping for the best savings
WWW.CHEAPCHICAS.COM --- Bargains of the latest fashions
WWW.JESSICASCOUPONS.COM --- Baby products & reviews
WWW.GROCERYSHRINK.COM – Grocery savings & planning

REWARD YOURSELF!!!

Make goals with your money spending **and** include fun rewards when the goals are met!!!