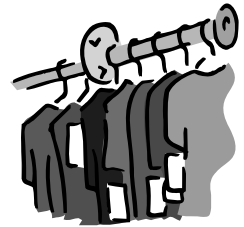


22 SPENDING TIPS

1. When you go shopping, take only **CASH**. Don't take a credit card.
2. Buy only the things you really need. Before going shopping, make a list of your needs and stick to it.
3. Save up the money to buy what you need. Do not take out a loan or use a credit card.
4. Shop at thrift stores, garage sales, or flea markets. Negotiate prices. Swap kid's clothes with friends and relatives.
5. Avoid trendy clothes - buy clothes you know you'll wear for a long time.
6. Look for sales and off-season bargains. Compare prices.
7. Carefully inspect everything you buy; make sure the item is worth the money you are spending. Keep your receipts.
8. Buy, do not rent, furniture. Look for good-quality used furniture. The classified ads and yard sales are great places to find gently used items at low prices.
9. Shop for food at supermarkets or food warehouses with a shopping list based on menus; avoid costly convenience stores.
10. Use coupons, and buy store brands at the supermarket and drugstore. (Compare prices to see what a difference this can make).



More great spending tips



Prepared by Nutrition Education Program Staff – Brown County.

WNEP education is supported by the USDA Food Stamp Program, UW-Extension, FoodShare Wisconsin and local partners. University of Wisconsin – Extension provides equal opportunities in employment and programming including Title IX requirements. (WNEP\ Handouts\Handouts2006\Money Management\22 Spending Tips)

12. Buy larger quantities of things you use a lot.

13. Eat at home. Make your meals from scratch.

14. Take your lunches to work.

15. Share driving or use public transportation.



16. Trade baby-sitting with neighbors, friends and relatives.

17. Go to dollar movies or rent videos (remembering to return them on time.)

18. Use a pre-paid calling card instead of using a long-distance carrier.

19. Give homemade gifts.

20. Read books, magazines, and newspapers at the library or share a subscription with a neighbor or friend.

21. Do as much repair work as possible yourself. Books and local experts are available to walk you through the process.

22. Buy only energy-efficient appliances. This will consistently save you money over time.

