

## **Money Saving Tips**

### **Wise rules to follow when shopping:**

Shop around. Prices do vary from day to day.

Watch for genuine sales and specials. Stock up on sale items, if storage space is available.

Watch for differences in quality.

Keep control of credit purchases.

Be careful of impulsive shopping.

Switch to less expensive products (store brands).

Buy in bulk, but only if you will use it all.

Read label information to assure the best price. Watch for unit prices of products.

When purchasing clothes, don't buy "dry-cleaning only" clothing or other clothing that requires special cleaning.

Consider service and return policy. Deal only with stores that stand behind their products.

### **Budget Tips**

Set your goals to work toward.

Know your income and expenses.

Make a spending plan and stick to it.

Learn to be a wise shopper: use a shopping list, use coupons, and watch for specials or sales.

Buy fewer convenience foods and do more meal planning.

Comparison shop through catalogs or by using your Yellow Pages.

For entertainment, go to movie matinees - they usually are cheaper.

Lower your phone bill by eliminating special features not needed.

Save coins (change) in special boxes or jars - you'll see how they add up!

Pay more than the minimum amounts against outstanding debts.