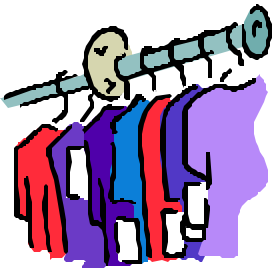


GETTING MORE FOR YOUR MONEY

U LOOKING GOOD DOESN'T HAVE TO BE EXPENSIVE

Keep clothing costs down.



In spring or fall, watch for sales on winter coats and boots. Consider buying winter coats on layaway.

- ' Look for good used clothing at resale shops and garage sales.
- ' Buy clothes that go with items you already have. Mix and match outfits.
- ' Trade clothes or "hand-me-downs" with other families, especially children's outgrown clothes.
- ' Decide how much you are able to spend for older children's clothes. Teenagers can often earn money to help buy their own clothes or shoes if they want more expensive items.
- ' Wash out-of-season clothes and store them carefully to avoid damage by insects and mildew.



Spend less on hair care and cosmetics.

- ' Learn to trim your children's hair yourself.
- ' Shop around for lower cost haircuts. Look for a beauty college near your home where haircuts cost less.
- ' Watch for sales and specials on shampoos, soaps and cosmetics.



Dora: "I try to give my kids nice stuff and explain to them, 'Look, this is what we have, so I can't pay \$80 for tennis shoes.'"