



LEARN HOW TO SPEND LESS

It takes time and practice to find the best ways to stretch your family's dollar. Here are 10 ideas to help you cut your spending.

1. **Don't Buy It** - Ask yourself if you really need this item. If it's a "want" item, is there anything else you want more? Give yourself time to think about it as there are very few items to buy that won't wait a day or two.
2. **Borrow** - Sometimes you can borrow an item, especially if it's something you don't need very often.
3. **Share** - Take the time to share items with family and friends. Try to carpool or share things like a magazine subscription or the price of a bushel of apples and save money.
4. **Substitute** - Many products have good substitutes and are available at a lower price. Compare products and costs before purchasing. Could you substitute a letter for a long-distance phone call?
5. **Use Wisely** - Find ways to make the items you buy wear longer, last longer, or keep from spoiling before you use them up.
6. **Find the Best Buy** - The best buy for you is the item that will serve your needs at the lowest possible price. Finding the best buy may mean comparing prices in several places without purchasing impulse items. While checking around, look in a catalog, newspaper and two or three stores including second-hand stores.
7. **Make It Or Do It Yourself** - You may be able to spend less by making an item, but the cost of materials must be less than the finished product is it were purchased. Carry your lunch, bake your own cookies, cakes, etc., and avoid convenience foods and delivery services to save on food. You can save in other areas by pumping your own gas, recycling used cards, making a gift, and doing simple home repairs.
8. **Rent Or Hire** - When you need an item for only a short time, it may be cheaper to rent it. This is not the same as rent-to-own, which is the most expensive way to purchase on item.
9. **Find It Free** - Parks, playgrounds, community health services, and libraries are goods and services you can get for free to help stretch your money.
10. **Trade** - Do you have a skill to offer or items in you home that you no longer need or want? You could make a trade with a neighbor or friend.



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