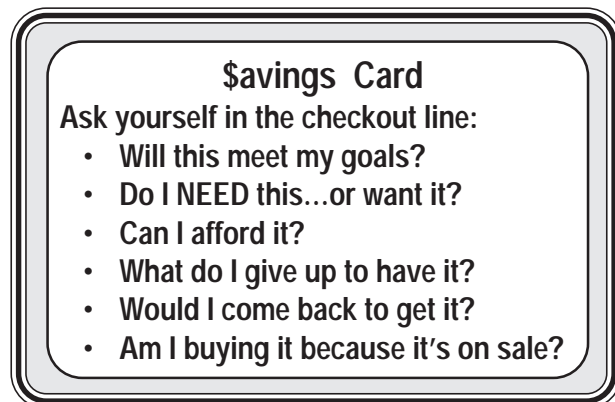


Tips:

- Take this Savings Card with you when you go shopping.



- For more help with getting more for your money, contact your local UW-Extension office.

Prepared by Carolyn Krueger and Laurie Boyce, Family Resource Management Specialists, University of Wisconsin-Extension. This

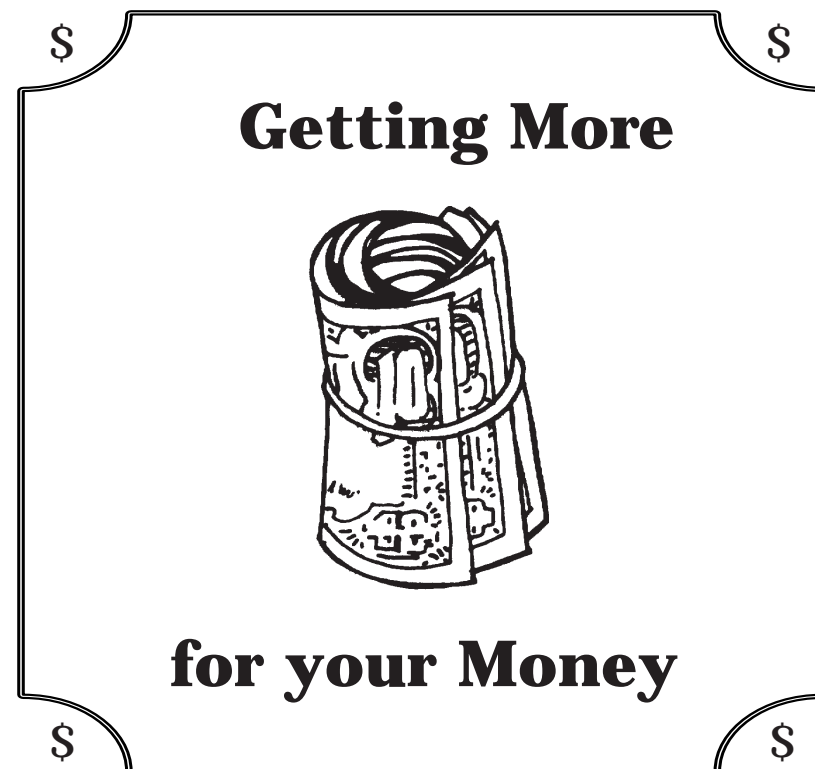
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COOPERATIVE
EXTENSION

Family Living Programs

MM01: Getting More for your Money



Afford Healthy Food Choices with DOLLAR SENSE

How do you get more for your money?

- Know what you **need**...and what you **want**.

Needs and wants differ from family to family. However, we all **need** food, shelter or housing, clothing and transportation. We may **want** a new coat or larger house or cable television.

- Develop a plan for taking care of your needs first, and then your wants.
- Look at how you are spending your money now.

*Do you spend first on things you really **need**...and then on wants?*

Do you plan your spending...and avoid impulse buying?

Do you buy lower-cost used items instead of new when possible?

- Think about options for getting what is needed. Ask “Can I make do, redo or do without?”

What are some examples of ways to spend less money and still get what we need and want?

To spend less on clothing, furniture or other household items:

- Check garage sales, thrift shops, or community bulletin boards. You can find good items that someone no longer needs.
- Exchange items with friends or family.
- Learn to make or redo things yourself or find ways to reuse things you already have in creative ways.

To spend less on food:

- Eat out less
- Look for community resources like SHARE, food buying clubs, or community meals.
- Learn food preparation skills that reduce need for high cost convenience foods.
- Find out if your children are eligible for free or reduced meals at school.

To spend less on health care:

- Look for free or low-cost immunization, well baby or blood pressure clinics.
- Practice a healthy lifestyle.

To spend less on transportation:

- Car pool when possible.
- Don't ride if you can walk.

Find non-dollar resources to help you get the most for your money!