





Plan for meals away from home



Have snacks prepared



Plan a menu for the week



Shop seasonally











Consider
buying
organic
produce
selectively

Shop around at different merchants

Farmers' Markets



Shop near closing time

Farmers'
Markets

Ask the farmers for recipes

Farmers' Markets





Email or set up a phone appointment with your doctor

Health & Dental Care



Contact a local dental school

Health & Dental Care

Use apps to find gas stations with lower prices



Vehicle



Shop around with different carriers



Combine your coverage



Get auto insurance discounts



Adjust your current coverage

Review property tax card for errors



Property Taxes

Ask about discounts or exemption programs

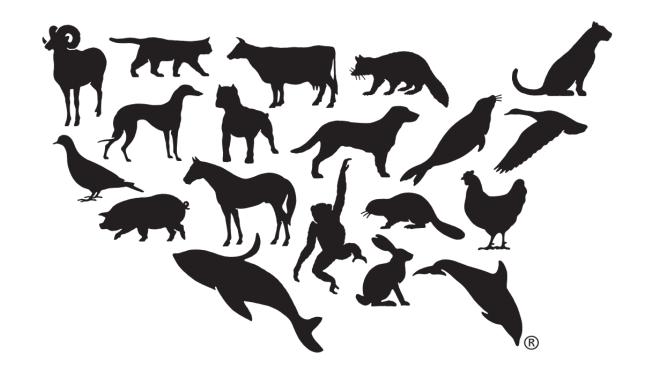


Property Taxes



Contact Your local veterinary school

Pet Care



THE HUMANE SOCIETY OF THE UNITED STATES

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Check out resources from The Humane Society

www.humanesociety.org

Pet Care

Ask for current deals or promotions





Host a clothing & toy exchange



Shop at garage sales & thrift stores



Wait for Holiday sales for deals



Encourage children to pay toward entertainment expenses with part-time jobs

Check out parks, community centers, libraries, historical societies, community colleges

Family Activities



Consider volunteering



Family Activities

Invest in annual State, City, or County Park pass



Family Activities



Stock up on wrapping paper supplies AFTER holidays

Holidays



Re-gift gift cards

Holidays

Know Your Spending Self

Identify your triggers

Plan a counter-attack

"Make good choices today so you don't have regrets tomorrow."

Anonymous

Thank You.

Denise Adams
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