

Controlling Stress

Source: *Getting Through Tough Financial Times*,
<http://www.ToughTimes.illinois.edu>, University of Illinois Extension



Unexpected income changes are among the most stressful events a person can experience. Unemployment, a disaster, divorce or the death of someone you love can be personally devastating and can trigger the same reactions.

Personal Crises Are Stressful

- In a personal crisis, you may feel tense and angry. You may have mood swings and find yourself lashing out at others. Feelings of frustration can lead to family arguments. Or you may feel depressed and discouraged. These feelings may be normal and common. Other family members usually share some or all of your emotions, either directly or indirectly. While sharing your feelings of loss and despair, they may also have to deal with your depression, frustration and anger.
- Allow yourself and other family members to express feelings. Don't talk about "snapping out of it." This denies the seriousness of someone's feelings.
- A personal crisis may force you to make rapid changes in your life. It can disrupt your habits and normal routines and give you too much or not enough free time. Maintain your daily routines as much as you possibly can. Try to fill your time in satisfying and rewarding ways.
- Unemployment may mean you can spend time with your children, spouse or other family members. Work on household projects that you haven't had time to do. Read about a topic you've wanted to learn more about.
- Every member of the family feels stress during tough times. Support and communicate with one another. Some roles and responsibilities may need to be changed until the crisis is over. Be flexible and willing to try new things. Studies show that families who meet challenges head-on are the most likely to successfully cope with crises.
- Change can be difficult, but all family members need to pull together during a crisis.

Julie Chobdee, Wellness Program Coordinator
Julie.chobdee@ucr.edu | 951-827-1488

Take Care of Yourself

In order to better cope with stress, keep your body healthy. Eat balanced meals, get enough sleep and exercise regularly.

One approach to coping with stress overload is to take a break from the stressful situation. Here are some suggestions:

1. Take a walk.
2. Watch a movie.
3. Spend time on yourself — take a long bubble bath or shower.
4. Listen to music.
5. Work in the yard or garden.
6. Work on your favorite hobby, or start a new one.
7. Jog, dance or participate in some other physical activity.

Another approach is to take action to reduce excess muscle tension by using relaxation exercises. Although relaxation exercises do not get at the causes of stress overload, they provide a physical release from tension.

Learning to achieve the relaxation response is a skill that takes practice. Practice the technique at least twice a day. Follow these guidelines:

1. Find a quiet place.
2. Get into a comfortable position — lie down on the floor or sit with uncrossed legs.
3. Breathe easily and naturally.
4. Keep muscles loose, limp and relaxed.

Easy Relaxation Techniques

Belly Breathing

Sit or lie comfortably in a relaxed position. As you slowly breathe in, let your belly expand. Think of it as a balloon filling with air. As you exhale, let the air out of your “balloon” slowly. Place your hands on your stomach. You should feel it rise and fall as you breathe.

Slower Respiration Rate

Slow down your breathing rate by seeing how few times you can breathe each 60 seconds. When you begin to get tense, take a few minutes and simply slow your breathing down to about three to six breaths per minute.

Shoulder Exercise

Try to touch your ears with your shoulders. Hold it for a count of four. Then let your shoulders drop. Now rotate each shoulder separately toward the rear. Do each shoulder five to ten times. Then do both shoulders together.

Massage

Massage the back of your neck, concentrating on the part that feels tense. Cup your thumbs at the front of your neck and massage on both sides of your spinal column, letting your head fall limply back against your rotating fingers. Use your fingers to massage around your hairline and under your jaw and your cheekbones.

Mental Vacation

Enjoy the pleasures of a vacation through your imagination. First, close your eyes and think of some place where you would like to be. Then go there in your mind. Perhaps you will go alone. Or you might imagine being with someone. You may be quietly watching the sunset, a mountain, the woods or an ocean. Or you may be active in hunting shells or rocks, hiking, playing some sport or game, climbing a mountain or cycling. Enjoy the experience.

When To Get Help

Sometimes things may get so difficult and out of control that you may need to get professional help. In every community, resources such as the family doctor, mental health professionals, support groups and clergy exist. They can help you deal with extreme levels of stress and the physical and emotional trauma that often accompany them.

The following symptoms indicate a need for outside help.

- Feeling depressed. (Some signs are crying for no reason, lack of personal care, feeling as if you don't want to do anything, fatigue, unreasonable fears, inability to concentrate, change in appetite.)
- Changed sleeping patterns. (Sleeping too much, difficulty falling asleep, waking a lot during the night and too early in the morning.)
- Abusing family members.
- Thinking about suicide.
- Disciplining too harshly.
- Hallucinating (you hear voices or see things that are not there)
- Considering separation from your spouse.
- Thinking of nothing good to say.
- Drinking excessive amounts of alcohol. (This could be drinking in the morning, hiding liquor so no one knows you are drinking, drinking more than two or three drinks or beers every night.)

- Feeling guilty, as though you aren't being a good parent to your kids.
- Experiencing isolation. (You don't know anyone to talk to and you have a strong need to talk to someone.)
- Making excuses for your situation or lying about your situation.
- Having attacks when you feel extremely panicky (may also have high pulse rate and difficulty breathing).
- Feeling overwhelmed by life.

Before your problems become too big to handle, find a trained, skilled counselor to help you and your family cope with this crisis. A family counselor can help you handle your fears, adjust to your present situation, and plan adequately for the future. Health insurance may help pay for counseling costs. Some counselors charge on a sliding scale — depending on your ability to pay. Your religious leader may provide counseling at no cost to you.

For information on support needed during stress, *see Identifying Sources of Support and Friendship.*

Setting Spending Priorities

Source: *Getting Through Tough Financial Times*,
<http://www.ToughTimes.illinois.edu>, University of Illinois Extension



Whether you are faced with a reduced income or have increased expenses, you may want to use a spending plan to help you pay your bills. If you have lost a job or are sick and cannot work, your income will be affected for more than a month. You may need to adjust your spending habits to maintain control of family finances over an extended period.

Many families try to hide financial problems from themselves or their family members. By not facing your financial problems, this can be very destructive to your family. It can cause worry and stress because there is financial uncertainty. Having the lack of cash may be worse than the financial problem itself. Look realistically at your situation and actively seek solutions to your problems, despite the discomfort.

Spending decisions affect the whole family, so it is important to talk to your family about the situation. Let the family members know the family needs to change its spending. Involve everyone in deciding spending priorities. When family members understand the tough choices that must be made, and have a voice in making the decisions, they will be more willing to accept the decisions.

When your family talks about what is most important, be sure to listen to what they say. Supporting your family can help you pull together as a family and get through these financial times.

How Other Families Handle Reduced Income

Families who are faced with a reduced income can cut their spending. The first items to be eliminated or reduced are the non-essential items such as luxuries, vacations, eating out, and home furnishings. If the reduced income continues, many families reduce spending for basic needs including food, shelter, transportation and medical care.

Families also revise their spending plans (budgets). Most make a new spending plan that includes a revised plan for getting the bills paid.

Some families may think they can increase their income, but fewer families actually do increase their income or use more credit to manage finances.

Julie Chobdee, Wellness Program Coordinator
Julie.chobdee@ucr.edu | 951-827-1488

Research shows that borrowing or using credit to pay bills often brings only temporary relief and can be more expensive in the long run. For families, who did increase their use of credit, the more they borrowed, the unhappier they were with their financial situation.

Families who quickly made changes in their spending habits were happier with how they were managing their finances. Families who didn't make changes felt more out of control and more dissatisfied.

Making a Spending Plan

A spending plan is an effective tool to help you get the most of your money. It is more important when you have a sudden change in your income. A spending plan helps you:

1. Make decisions about how to spend your money
2. Provide for needs before want
3. Match your spending to your current income
4. Prevent family arguments over money

Step 1 – Your Income

Total up your current family income sources. Include income from other family members if it is used for family expenses. Use the take-home amount, or what you actually have to spend after deductions.

Which of these income sources, do you receive income?

- Earnings from employed family members
- Unemployment Compensation
- Withdrawal from savings
- Tips or commissions
- Interest or dividends
- Social Security
- Child support or alimony
- Public assistance
- Veterans benefits

Step 2 – Your Monthly Expenses

If you had a spending plan before your income was reduced, you know how much you were spending for monthly expenses. If not, use old records, canceled checks, bills and receipts to figure out how much you spent on the following categories.

- **Housing** — mortgage or rent payments, property taxes, insurance
- **Utilities** — electricity, gas, oil, phone, water, garbage, cable TV
- **Food** — groceries, eating out, school lunches
- **Transportation** — gas, car repairs and maintenance, parking, bus, taxi fares
- **Medical Care** — doctor, dentist, clinic, hospital, medicine, glasses
- **Credit Payments** — car payments, installment loans, credit cards, charge accounts
- **Insurance** — health, life, property, car, disability
- **Household and Maintenance** — repairs, cleaning and laundry supplies, paper supplies, towels, equipment
- **Clothing and Personal Care** — new clothing purchases, dry cleaning, hair care, cosmetics, toiletries
- **Education and Recreation** — books, subscriptions, magazines, newspapers, lessons, tuition, hobbies, club dues, sports, pet expenses, entertainment, vacation, alcohol, tobacco
- **Miscellaneous** — child care, gifts, contributions, personal allowances, child support

Remember, not all of your expenses are monthly. Property taxes, insurance premiums, birthdays, and holiday gifts come once or twice a year. It's easy to forget about them and then not have the money to pay for them. You will need to set aside some money in your monthly spending plan to meet these occasional costs.

As you think about what you were spending and try to plan how much you can now spend, ask these questions:

1. Which expenses are essential to the family's well-being?
2. Which expenses have the highest priority? Deciding which bills to pay first can help you determine this.
3. Which areas can be reduced to keep family spending within its income?
4. How much can you afford to spend in each category?

Step 3 – Balance Income and Expenses

Total up your expenses and compare them to your current total income. When your income is reduced, it may be difficult to stay within your income. What can you do if your expenses are more than your income?

1. **Cut spending.** Review Strategies for Spending Less for suggestions, particularly for reducing flexible expenses.
2. **Increase your income.** What are the possibilities for part-time or temporary work to help supplement your income? Use your non-dollar resources, too. Check out bartering.
3. **Look at your other assets.** What savings, investments or property do you have that could be used or converted to cash to meet expenses? Keep in mind that borrowing and using savings may be only temporary solutions.
4. **Reduce your fixed expenses.** If too much of your income is going to fixed expenses such as housing or debt payments, there may not be enough money left to cover your other living expenses. You may need to refinance your loans, move to lower-cost housing, or surrender the property to your creditor to get out from under some of your debt.

Making Your Spending Plan Work

Once you have a spending plan that sets spending amounts for essential family needs and balances spending with your income, you'll have to stick to it. Writing it down is not enough. You must use the plan to guide your spending.

Keep a record of what you spend in each expense category to be sure you don't exceed the amount on your spending plan. A family record/expense book can help you list your expenditures and compare them to your spending plan. By keeping track of what you have spent, it's easier to control your spending and live within your income.

Managing on a Seasonal or Irregular Income

If you are self-employed, seasonally employed or receive income from tips or commissions, your family income may change monthly. In that case, look ahead and carefully estimate your income. It may be helpful to estimate your income for a whole year so you can see when and how much it changes.

When your income changes from one month to the next, many of your living expenses are the same each month. This mismatch of income and expenses creates uncertainty that can cause feelings of insecurity and increase family tension.

To reduce this uncertainty, establish a monthly family living allowance. Use expenses you identified as part of your spending plan to determine what it costs your family to live each month.

As a family on a seasonal or irregular income, you may want to schedule some major expenses such as insurance premiums, clothing purchases, and non-emergency medical and dental care to coincide with

times when you anticipate more income. Avoid the temptation to spend more money in the months when your income is greater.

Summary

Whether living on a reduced income may be temporary or prolonged, getting the most from family income during this time requires careful planning and wise spending decisions.

A spending plan based on what you and your family consider to be most important can help you balance your spending with your available income and resources. Keeping track of your spending will help ensure that you have the money for the things your family needs most.

References

Take Control of Your Finances. Learn By Mail Series. University of Illinois Extension. 1995. Revised 2009.

66 Ways to Save Money. Consumer Literacy Consortium. Save Money, Pueblo, CO 81009, 50 cents each, payable to Superintendent of Documents. http://www.pueblo.gsa.gov/cic_text/money/66ways/

Strategies for Spending Less

Source: *Getting Through Tough Financial Times*,
<http://www.ToughTimes.illinois.edu>, University of Illinois
Extension



Control Spending

When the family faces reduced income, take immediate action to stop all excess spending. Buy only what you and your family really need.

Studies have found that many families do not adjust their lifestyle for about six months after their income is reduced. That six months of ignoring the situation can make things worse. When you take charge of your financial situation immediately, you are making a positive contribution to your family's well-being now and in the future.

Following basic money management steps can reduce stress and help you adjust to living on less income. Here is a list of research-tested strategies:

- **Make a list of the family's most important expenses** while you have less income. This means things you must have or do. Make a family spending plan by listing the amount you will spend in each category. This will ensure that you plan to spend less than you earn. Refer to *Setting Spending Priorities*, to develop a family budget.
- **Spend according to your budget.** With less income, each spending decision is critical. Tally up your expenses each week to make sure you are not over spending in any category.

When money is tight, most people give high priority to paying **fixed expenses** such as rent or mortgage payments, insurance premiums, car payments and installment debt. **Flexible expenses** such as food, utilities, clothing and household expenses can be more easily adjusted to fit your income. Plan to cut back on all the flexible expenses. If necessary to further reduce spending, see if you can cut back on the fixed expenses.

All family members need to work together to reduce spending. When everyone pulls together, you are more likely to succeed in reducing spending.

Julie Chobdee, Wellness Program Coordinator
Julie.chobdee@ucr.edu | 951-827-1488

Together, the family should go through the following list of flexible expense categories. Check the ideas that would help your family reduce spending. Add your family's ideas to each list.

As you go through the list, ask "How can we reduce spending?"

- Can we **substitute** a less costly item?
- How can we **conserve** resources and avoid waste?
- Are there opportunities to **cooperate** with others by trading or sharing resources?
- Can we save if we **do it ourselves**?
- Can we **do without**?

Food

- Plan meals around foods you have on hand until more money is available.
- Plan meals and snacks for a week ahead. Make a list of what you need to buy; estimate the cost to know if you have enough money to last the week.
- Shop from a list based on planned menus. Check the food advertisements for good buys. Clipping and using coupons may save money, if the coupons are nutritious items you need. Two web sites that allow you to print coupons are www.Coupons.com and SmartSource.com some stores do not accept coupons from the internet. Sunday newspapers often have an insert with coupons.
- Go shopping as few times as possible. Frequent trips can add to family food costs, because it is easy to buy extra items, unplanned each time. Shop alone, if possible. It is hard to say "no" to your children's favorite foods when they are along. Don't go shopping when you are hungry. Everything looks good when you are hungry, so it's hard to stick to your list. And shopping in a hurry may cause you to overlook the best buys.
- Use low-cost protein foods such as dry beans, eggs, peanut butter, turkey and chicken. Hamburger and liver are good buys in red meats. Large roasts can be cut up and used in different ways for more than one meal. Stretch meats by using them in sauces or casseroles. Use slow cooking and/or marinating to tenderize less expensive cuts of meat.
- Use reconstituted nonfat dry milk for cooking instead of whole milk. Dry milk is equally nutritious, and can be less expensive.
- Turn leftovers into "planned overs." You can sometimes get two meals for the price of one. Store cooked foods properly to make them last longer. Freeze them if you have the space.
- Take advantage of free - or reduced - price school lunch programs.
- Where available, use fish and wild game.

Utilities and Household Maintenance

- Maintain and clean your furnace regularly.
- Find and fix air leaks around windows, doors, foundation, electrical outlets, exhaust fans and attic openings.
- Install storm windows and doors, or put up plastic sheeting to reduce heat loss.
- Adjust the thermostat setting by five degrees and compensate for comfort with clothing. Heating and cooling are the most expensive utility costs.
- Insulate ceilings, exterior walls, under floors, heat ducts and hot water pipes. You may qualify for programs that insulate your home.
- Select energy efficient light bulbs, tubes and fixtures when replacements are made. Use compact florescent light bulbs (CFL) or other fluorescent bulbs wherever possible.
- Turn off unused lights.
- Close doors to unused rooms and shut off heat/air conditioning to those areas.
- Hang clothes to dry instead of using a clothes dryer.
- Take shorter showers.
- Make only emergency long-distance telephone calls. If possible, make calls when rates are lower. Check with your phone company for their rates. See if you are on the lowest rate calling plan. Are there extra features you pay for that you can eliminate such as call waiting? Pre-paid phone card may be even cheaper. Some families use only cell phones and have dropped their land-line phones.
- You also may want to investigate alternative long-distance services. Compare the prices of the various phone companies' long distance services to see if there is a lower cost option.
- Consider writing letters or sending emails instead of making long-distance phone call
- Give up cable television connections that increase your monthly bill.
- Learn to do simple home repairs such as replacing washers in faucets and repairing damaged electric cords, torn window screens or broken window panes.

Transportation and Upkeep

- Carefully plan the use of your car to reduce the amount of driving. If you own more than one vehicle, and if it is reasonable to do so, sell one and combine its use with that of the remaining vehicle(s).
- Car pool or use public transportation when possible.
- Do your own vehicle maintenance if you have the skills and tools.

- Walk or ride a bicycle instead of using a car for short trips.
- Evaluate automobile insurance policies to make sure you are adequately covered. You may be able to reduce your premiums by increasing your deductibles on collision and comprehensive.
- If your employment is seasonal, arrange with your agent to have insurance bills due when you are working.

Medical Expenses

- Maintain good health habits. Good nutrition can cut down on illness and tooth decay.
- Learn the symptoms of common diseases in order to determine when seeing a doctor is advisable. Early treatment of many diseases or injuries is often least expensive. Consider taking classes on first aid or baby care offered by community agencies.
- Shop around for doctors and dentists whose fees are reasonable. You may find it less expensive to stick with the same doctor or dentist to avoid duplication of tests and records. Your doctor would probably agree to an installment payment plan.
- Take advantage of public clinics and immunizations often available during local health fairs or at the Public Health Department.
- Update medical insurance policies to eliminate duplication of payments, since most companies pay on a co-insured basis. If you do not have health insurance, see if you qualify for Medical Assistance.
- If a trip to the hospital is necessary, use a ward or semi-private room. Check the hospital statement to make sure the services charged were the ones received.
- Ask your doctor to prescribe and your pharmacist to fill prescriptions with generic drugs. Avoid excessive use of over-the-counter drugs.

Clothing and Personal Care

- Take an inventory of each family member's wardrobe to determine which items must be replaced or added. Repair and/or alter present clothing and swap items of clothing with other family members or friends. Try to develop the attitude in your children that "handed down" clothing is not only economical and less wasteful, but can also be enjoyable.
- Follow instructions when laundering clothes.
- Mend clothing promptly. Polish shoes to keep them looking good
- Have children change to older, worn clothing for play.
- Compare price and quality of clothing you buy. Check discount stores, mail-order catalogs, thrift stores, second-hand outlets and garage sales.

- Check size and fit. Clothing that does not fit well will not be worn often.
- Buy clothing that is washable and easy to care for. Read the care labels.
- Carefully coordinate clothing and accessories so that they can be used with several outfits
- Learn to do your own shampoo, set, and manicure at home. Cut your children's hair yourself. Select cosmetics and toiletries that are reasonably priced.

Recreation and Leisure

- Choose activities that are free or cost only a small amount of money such as hiking, picnicking, visiting a museum or attending a free concert. Attend school or community events.
- If you entertain at home, have potluck affairs for family and friends. This way, everyone shares the food costs.

Child Care

- Try to arrange your family's schedule so one parent is available to care for children while the other parent works. If both parents are unemployed, try to alternate child care responsibilities so each will have an opportunity to look for a job or have some personal time. If only one parent is present in the home, try to share child care duties with a relative, neighbor or friend.
- Form a babysitting co-op with other parents.
- Investigate public nursery schools and day care centers. Arrange car pools with other parents for children's school and extra-curricular activities.

Miscellaneous Expenses.

- Carefully consider each gift or donation. Reduce monetary giving and donate services instead. Make gifts instead of buying them, or give services such as babysitting, elder care, house watching or pet care, mowing, or plant care.
- Consider the cost of habits such as smoking and drinking alcoholic beverages. These habits are expensive, and you may want to reduce or eliminate them.
- Stop magazine or newspaper subscriptions when it is time to renew them. Use your public library to find information you may need from these sources.
- Set a reasonable amount for children's allowances and have a definite understanding with them about what they cover.
- Can we substitute something that costs less?
- Can we use our skills to make it?

Web Resources

CNN Money: Online Budgeting Tool

http://cgi.money.cnn.com/tools/instantbudget/instantbudget_101.jsp

Energy Savers

<http://www.energysavers.gov/>

66 Ways to Save Money

http://www.pueblo.gsa.gov/cic_text/money/66ways/

References

66 Ways to Save Money, Consumer Literacy Consortium. Save Money, Pueblo, CO 81009, 50 cents each, pay able to Superintendent of Documents

Visit the Financial Planning website at <http://www.hr.uci.edu/fp/>

Stretching Your Food Dollar

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Grocery shopping can be a real challenge, especially if you are on a limited budget. But because food is a controllable expense, it can be a target for reduced spending when money is tight. By planning ahead and managing your money wisely, you can still serve meals that are appetizing, easily prepared, and nutritious.

Food Shopping Starts at Home

Most of us can change our food spending habits in ways that make each food dollar go further and still improve nutrition. Before dashing out to the supermarket, it's important to "do your home-work." Take the time to review newspaper ads, plan meals and make a shopping list. By doing so, you are more likely to find the best buys, avoid impulse purchases and eliminate extra trips for forgotten items.

Be a smart shopper and get more for your money by deciding in advance what foods to serve for meals and snacks. As you plan your menus, follow these important steps:

- **Start with a plan.** Make a chart for every day of the week filling in main dish items and other foods you will serve at a meal. Since the main dish is usually the most expensive part of the meal, make your plan around that food.
- **Check newspaper ads for special sales.** Planning your meals around specials and seasonal foods can help save money. Compare advertised prices among stores to find where you can save the most on your entire shopping list. Buy only what you can use and compare prices with those found in other ads. Be aware that specials and coupon offers invite you to buy impulsively. And impulsive buying can blow your budget. Even at special prices and with refunds or coupons, some foods may not be within your budget.
- **Clip coupons.** You can save money if the item is one you would normally buy and if the item is less expensive than similar brands. Most cents-off coupons offered by stores or manufacturers are for the more expensive, highly processed foods or for foods in abundant supply. But using coupons for coffee,

Julie Chobdee, Wellness Program Coordinator
Julie.chobdee@ucr.edu | 951-827-1488

prepared foods, cereals, flour and flour mix products can save about 10 percent in most food budgets. Don't use a coupon to justify buying a food that your family doesn't need or that costs more than a store brand, even with the coupon savings.

- **Use My Pyramid to plan nutritious meals and snacks.** Your food and physical activity choices each day affect your health—how you feel today, tomorrow, and in the future. Healthy foods give you “more value for the dollar.” My Pyramid outlines a healthful eating plan that can be personalized. For specific guidance, visit <http://www.MyPyramid.gov>.
- **Take advantage of seasonal specials.** Foods, especially fresh fruits and vegetables, are generally less expensive when in great supply.
- **Consider food preferences.** When you serve popular foods, you increase eating pleasure. Make a collection of economical, nutritious recipes that your family likes and serve them often.
- **Think appetite appeal.** Since we eat with our eyes, plan meals using foods of contrasting colors, textures, flavors, sizes and shapes.
- **Plan the use of leftovers.** They can be used in casseroles, soups, for snacks and in lunch boxes.
- **If there is food waste in your household, ask yourself why.** Are you buying food in the right quantities? Is food refused or left on the plate? Are servings too large? Is the food cooked properly? Encourage family members to help in menu planning and meal preparation so you will have help in making decisions that affect the eating pleasure of the entire family.

Making a Shopping List

One of the best ways to control spending and avoid impulse buying is to make a list of the items needed. Having already planned your menus, the rest is easy. Here are some helpful hints for making a shopping list.

- Keep an ongoing list and jot down items as your supply gets low.
- Look over the recipes you plan to use. Be sure you have the necessary ingredients.
- Check the cupboards, the refrigerator, and the freezer for foods on hand. Are there staple items – flour, sugar, coffee, salt, rice – which should be added to the list?
- If storage space and budget permits, stock up on sale items used regularly.
- Organize your list according to the store layout. This will save you time and reduce the temptation to buy foods not on your list. This method is especially helpful in larger supermarkets or warehouse stores where backtracking is time consuming.

If you find that you're continually exceeding your food spending plan, evaluate your menus and shopping list for ways to cut costs. Serving low-cost main dishes is one of the best ways to economize. Another is substituting lower cost or on-sale foods for planned foods on your list. If entertaining is taking too much of your grocery money, you need not become less sociable – just simplify the foods you serve. Underline

the items on your shopping list that are basic to the family meal plan – buy these foods first. Include other items as your food spending plan permits.

Shopping Choices

With the planning done, you are now ready to shop. But where will you do your grocery shopping? There are several alternatives in most populated areas from which to choose: supermarkets, warehouse stores, convenience stores, farmers' markets, and co-ops. Food prices, of course, are one of the major factors in determining where you will shop. No-frills and warehouse stores can be less expensive because the cost of doing business is lower. Many shoppers find a once-a month trip to a warehouse store saves on foods that store easily and on non-food household supplies. Convenience stores almost always charge higher prices for food, with the possible exception of dairy products and soft drinks. Farmers' markets and coops have helped many families reduce food costs. The selection of products may be more limited than in most supermarkets, but prices are usually lower. Usually, it's more efficient to shop at one store, close to home that has reasonable prices. Shopping at several stores in order to pick up specials can waste time, money, and energy. Remember the more often you shop or the more stores you shop in, the more likely you are to buy more food than you need. Eat before you shop, because everything "looks good" when you are hungry. And, if possible, try to shop when the store is not too crowded. Keep in mind the following shopping pointers so you can become a skillful shopper and get more for your money:

- **Shop alone when possible.** When family members are along, you tend to buy more.
- **Know the regular prices of items you usually buy.** This way you will recognize when an advertised special is really a bargain. If you shop in stores where individual items do not have price tags attached to them, you may want to write the price on each package after you get home or on the shopping list.
- **Be alert for unadvertised specials in the store.** These can save you money. But not all items displayed at the end of aisles in the store are necessarily on special.
- **Compare national brand, store brand, and generic products.** Generic products can best be identified by their plain, simple packaging. These products are usually less expensive. While the nutritional value is comparable to national or private label (store) brands, you may find a difference in quality and appearance. However, if you don't require top quality, appearance or uniformity, generic foods can be substituted without sacrificing nutrition. Generic brands of canned vegetables could be used in soups, stews, and casseroles.
- **Take advantage of unit pricing.** The unit price is the per-unit measure (the number of cents per ounce/gram) which is often posted on the shelf below the product. If a store provides this information, you can use it to find out whether the 12-ounce can of creamed corn is a better buy than the 7-ounce can. To figure unit prices on your own, divide the price of the container by the number of ounces it contains.
- **Ask for a rain check.** If a specially priced item is sold out, ask for a rain check. It allows you to purchase the item at the sale price at a later date.
- **Read labels.** Food labels list the ingredients and valuable nutritional information, which is helpful in judging the nutritional quality of a food item.

- **Buy only amounts you can store and use.** The large packages may be less expensive, but they are not a bargain if you can't use them before they become stale or spoiled.
- **Pay attention at the checkout.** Be sure the cashier or the scanner ring the correct price.

When Your Shopping Is Done

To prevent food spoilage, go straight home after grocery shopping so perishable foods can be refrigerated or kept frozen. Warm temperatures are the leading cause of food spoilage, so refrigerate or freeze all perishable foods immediately after shopping.

When you get home from the store, compare your register receipt with your food cost goal. Then check your purchases carefully and critically. Are they economical when compared with other choices you might have made? Did you buy some foods not on your list? Can these extras be justified as important for meeting food needs, being real bargains, or providing a worthwhile taste treat?

Managing food dollars wisely involves planning before and during your grocery shopping. Some knowledge of nutrition, plus careful meal planning, skillful shopping, proper food storage, handling, and preparation will help you serve satisfying meals while remaining within your food budget.

Ten Tips for Buying Food & Clothes

Source: *Getting Through Tough Financial Times*,
<http://www.ToughTimes.illinois.edu>, University of Illinois Extension



Food

- Use coupons or buy foods on sale only if your family will eat the food.
- Beware of advertising that pushes more instead of better. Quality is more important than quantity.
- Buy foods with more nutrients. A good price plus valuable nutrients is a winning combination.
- Learn how to garden. Food is fresher and the exercise is an additional benefit.
- Know your grocery stores. Know when the sales start, when items are marked down and when coupons double.
 - Plan your meals around sales at the grocery store.
 - Purchase fruits and vegetables that are in season or are on sale that week.
 - Look for manager's specials early in the morning and late in the day.
- Shop your nearest farmer's market. Produce will cost less and will be fresher.
- Buy frequently used items in bulk. Separate, repackage and store.
- Decrease the amount of food waste in your household. Make plans to use all the food you purchase.
 - Cook enough for only one meal if family members won't eat leftovers.
 - Mash and freeze bananas that are overripe. Use later to bake banana bread.
 - Take leftovers for your lunch or plan another meal for the family using them.
 - Make a list of the food you put in the refrigerator and freezer and date the packages to help you remember what needs to be used first.
 - Before you go to the grocery store, check your pantry and freezer to make sure you don't buy more than you need.
- Plan a couple of meatless meals every week. Use beans to make a vegetarian chili or bean burritos.
- Consider buying generic foods rather than the higher priced national brands.

Julie Chobdee, Wellness Program Coordinator
Julie.chobdee@ucr.edu | 951-827-1488

Clothes

- Determine a clothing budget, then stay within it.
- Buy the best quality you can afford; clothes will look better and wear longer.
- Buy color-coordinated clothes you can mix and match.
- Shop out of season.
- Buy well-constructed garments. They will wear longer.
- Buy wash and wear; avoid the added expense of dry cleaning.
- Learn to sew. Start by replacing buttons and hemming pants.
- Look for online deals. Sign up for email newsletters from retailers for sale notices and coupons.
- Shop factory-outlet stores, thrift shops, and rummage sales for good quality items.
- Care for your clothing – check the care tags for instructions.

Ten Tips for Cutting Energy Costs

Source: *Getting Through Tough Financial Times*,
<http://www.ToughTimes.illinois.edu>, University of Illinois
Extension



- Fix air leaks around windows, doors, and electrical outlets. Use foam inserts, weather stripping, and caulk.
- Install storm windows and doors, or put up plastic sheeting to reduce heat loss.
- Turn the thermostat down at night or while no one is home. You can reduce your heating bill by as much as five percent.
- Insulate attics, exterior walls, under floors, heat ducts and hot water pipes.
- Replace incandescent light bulbs with compact florescent light bulbs (CFL) or wherever possible. By replacing just five, you can save about \$60 per year.
- Turn off lights when no one is in the room.
- Take shorter showers.
- Install an Energy Star qualified programmable thermostat – set to lower the heat when you're gone and while sleeping.
- Close fireplace damper when not in use to prevent cold air from entering the house.
- Unplug DVD players, battery chargers, TVs and computers when not in use. They use energy constantly.

Ten Tips for Managing Money

Source: *Getting Through Tough Financial Times*,
<http://www.ToughTimes.illinois.edu>, University of Illinois
Extension



- Track your spending. Keep weekly and monthly totals to prevent overspending.
- Develop a realistic budget and stick to it!
- Instead of buying an item, think of alternate ways of getting it, like borrowing or sharing.
- If necessary, go on a spending or credit “diet.” Have a “spend nothing week.”
- Shop with a list. It will help you avoid impulse buying.
- Think twice before buying. Ask yourself, “do I really need this?”
- Pay more than the minimum on credit card payments. You’ll pay off the balance faster, and save more by paying less in interest.
- Pay bills on time to avoid late charges and a negative credit report.
- Plan for savings. You should have at least 3 months of savings in reserve.

Ten Tips for Saving Money on Gas

Source: *Getting Through Tough Financial Times*,
<http://www.ToughTimes.illinois.edu>, University of Illinois
Extension



- Follow the recommended maintenance schedule to keep your vehicle fuel-efficient.
- Keep tires properly inflated, balanced, and aligned to save fuel and unnecessary wear on tires.
- Keep extra weight out of the trunk. The car loses about one mile per gallon in fuel economy for every extra 250 pounds your engine hauls.
- Don't top off the gas tank. Gas can slosh or seep out if it is too full. Make sure the cap is tight.
- Reduce heavy acceleration and heavy brake use to improve fuel economy.
- Drive 55 mph rather than 65 mph. It will improve the fuel economy by two miles per gallon.
- Buy gas during the morning or evening hours, when it's cool, or you will be buying gas at a time when it's expanded, thus getting less.
- Use air conditioning carefully. It can lower your fuel economy by 10 to 20 percent.
- Remove snow tires in good weather. Deep tread and big tires use more fuel.
- Make sure the price on the pump matches what's on the sign and the gas pump starts at the \$0 mark.