Money Saving Tips from UW Credit Union

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| Parking tickets | * Invest in a parking pass for places you commonly access * Carry quarters in your car to feed the meter * Park further away and walk (you’ll get exercise too!) |
| Late fees | * Use your planner or free online calendars to send reminders when items are due |
| Fees from Your Financial Institution | * Make sure you have overdraft protection that saves you from overdraft fees * Use free ATMs * Don’t bank somewhere that charges you monthly fees or fees to use the ATM |
| Phone Services | * Analyze your phone package and cancel extra services that you don’t need |
| Entertainment costs | * Gather friends for Frisbee in the park * Go on a nature walk * Visit local art galleries & free museums * Check out the Isthmus for free activities -- thedailypage.com * Get free movies from the library * Check out hulu.com for free TV shows and movies |
| Eating out frequently | * Instead of a fancy steak dinner, try a big pizza with a salad * Instead of a big pizza, try a take-and-bake pizza * Instead of take-and-bake, try a frozen pizza * Instead of frozen pizza, try a pre-made crust and your own fresh toppings * Take home uneaten portions of restaurant meals * Pack a lunch as often as possible |
| Books | * Use the library for books you need short term * Get used books instead of new * Borrow or purchase books from friends and/or acquaintances * Download free books from the library rather than purchasing |
| Subscriptions | * Use the free newspapers & magazines at the library * Cancel any unread subscriptions you’re not currently using |
| Ignored repairs | * Keep up with regular maintenance on things you own, especially your car – changing your oil regularly might save you an engine overhaul in the long run |
| Quick car acceleration | * Slow starts and slow braking improves gas mileage |
| Impulse shopping | * Create a shopping list – and stick to it. * Ask yourself if this item was on your spending plan – and if you really need it * Avoid stores where you easily pick up “impulse items” * Delay purchases for a full day. You may find you do not need/want the item. |
| Grocery Costs | * Don’t go shopping when….. you’re hungry! * Keep your cupboards organized. Disorganized individuals often purchase more of something they already have on hand * Buy a main ingredient that is on sale and make meals from it all week long (i.e. pork, chicken, beef) * Buy in bulk (as long as you’ll use it!) |
| Leftover food | * Eat food that’s already in the fridge/cupboards instead of shopping for more * Imagine throwing away a $5 bill instead of throwing away leftovers |
| Utility Bills | * Investigate even-pay options where monthly payments are averaged and individuals pay the same amount each month * Turning off (and unplugging) lights and appliances that you’re not using can save on your energy bill * Adjust your thermostat to lower temperatures while you’re away from the house and while sleeping * Use ceiling fans |
| Medical Bills | * Be proactive with contacting medical bill creditors. They are often able to work out a payment plan that works with your budget. |
| Leaky faucets  Water left running  Air/moisture leaks | * If you are renting, these items may not affect your budget directly. However, in the long run, they cause rent to increase. Conserve on water and energy, whether you pay the bill or not. |
| Brand New Clothing | * Check out resale shops (see list provided below) |
| Coupons/Rebates | * Use coupons and rebates only for products/services you would have purchased anyway |
| Creative Income Sources | * Host a garage sale * Sell items you no longer use or want on Craigslist (be sure to follow guidelines for safe Craigslist use) * Get a part-time job |
| Finances | * Shop around for the best insurance rates and loan interest rates * Bundle insurance with one company to receive discounts * Investigate refinancing your mortgage to save money * Pay bills on time to avoid late fees and interest rate increases * Pay down high interest debt as quickly as you can * Make saving a habit – pay yourself first * Enroll in direct deposit with your employer * Save one year’s raise and continue living on last year’s income * Smart Saver Certificates of Deposit * Automatic transfers to savings * Make one extra loan payment per year to pay down loans more quickly and save significant amounts of interest * Only use credit cards for expenses you can pay in full when the bill comes * Raise insurance deductibles (if you have enough savings to cover them) |

**Other Ways to Save**

## Whitewater-Area Thrift and Consignment Stores

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| Goodwill – Fort Atkinson & Janesville | St. Vincent de Paul - Jefferson | Thrift Shoppe-Whitewater |
| Craigslist | Reflections of the Past - Whitewater | 9 Lives Boutique Lakeland – Lake Geneva |
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**Whitewater-Area Food Pantries**

Whitewater Food Pantry-City Armory, Wednesday & Thursday 9-noon only, 262-473-0542

Fort Atkinson Food Pantry – 715 Jones Ave, Monday & Thursday 3-5 only, 920-563-6992

Harold Johnson Food Pantry Delavan – St. Andrews Catholic Church – Saturday 9 – 10:30 only, 262-728-6567

**Charitable Organizations**

* + - United Way of Jefferson and North Walworth County <http://www.ourunitedway.net/ourunitedway/facts.htm>
    - United Way 211 Service, [www.211.org](http://www.211.org)

**Resources from UW Credit Union**

* UW Credit Union, [www.uwcu.org](http://www.uwcu.org) or 800-533-6773 x 1600
* GreenPath Debt Solutions, [www.greenpath.com](http://www.greenpath.com) or 800-550-1961
* Credit Reports: [www.annualcreditreport.com](http://www.annualcreditreport.com) [www.creditkarma.com](http://www.creditkarma.com)

**Federal Student Loan Information**

* **nslds.ed.gov**