

# MONEY MATTERS!



Ways to **SPEND** more \$

Ways to **SAVE** more \$

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## Ways to **SPEND** more \$

- Whim purchase
- Impulsive shopping
- Use credit cards
- Buy cup of coffee
- Turn up the thermostat
- Eat out
- Don't use gym membership
- Take out
- Make more trips = more gas
- Go to hairdressers for coloring!
- Don't have a budget
- Shop with no list
- Shop with kids
- Shop HUNGRY!
- Taste testing
- Cable bills
- Phone plans
- Dollar store

## Ways to **SAVE** more \$

- Check Prices
- Supplement heat w/ fire
- Wear more layers
- Eat at home
- Make & take lunch to work
- Barter or negotiate
- Research/education re: big stuff
- Red, White, & Blue (in Hamilton)
- Thrift Store
- Return what don't need
- Use coupons & store cards
- Change plans
- Make own coffee
- Saving account
- Christmas club
- Save change
- Pamper yourself
- Buy a used car
- Networking
- Cook



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## *More*

### Ways to **SPEND** more \$

- Get caught in store marketing
- Don't plan meals ahead
- Buy bulk & don't use it
- Buy wants
- Loan money
- Buy brand names
- Buy lunch at work
- Don't weatherproof homes
- Pay bills late

## *More*

### Ways to **SAVE** more \$

- Shop sales
- Shop for clothes off season
- Use the internet
- Dollar store
- Shop with a list
- Stick to your list!
- Buyer beware: shop upper & lower sections of aisle
- Don't taste test anything
- Use generic or store brands
- Shop on a full stomach
- Compare plans
- Buy bulk
- Shop around on \$4 & \$10 meds
- Costco – medications