

# Money Saving Tips

Clothing	<ul style="list-style-type: none"> <li>• Check out resale shops</li> <li>• Host a garage sale</li> <li>• Sell items you no longer need on <a href="http://uwmpost.campusave.com/">http://uwmpost.campusave.com/</a> or <a href="http://milwaukee.craigslist.org/">http://milwaukee.craigslist.org/</a></li> </ul>
Creative Income Sources	<ul style="list-style-type: none"> <li>• Be a dog sitter or walker for people on vacation that you know</li> <li>• Be a Nanny for a weekend</li> <li>• Get a part time job</li> <li>• Host a garage sale</li> </ul>
Dining Out	<ul style="list-style-type: none"> <li>• Instead of steak dinner try a pizza with a salad</li> <li>• Get a take and bake pizza home and share with others</li> <li>• Try a frozen pizza</li> <li>• Get pre made crust and make your own fresh toppings</li> <li>• Take home uneaten portions of restaurant meals</li> <li>• Pack a lunch as often as possible</li> <li>• Eat food that's already in the fridge/cupboard instead of shopping for more</li> <li>• Imagine throwing away a \$5 bill instead of throwing away leftovers</li> <li>• Use dining coupons if possible</li> </ul>
Entertainment Cost	<ul style="list-style-type: none"> <li>• Gather friends for Frisbee in the park</li> <li>• Go on a nature walk</li> <li>• Visit local art galleries &amp; free museums</li> <li>• Check out <a href="http://www.hulu.com/">http://www.hulu.com/</a></li> <li>• Go to the library and use instead of buying them yourself movies, books, magazines, local newspaper use the computer- this gets you out of the house.</li> <li>• Borrow or purchase books from friends /acquaintances or garage sales</li> <li>• Purchase used books instead of new from Amazon or Barnes and Noble</li> <li>• Cancel any subscriptions you're not currently not using or share a newspaper subscription with someone</li> <li>• Volunteer – you get more back in return then what you give sometimes</li> </ul>
Finances	<ul style="list-style-type: none"> <li>• Make saving a habit.</li> <li>• Use your planner or free on line calendar to send reminders when items are due</li> <li>• Make sure you have overdraft protection that saves you from overdraft fees</li> <li>• Don't bank somewhere that charges you monthly fees or fees to use the ATM</li> <li>• Use free ATM</li> <li>• Enroll in direct deposit with your employer</li> <li>• Live on last year's income and save one year's raise</li> <li>• Automatic tax refund transfers to savings</li> <li>• Make one extra loan payment</li> <li>• Only use credit cards for expenses you can pay in full when the bill comes</li> <li>• Shop around for the best insurance rates and loan interest rates</li> <li>• Bundle insurance house/car with one company to receive discounts</li> <li>• Raise insurance deductibles (if you have enough savings to cover emergency)</li> <li>• Investigate refinancing your mortgage to save money</li> <li>• Pay bills on time to avoid late fees and interest rate increases</li> </ul>

Groceries	<ul style="list-style-type: none"> <li>• Use the SHARE program <a href="http://www.sharewi.org/about.htm">http://www.sharewi.org/about.htm</a></li> <li>• Plant a garden at home or join the Food and Garden Club at UW Milwaukee to plant a garden on campus.</li> <li>• Buy from a Farmer’s Market <a href="http://www.localharvest.org/search.jsp?map=1&amp;lat=43.048572&amp;lon=-87.896280&amp;scale=9&amp;ty=1&amp;nm=&amp;zip=53202">http://www.localharvest.org/search.jsp?map=1&amp;lat=43.048572&amp;lon=-87.896280&amp;scale=9&amp;ty=1&amp;nm=&amp;zip=53202</a></li> <li>• Buy from CSA (Community Support Agriculture) <a href="http://www.localharvest.org/csa/">http://www.localharvest.org/csa/</a></li> <li>• 211 Impact (access to family, health, and social service issues) <a href="http://www.referweb.net/ipct/KeywordList.aspx?Milwaukee,%20WI;31926;;;0;14831;;">http://www.referweb.net/ipct/KeywordList.aspx?Milwaukee,%20WI;31926;;;0;14831;;</a></li> <li>• Take recycle/green bags along to grocery store-some stores give credit for using the bags</li> <li>• Use coupons/rebates only for products you would purchased anyway- leave coupons in the store for others to use</li> <li>• Remember double coupon day values in some stores</li> <li>• Don’t go shopping when you’re hungry</li> <li>• Create a shopping list and stick to it</li> <li>• Avoid impulse items</li> <li>• Delay purchases for a full day- you may find you did not need it or want the item</li> <li>• Keep your cupboards organized so you don’t purchase things you already have</li> <li>• Watch expiration date on foods</li> <li>• Buy in bulk as long as you use it or share with someone</li> <li>• Buy a main ingredient that is on sale and make meals from it all week long (chicken, pork, beef)</li> <li>•</li> </ul>
Medical Bills	<ul style="list-style-type: none"> <li>• Be proactive with wellness to keep cost down</li> <li>• Use Urgent Care Facilities instead of Emergency Rooms at Hospitals <a href="http://www.aurorahealthcare.org/services/quickcare/index.asp">http://www.aurorahealthcare.org/services/quickcare/index.asp</a></li> <li>• Use your ERA (Employee Reimbursement Account) <b>Humana Health Assessment-</b> <a href="http://www4.uwm.edu/hr/worklife/health-assessments.cfm">http://www4.uwm.edu/hr/worklife/health-assessments.cfm</a></li> <li>• <b>Humana EAP</b> <a href="http://www.lifesynch.com/humanaeap/">http://www.lifesynch.com/humanaeap/</a></li> <li>• <b>Anthem</b> <a href="http://www.anthem.com/health-insurance/health-and-wellness/hw-overview">http://www.anthem.com/health-insurance/health-and-wellness/hw-overview</a></li> <li>• <b>Anthem Time Well Spent</b> <a href="http://www.anthem.com/timewellspent/">http://www.anthem.com/timewellspent/</a> </li> </ul>
Parking	<ul style="list-style-type: none"> <li>• Bike, carpool, or walk instead of driving</li> <li>• Invest in parking pass</li> <li>• Carry quarters to feed the meter</li> </ul>
Phone Service	<ul style="list-style-type: none"> <li>• Ask about state employees discounts, AARP or any other discounts available</li> </ul>
Repairs	<ul style="list-style-type: none"> <li>• If you are renting, these items(leaky faucets, water left running, air/moisture leaks) may not affect your budget directly.) However, in the long run, they cause rent to increase. Conserve on water &amp; energy, whether you pay the bill or not.</li> <li>• Keep up with regular maintenance on things you own, especially your car.</li> </ul>
Utilities Bills	<ul style="list-style-type: none"> <li>• Investigate pay option, monthly payments are averaged</li> <li>• Turning off and unplugging lights and appliance that you’re not using can save on your energy bill</li> <li>• Adjust your thermostat to lower temps while you’re away from the house and while sleeping. Get an automatic thermostat that will adjust itself.</li> <li>• Use ceiling fans</li> </ul>

## Other Ways to Save

### Milwaukee-Area Thrift and Consignment Stores

Goodwill	St. Vincent de Paul	Salvation Army Thrift Store
Value Village	St. Paul's Thrift Shop	South Milwaukee Human Concerns

### Farmers Market list-

<http://www.localharvest.org/>

### SHARE-

<http://www.sharewi.org/order/>

### Milwaukee-Area Food Pantries

St. Vincent de Paul Food Pantry	Hope House of Milwaukee	UMOS Food Pantry & Food Bank
Slinger Community Food Pantry	Hunger Task Force	Feeding America Eastern Wisconsin (formerly America's Second Harvest)