

WHAT CAN YOU DO ABOUT FAMILY LIVING COSTS?

FIND BEST BUY --- FOR YOU	KNOW NEEDS, DON'T OVERBUY
<p>Food Compare cost per serving Compare cost per unit (ounce, quart, etc.) Check the cost of convenience & excess packaging</p>	<p>Food Don't shop when hungry Shop from lists; avoid impulse buying Check needs for shopping Buy lowest-priced that fits your needs</p>
<p>Housing Homes: underbid asking price Furnishings & appliances --- shop sales Consider use costs as well as initial price</p>	<p>Housing Lower heating temperatures---wear sweater Raise cooling temperatures---dress lightly Avoid buying appliances not used regularly</p>
<p>Clothing Do major buying during sales Check care requirements & durability Buy quality that suits your purpose --- (winter, used) Know store exchange policy</p>	<p>Clothing Take an inventory---identify needs Make wardrobe plans; shop from the plan Don't shop aimlessly</p>
<p>Medical Get prescriptions by generic name, not brand Insurance -- buy through group plan</p>	<p>Medical Change insurance coverage as family changes Don't buy unnecessary vitamins, tonics, etc.</p>
<p>Transportation Bargain for best deal; get repair estimates in writing Drop collision coverage for old cars Drive away if the gas pump price is too high</p>	<p>Transportation Don't buy larger car than you need Keep a car longer Insure big risks and use as high a deductible as you can afford</p>

Continued from previous page

USE T.L.C. -- KEEP WHAT YOU HAVE	DO-IT-YOURSELF
<p>Food</p> <ul style="list-style-type: none"> Wrap foods carefully Store foods promptly Use foods while fresh Limit servings Use recipes with moderately priced items 	<p>Food</p> <ul style="list-style-type: none"> Plant a garden; can, freeze surplus Eat at home; take a lunch Buy returnable bottles; return them
<p>Housing</p> <ul style="list-style-type: none"> Use insulation, weatherstripping, storm windows and doors to: <ul style="list-style-type: none"> Keep heat in, in winter Keep heat out in summer 	<p>Housing</p> <ul style="list-style-type: none"> Do simple repair work yourself Make draperies, slipcovers, Re-upholster and refinish furniture at home
<p>Clothing</p> <ul style="list-style-type: none"> Remove stains promptly Wear old clothes for rough jobs Follow care labels for laundry & dry cleaning Watch weight 	<p>Clothing</p> <ul style="list-style-type: none"> Sew your own clothes Mend, repair, alter Use coin-operated dry cleaner Keep clothes hung-up or folded Change to play or work clothes at home
<p>Medical</p> <ul style="list-style-type: none"> Practice preventive medicine: <ul style="list-style-type: none"> Regular medical & dental checkup Watch your weight Avoid accidental jury 	<p>Medical</p> <ul style="list-style-type: none"> Eat a balanced diet Exercise Learn first aid
<p>Transportation</p> <ul style="list-style-type: none"> Practice good driving methods Use your car owner's manual Have regular car & repair 	<p>Transportation</p> <ul style="list-style-type: none"> Walk or ride a bike Combine trips, use car pools Change car tires yourself; Wash the car at home; Add anti-freeze, wiper fluid, and oil (yourself)