

Spend Your Money Wisely!



Save on Things You Buy

- Buy only what you need. When you are tempted to buy something you do not really need think about the number of hours you have to work to pay for it.
- Shop at dollar stores.
- Look for sales. Plan your meals around what is on sale at the grocery.
- Use store brands.
- Buy scratch n' dent or used appliances.
- Take care of appliances and clothing so you do not have to repair or replace them.
- Care for your car if you have one. Each car and many oils are different. Ask a mechanic how often you should change your oil. Learn tips to care for your car at: <http://www.samarins.com/maintenance/index.html>
- Don't drive if you don't have to. Walk or bike to save money and improve your health. Or take a bus and read a good book.
- Buy clothes at second-hand shops like the Salvation Army, flea markets, and outlet stores if you can find a good deal there. Be careful that it really is a good deal.

Save on Things You Do

- Spend time with family and friends. Go to the library for books, music and videos. While you are there ask about free events. Go to the park. Play a board game.
- Carpool or share cab rides. Buy bus passes. Plan trips ahead of time to save money. Check out the NJ transit website to find low travel fares at: www.njtransit.com.

Save When You Clean

Try some of these home-made cleaners. Note: DO NOT mix ammonia and bleach. When mixed they create harmful toxins that will make you sick.

All-Purpose Cleaner

- 1 Tablespoon clear, non-sudsing ammonia
- 1 Tablespoon clear laundry detergent
- 2 Cups water

Glass Cleaner

- 1 Cup rubbing alcohol
- 1 Cup water
- 1 Tablespoon white vinegar

Counter Top Spray

(Heat this for really dirty counters)

- 1 Cup white vinegar
- 1 Cup water



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NJ Supplemental Nutrition Assistance Program-Education
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This material was funded by USDA's Supplemental Nutrition Assistance Program (SNAP). To apply for SNAP, call or go to your local SNAP office. In NJ apply online at: www.NJHelps.org; or to learn more go to www.fns.usda.gov/fsp. USDA is an equal opportunity provider and employer.

To Apply for SNAP visit www.njsnap.org

Cooperating Agencies: Rutgers, The State University of New Jersey, U.S. Department of Agriculture, and County Boards of Chosen Freeholders. Rutgers Cooperative Extension, a unit of the Rutgers New Jersey Agricultural Experiment Station, is an equal opportunity program provider and employer.

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Money for Food...

Use these tips to help you have more money!

- **Log on to New Jersey Helps.**
www.newjerseyhelps.org can show you programs you qualify for to help you for pay for your heat, your kids' lunches and much more!
- **Avoid rent-to-own stores.**
These stores make you pay in small steps that add up to a lot of money over time. Buy costly items and appliances used not new.
- **Lower energy costs by looking for EnergyStar® appliances.**
These use less energy and help you save on your electric bill.
- **Save money on heat in the winter.**
Cover windows with plastic and block drafts around your doors.
- **Look for rental help and use first-time buyer programs.**
Rental Assistance Programs:
http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance

First Time Buyer Programs:
<http://www.state.nj.us/dca/hmfa/homeownership/buyers/first/>
- **Lower credit costs by paying more than the minimum payment each month on high interest loans and credit cards.**
Pay as much as you can on your highest interest loan or credit card each month and the minimum on the others. Once you get that one paid off start on the next highest one. And pay on time to avoid late fees!
- **Use tax credits like the Earned Income credit.**
- **Avoid check-cashing places by getting a free or low cost bank account.**
In NJ ask your banker to tell you about their NJCC account.
- **Search for a low cost phone plan.**
Online check:
<http://www.consumerreports.org/cro/news/2014/01/best-phone-plans-for-your-family-save-money/index.htm>
- **Talk to your employer about lowering the taxes held from your checks.**



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