

# All About Money

## Some Options\$ for Re\$ourceful Living

	USE LESS/SUBSTITUTE	USE TENDER LOVING CARE TO KEEP WHAT YOU HAVE
<b>F O O D</b>	<p>Stick to basic nutrient-dense foods for variety and versatility.</p> <p>Use lowest priced form of food item that fits your needs (&amp; evaluate cost of "convenience").</p> <p>Try recipes using less costly protein-rich foods such as eggs, cheese, beans, dairy products and peanut butter.</p> <p>Serve desserts only on special occasions.</p> <p>Avoid buying expensive, calorie-dense snacks.</p>	<p>Wrap foods before storing to retain freshness.</p> <p>Store foods promptly and in appropriate storage places.</p> <p>Rotate foods using least fresh first.</p> <p>Avoid wasting food; use leftovers to make nutritious frozen dinners.</p> <p>Take good care of kitchen utensils and appliances.</p>
<b>H O U S I N G</b>	<p>Lower home heating temperature.</p> <p>Raise home cooling temperature (or do without altogether).</p> <p>Turn down thermostat on water heater (for dishwasher, set as recommended in user's manual).</p> <p>Avoid buying appliances you don't really need.</p> <p>Don't rent or buy more house than you need.</p>	<p>Develop and use regular home maintenance schedules.</p> <p>Take care of minor maintenance problems before they become major, expensive disasters.</p> <p>Check weatherstripping and caulking periodically for effectiveness.</p> <p>Clean rugs, furniture, draperies regularly to prolong wear.</p>
<b>C L O T H I N G</b>	<p>Plan wardrobe around activities and buy color- and style-coordinated clothes that can be mixed and matched.</p> <p>Select classic styles in quality fabrics rather than passing fads.</p> <p>Select clothes that are suitable for several seasons.</p> <p>Recycle clothes.</p>	<p>Remove spots and stains promptly.</p> <p>Make repairs when needed.</p> <p>Wear old clothes for rough jobs.</p> <p>Follow care label instructions for laundry and dry cleaning.</p> <p>Watch your weight (tightly fitted clothing causes wear on fabric and seams).</p>
<b>T R A N S P</b>	<p>Plan travel to avoid "back tracking."</p> <p>Don't buy more car than you need.</p> <p>Keep the car longer.</p> <p>Drop collision insurance coverage on old cars.</p> <p>Avoid using the car for short jaunts.</p> <p>Use public transportation when available.</p>	<p>Practice good driving methods.</p> <p>Use your car owner's manual.</p> <p>Get regular maintenance and service checkups.</p> <p>Park in areas offering as much security as possible.</p>
<b>M E D I C A L</b>	<p>Don't buy unnecessary vitamins, tonics, etc.</p> <p>Avoid duplication in insurance coverage.</p>	<p>Practice prevention through:</p> <ul style="list-style-type: none"> <li>• regular medical and dental check-ups</li> <li>• watching your weight</li> <li>• avoiding accidental injury</li> <li>• adopting healthy habits (and avoiding harmful ones).</li> </ul>

	<b>DO-IT-YOURSELF (IF You Have—or Can Learn—Skills, Time, Tools &amp; Space)</b>	<b>IMPROVE SHOPPING SKILLS</b>
<b>F O O D</b>	Eat at home; brown bag for lunch; plan a picnic. Plant a garden; can or freeze surplus. Learn how to get the most from the meat you buy. Make low-cost nutritious snacks readily available. Make full use of your freezer; prepare recipes in quantity and freeze for later use (freezer operates more efficiently if at least 3/4 full).	Check needs before shopping and shop from a list. Take advantage of weekly specials and store coupons. Pay attention to price per unit and compare unit prices. Read the label. Get your money's worth in nutrition. Stock up on specials which have a long shelf life or freezer life.
<b>H O U S I N G</b>	Do simple home repairs and maintenance yourself. Make draperies, slipcovers, etc. Re-upholster and refinish furniture at home. Install home insulation yourself. Enlist entire household's participation in energy conservation.	Shop the sales for household goods, furnishings and appliances. Consider utility and maintenance costs as well as initial price (life cycle cost of appliances). Underbid the asking price on a house. Shop for credit as carefully as for appliances, furnishings, etc.
<b>C L O T H I N G</b>	Mend, repair and/or alter clothes yourself. Use coin-operated dry-cleaning. Sew some of your own clothes. Trade services (such as baby sit for someone who will sew for you or do alterations). Store clothes properly.	Shop sales for wardrobe needs. Check care requirements and construction for smoothness and durability. Buy the quality that suits your purpose. Know store's exchange policy. Plan purchases—don't impulse buy.
<b>T R A N S P</b>	Walk or ride a bike. Combine trips, use car pools. Wash car at home. Do some car maintenance yourself (check tire pressure & fluid levels, add oil or anti-freeze, etc.).	Bargain for best deal on a vehicle. Shop around for best deal on vehicle loan. Compare insurance rates with different companies (before purchasing a vehicle). Shop for low-cost air fares.
<b>M E D I C A L</b>	Eat a balanced diet. Exercise properly. Get adequate rest. Learn first aid. Reduce insurance premiums with higher deductible and/or co-payment.	Get prescriptions by generic name, not brand name, if possible. Buy insurance through group plan.

### MORE IDEAS

- Buy fewer "extra" services (e.g., premium cable TV and/or phone options) and/or items (e.g., magazines, book/tape club memberships, etc.).
- Cut down on cleaning supplies (buy products useable for more than one purpose and/or make your own from basic supplies).
- Consider renting or borrowing (rather than buying) equipment or items used infrequently. Avoid finance charges on your credit cards.
- Make long-distance phone calls during lower-rate periods at night and on weekends.
- Where possible, e-mail or write letter/post card rather than telephone long distance.
- Plan oven use by baking main dish, vegetable, etc. at one time.

Prepared by Carolyn McKinney, Ph.D., Family Resource Management Specialist, Consumer and Textile Sciences Department, The Ohio State University, June 2001.

Visit Ohio State University Extension's WWW site "Ohioline" at:  
<http://ohioline.osu.edu>

**All educational programs conducted by Ohio State University Extension are available to clientele on a nondiscriminatory basis without regard to race, color, creed, religion, sexual orientation, national origin, gender, age, disability or Vietnam-era veteran status.**

**Keith L. Smith, Associate Vice President for Ag. Adm. and Director, OSU Extension**

**Hearing impaired readers may request information about educational topics by calling TDD #1-800-589-8292 (in Ohio) or 1-614-292-1868 (outside Ohio). For those with physical disabilities, special arrangements for participating in educational programs can be made by contacting 1-614-472-0810.**