



Planning Ahead

Forget the argument as to whether we're in a recession or not. The fact is the economy is not doing well and many people are struggling to stay afloat financially.

Given the tough times and the fact that things could get even rougher, now IS the time to put yourself in as good a position as you can to survive rising costs and a possible reduction in pay. To do so, look carefully at how much you need each month to pay your bills and meet other expenses. Look for ways to cut expenses. Put away the credit cards. Delay any large expenses that you can. Build up your savings. Pay down your debt as much as you can. If your credit is good, transfer credit card balances to a low-interest rate card. Look for new sources of income. Consider what could be sold. Read on for other ideas.

Did You Know?

Community resources can help us stretch our income. Any item and/or service that we can get for free or less than we would pay for it, frees up our money to be used for other things. In Kent County, you can find out what resources are available by calling 2-1-1 (or 616-459-2255 if using a cell phone). Just one call can put you in touch with hundreds of programs that can assist you with food, clothing, shelter and other needs.



THE SAVING CENTER

11 Ways to Save Dollars at the Gas Pump

- * Drive less: car pool; combine errands into one trip; and/or bike, walk or take the bus (a monthly pass costs only \$35).
- * Slow down. The faster you drive the more gas you use.
- * Keep your tires properly inflated. Under inflated tires waste fuel.
- * Make sure your air filter is clean.
- * Keep your gas cap on tight. Gas evaporates if it has a way to escape.
- * Get the junk out of the trunk. Heavier cars need more gas.
- * Avoid revving your engine and making fast starts.
- * Don't rest your left foot on the brake. This wastes gas as well as wearing out your brakes.
- * Avoid long warm-ups. A minute will do.
- * At low speeds open the window and turn off the air-conditioning.
- * At highway speeds close the windows to reduce wind resistance and use the air-conditioning instead.



Ask the Money Man

Q. *Food prices are killing me. How can I reduce my food budget and still eat well?*

A. Here's a list of several things we can all do to reduce the amount of money we spend on food:

- * Prepare meals at home. Eating out is very expensive. If you don't know how to cook, call Janet Gudiño at the Kent County Extension Office (336-3279) and ask about the nutrition program. You'll receive 6 free cooking lessons in your own home.
- * Plan meals ahead based on what's on sale at the store that week. You can compare prices between stores by looking at the ads in the Sunday paper.
- * Before going food shopping, make a list and stick to it. The stores are set up to promote impulse shopping. Other good ways to reduce impulse spending are to take only cash in the amount you're planning to spend, leave the debit and credit cards at home, shop alone, limit the number of trips to the store, and don't go shopping when you're hungry.
- * Avoid waste by using leftovers and avoiding large sizes unless you know you'll use them before they spoil.
- * Avoid expensive snack items
- * Cut up your own vegetables, slice your own cheese, mix your own orange juice etc. Why pay a big premium to have someone do this for you.