



March 2009

## Frugal Tips to Survive a Recession

In today's challenging times the dollar doesn't seem to go as far. Here are some tips to help you save money:

### Grocery Shopping Tips:

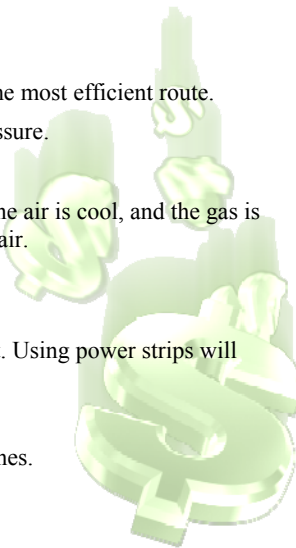
- Grocery shop with a list and stick to it.
- Take advantage of sales items you may not immediately need but will in the future.
- Buy generic items.
- Plan meals according to what is on sale that week.

### Car and Gas Tips:

- Run errands once a week and use the most efficient route.
- Keep tires filled to their proper pressure.
- Carpool.
- Fill up early in the morning when the air is cool, and the gas is dense. You'll get more gas and less air.

### Utility Tips:

- Turn off all electrical items at night. Using power strips will make this easier.
- Keep lights off during the day.
- Consider a family plan for cell phones.
- Take short showers.



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