

Improve Your Money Life.....

Some helpful sources and ideas to stretch your dollars

Recently some people thought, "Life's too short to drink cheap wine." Under the current economic conditions, however, those same folks now feel that a bottle of \$4 or \$5 wine tastes great!

Given this sentiment, it's important to watch our spending habits and improve our *Money Life*. And with a computer, we're all just a few clicks away from some helpful spending and saving information. Here are some suggestions...

Thrift Stores...

These outlets are not only for dropping off unwanted items but can be useful to shop for great bargains. Some stores offer discounts for seniors – what a deal.

Church Dinners...

Many churches offer excellent meals at a fraction of restaurant prices. Some meals are ethnically oriented, such as Italian, German, Mexican, etc., but are well prepared. The "fund-raiser" meals, also tasty, serve a wider good of helping out a parish community. Most meals include a beverage and desert and you don't have to pay tax or tip. And, who knows, you might meet someone you know and have a friendly chat.

Shopping with coupons...

This is becoming increasingly popular (*and for some it's an art*). People are not only clipping manufacturer coupons out of the newspaper, some are taking advantage of stores like Rainbow that offer double-coupon days on some items already on sale – *making those coupons do triple duty*. Some stores also offer discounts on gas by reducing the price-per-gallon at the pump.

Money saving Websites...

There are various Websites that provide weekly deals at supermarkets and link to printable coupons. The careful shopper could possibly save \$10, \$20, or more, per week on food items using these coupons. Combined with double-coupon day, you can save even more. The following is a list of sites to help you plan your next trip to the supermarket:

www.pocketyourdollars.com

www.couponsinourhands.com

www.minnesotacouponadventure.blogspot.com

www.couponmom.com

www.hotcouponworld.com

Dine for less and save...

Save at least 50% on gift certificates and enjoy special deals all year. This Website, www.restaurantdiscountcenter.com, offers dining discounts at more than 12,000 restaurants. And the StarTribune offers half-price deals on restaurants, hotels, and golf courses. Go to www.startribune.com/deals (watch for details and possible restrictions.)

Your favorite products...

Go directly to the Website of your favorite product and register for coupons. For example, Pillsbury.com, BettyCrocker.com, Target.com, and GeneralMills.com offer this service.