

\$SMART \$SAVERS CLUB



1ST SUMMIT BANK
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How to Stick to Your Budget as a Family

After the holiday season, you may have accumulated debt. Now is the time to get back on track. Don't put all of the burden on yourself and your significant other; let your kids help with the responsibility. Read on for budgeting tips and how to have some extra money in 2019.

Tip #1: Become a coupon clipper. Sit down as a family with the Sunday newspaper and start cutting out the best deals. There are also coupon websites such as *RetailMeNot* that may have more of a selection. Make it a fun competition to see who can find the best bargain!

Tip #2: Reward your health. Make a health and wellness jar and make a pact to start doing morning yoga as a family or go sled riding to burn off some excess calories. Upon finishing the exercise or outdoor activity, put a dollar in the jar. Not only will you be saving money, you may avoid doctor's visits and medication expenses.



Tip #3: Start a tradition of rolling coins. Children are notorious for keeping loose change laying around. Coin wrappers can be found in bulk at many dollar stores. This fun activity is great for all ages and really shows how the littlest amounts can add up over time. When you reach a certain amount such as \$100, go as a family to deposit it into a savings account.

Tip #4: Look for the supermarket sale shelf. Most grocery stores have a small shelf where items are reduced in cost due to the box being damaged or the product being discontinued, among other reasons. Who knows, you might just find your next favorite meal!

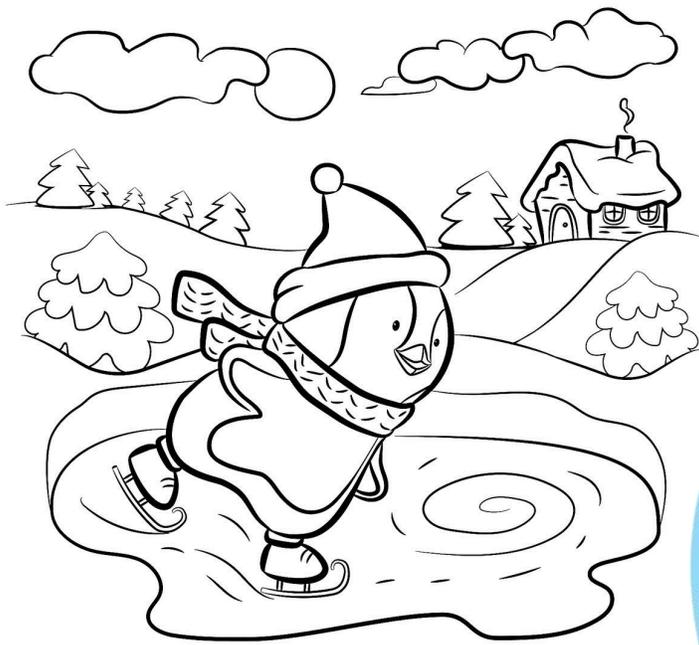
Tip #5: It's time to downsize cable. Having a family discussion to reduce your cable package or do away with it completely is a good idea to save money. With streaming services widely available, there are plenty of cheaper options to watch your favorite family sitcoms without breaking the bank.

Tip #6: Make home-cooked meals together. Put one child in charge of the appetizer or salad, have another set the table, and be the one to wash dishes. Your options are endless; and while saving money is the goal, so is bonding as a family.

Tip #7: Skip the brand names and go consignment shopping. Every town has reduced price retailers that sometimes carry very trendy clothing. Don't fall victim to paying top price for branding especially for school clothes.

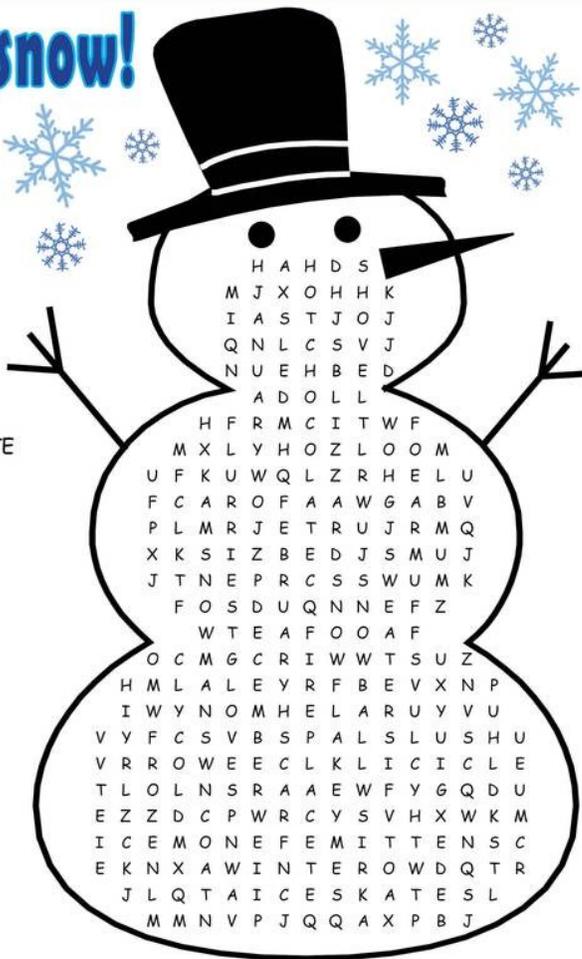
Tip #8: Plan a staycation. At the beginning of the year, many families begin planning a vacation to somewhere warm or the all-popular Disney parks. However, save with a staycation this year. Look for inexpensive ways to explore your local town or camp outside your house for an improvised camping excursion. Some of the best and cheapest vacations are closer than you think.

Overall, saving money won't happen overnight. But if your family uses this process as a learning experience and exerts team effort, the rewards could be plentiful for next year!



Let it snow!

- BLIZZARD
- COAT
- COLD
- DECEMBER
- EARMUFFS
- FEBRUARY
- FIREPLACE
- FLURRIES
- FROZEN
- GLOVES
- HOT CHOCOLATE
- ICE
- ICE SKATES
- ICICLE
- JANUARY
- MITTENS
- SCARF
- SHOVEL
- SLED
- SLUSH
- SNOWBALL
- SNOWFLAKE
- SNOWMAN
- SWEATER
- WINTER



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