



Double Your Dollar

**In order to save more, you need to spend less.
Below is a list of common sense ways to save.**

Plan a budget: Record your expenses and plan in advance of how much money is available to spend on a weekly basis. If possible, keep cash on hand and avoid compulsive spending. Deposit the cash you saved (from not overspending during the week) into your savings account.

Shop wisely: Make a list of items you need (and plan how much it will cost) so you know exactly how much money to bring to the store, reducing the chances for impulse buys.

Take time to research: Compare prices of items you need at various locations. Review newspaper flyers, store ads and the internet for the best deals. Consider the price per item, pound or ounce to determine whether if the cheaper price is the better deal.

Buy generic brands: Often they come from the same manufacturing plant as the name brand, and cost less.

Senior Discounts: Take advantage of senior citizen discounts. They are available at restaurants, movie theatres, transportation centers, and many other locations. Unfortunately, not all places automatically give them. Be sure to ask for a discount before you pay.

Early Bird Dinner: If you tend to eat out often, consider eating dinner earlier in the day and take advantage of restaurants that offer an early bird special.

Take Advantage of your local Senior Citizens Center: These locations offer free or discounted events, meals, transportation, plus, health and fitness programs.

Look for free entertainment: Check the newspaper, watch the news, and review church bulletins for free (or low cost) local events. Consider going to a high school play instead of the theater or a college concert for free. Browse the local library's collection of books, movies and music. While you're at the library, check their monthly calendar of events.

Get a smart card: If you live in an area that has good public transportation, invest in it. A person over 65 can get a convenience transportation pass that allows them access to any service provided. A person can save hundreds of dollars a month compared to money spent on a car.

Free transportation? Check your township to see if they have a free curb-to-curb transportation system in place to take seniors to medical appointments, social activities, grocery shopping, etc.

Benefit by local senior services: Your local Area on Aging may offer legal advice and representation to seniors. Many times, they can also provides notary services and special assistance with property tax bills or rent rates as well as helping prepare state and federal taxes.

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