



UtahSaves
You Can Build Wealth

Utah Saver

Money Matters
July 2008

An initiative of



and dozens of community partners

Don't know
where to begin?

Visit these
web sites for
budgeting and
spending
management

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- Faircredit.org
- ConsumerFed.org
- Msmoney.com
- MSN Money
- UtahSaves.org
- Bankrate.com
- Mvelopes.com
- Endprogram.com

Utah Saver of the Month: April Barnett

April's savings plan is going very well. She has saved almost \$1,000 in her emergency fund, and has nearly paid off her credit card! She invests 10% of her income, and another 5% she is depositing into her 401(k). She is still paying down a little bit of debt "but I am light years ahead from when I started. Thanks Utah Saves for the inspiration, guidance and encouragement!" April stated.

Ways to Save When Dining Out

1. Slash your everyday expenses. Think one less specialty coffee, soft drink and candy bar a week.
2. Keep your eyes open for new restaurants in town. They typically offer grand opening specials.
3. Check your local newspaper for advertisements of lunch and dinner specials.
4. Limit eating lunch out, try brown bag lunches.
5. Dine out during the week rather than on the weekends. Often the menu prices climb over the weekend.
6. Dine early. Many restaurants offer specials before 6 p.m. It's perfect for making a show on time or for parents who need to make an early night of it.
7. Share an entrée or stick with an appetizer menu. Many restaurants serve portions that are too large for one person to finish.
8. The markup on alcoholic beverages in restaurants is high. Instead of having a drink with dinner, have a glass of wine or some brandy after you get home.
9. Have a candlelight dinner at home, and then go out for coffee and dessert.
10. Instead of eating in a restaurant, order out! It's customary to tip a few dollars to the delivery person, but not as much as at a restaurant, where the usual tip is 15 to 20 percent.

<http://bankrate.com/brm/news/cheap/331 ways/dailylife/dining-out.asp>



Upcoming Events

CLASSES

Individual Development Accounts/Basic Finances (IDA)

- July 1st, 8th, 15th, 22nd 7-9 p.m.
179 N. Main, **Logan**
- July 2nd 6:30-8:30p.m.
120 E. Main, **Price**

Home Buyer Education

- July 2nd, 3rd 6-9:00p.m.
- July 19th 9:00a.m.-4:00p.m.
815 S. Freedom Blvd. **Provo**
- July 9th, 16th 5:00-8:30p.m.
2261 Adams Ave. **Ogden**
- July 9th, 16th 5:30-9:00p.m.
501 E. 1700 S. **SLC**
- July 15th, 17th 5:30-9:00
- 2001 S. State #S-1200 **SLC**
- July 15th, 17th 5:30-9:00p.m.
1181 N. Fairgrounds Dr. **Ogden**
- July 19th 9:00a.m.-4:00p.m.
625 W. Girard Ave. (540 N.) **SLC**

Stretch your Bucks

- Every 2nd & 4th Thurs. 6-8p.m.
2724 S. Washington Blvd. **Ogden**

What Time Is It? Time to Save!

- July 21-23rd 9-1:00 Kids camp!
44 North 100 East **St. George**

Utah Saves for Families

- July 8th, 7:00p.m.
900 W. Sunset Drive **St. George**

Basic Finances-Bankruptcy Ed.

- July 8th 5-7:00p.m.
2001 S. State #S-1200 **SLC**
- July 9th, August 13 6-8:00p.m.
118 N. Fairgrounds Dr. **Ogden**

For more upcoming
classes visit:

[http://www.utahsaves.org/
resources/classes.asp](http://www.utahsaves.org/resources/classes.asp)

Ways to Save on Grocery Shopping

- * Trim your food bill by as much as 19 percent simply by shopping at a couple of different stores.
 - * Don't "crisis cook." Shopping after work for the day's dinner gets expensive. Plan a weekly menu before shopping and watch your grocery bill shrink.
 - * Don't waste money on prepared foods. Instead, prepare meals ahead of time and freeze them, or double a recipe when cooking, and freeze the second for a hectic day coming up.
 - * The highest markup items on the shelves are at about chest level. Reach up or kneel down to select the cheaper house or generic brands.
 - * Avoid shopping for food when you're hungry; you'll buy more.
- Clip coupons. You'll also find coupons in women's and general-interest magazines.
- * Take advantage of in-store coupon displays and the machines that spew them.
 - * Avoid purchasing non-grocery items, such as painkillers, contact lens solution, etc., at the grocery store. You usually pay more.
 - * Always get a rain check if a sale item is gone.
 - * Shop with a calculator. That way, you can figure whether the unit price for a case lot is really cheaper than buying one of the same item.
 - * Always send in for the rebate on a purchase whether it's \$2 or \$50. It all adds up.

<http://bankrate.com/brm/news/cheap/331ways/dailylife/groceries.asp> By Bankrate.com

Utah Saves Site Coordinator Box

Would you like your company, school or business to be a Utah Saves Site? You'll receive tips, strategies, ideas, hold financial fairs, and become educated on how to save and build wealth! Contact lesley.scruggs@usu.edu or 801-468-2520, to find out how easy it is!

