



Consumer Credit Counseling Service of Rochester
c/o Credit Education Bureau
1000 University Ave. Suite 900
Rochester, NY 14607
(585) 546-3440
www.cccsofrochester.org
www.crediteducationbureau.org

Smart Spending Habits –

Making it automatic –

Have you ever heard the term, “Out of sight, out of mind?” There’s something to be said about this principal when it comes to saving money. We don’t miss what we don’t see. Once you know you have a surplus that can be contributed to your savings, have your employer make a direct deposit from your paycheck into your savings account. You’ll be surprised how much faster your savings build up when it happens automatically!

Using envelopes and cash –

One tried and true method for keeping flexible expenses in control is the envelope system. This is great for things like groceries, entertainment, and day-to-day expenditures. Label separate envelopes for each item with the amount you are budgeting for each pay period. Each time you are paid, place that amount in cash in the envelope. This way you build boundaries and the ability to see how much you’ve spent along the way. Easy and smart!

Buying used –

- When shopping online where used items are sold, be sure to check each merchant’s approval rating and read the reviews for the item you are interested in. It also helps to read reviews of similar items. This will give you a good sense of how much trust you can put in the value of the item and the service of the merchant.
- Consignment shops are a great place to find used items. A quick search of the word “consignment” along with the area you live in will provide a number of options. Again, be sure to read the reviews and check out a few options.
- Many churches also have consignment days where they sell clothing and other articles.
- Flea markets are an excellent source of both new and used items, and you can often buy in bulk.
- Good buys can also be found at neighborhood garage sales.
- Community bulletin boards in your local grocery store or library are a great place find items for sale.
- Your local newspaper still has a classified section for used items.



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Spending wisely –

- Bringing lunch to work can save the average person almost \$1,000 per year!
- Carpooling with coworkers will save on gas and mileage costs.
- Instead of purchasing Christmas and birthday gifts, prepare a special meal for your loved ones.
- If possible, use public transportation instead of a car. This will reduce your insurance expense considerably.
- Share grocery shopping trips with friends and neighbors to lower gas costs.
- When frequently used items are on sale (toilet paper, paper towels, and canned goods), try to stock up.
- If you use a lot of batteries, buy rechargeable versions.
- Don't spend your next raise. Have it direct deposited into savings.
- If you pay off a loan, continue making those payments to your savings.
- Check prices at three different stores before making any large purchases.