

## Resources for Living on the Living Allowance

*Submissions from VISTA members, compiled by AmeriCorps VISTA Headquarters.*

*The websites and providers listed serve as examples only. Inclusion on this list does not signify endorsement or recommendation by CNCS or the VISTA program.*

### Budgeting

- [www.mint.com](http://www.mint.com) Allows you to centrally manage your budget, set spending alerts, and more.
- [www.spendster.org](http://www.spendster.org) Offers insights on cutting out wasteful spending.
- Use a spreadsheet or notebook to track expense and note where your money is going.
- Use envelopes to allocate cash for groceries, gas, and spending money.

### Rent

- Consider living with a roommate. A two bedroom apartment divided by two people is usually cheaper than a studio.
- [www.padmapper.com/](http://www.padmapper.com/) and [www.housingmaps.com/](http://www.housingmaps.com/) compile rental ads from various sites and map them for easy comparison.
- HUD's website has information on finding subsidized and low-cost housing.  
<http://www.hud.gov/apps/section8/index.cfm>
- Post an ad in "rooms wanted," explaining your situation including what you can afford. Add some info about yourself to "humanize" your story, along with a link to the VISTA portion of [nationalservice.gov](http://nationalservice.gov) to help explain what you do and why your income is so low.
- Be careful when using online classified ad sites like Craigslist, as there are lots of scams.

### Food

- Food banks and food pantries allow those who qualify to "shop" for free.  
<http://feedingamerica.org/foodbank-results.aspx> [www.foodpantries.org/](http://www.foodpantries.org/)
- Food shares and food ministries are nonprofit or faith-based groups that buy food wholesale and then distribute food boxes to subscribers at-cost. See a partial list at  
<http://vistacampus.org/mod/forum/discuss.php?d=4933#p15680>
- Sign up for the loyalty card at your local grocery store for specials and savings.
- Join a local food co-op.
- Budget recipe sites (a few examples):
  - [www.budgetbytes.com/](http://www.budgetbytes.com/) Cheap, beautiful and delicious meals.
  - <http://cheaphealthygood.blogspot.com/> A helpful blog with a sense of humor.
  - <http://recipefinder.nal.usda.gov/> Recipes that work well with SNAP.
  - [www.choosemyplate.gov/](http://www.choosemyplate.gov/) Balanced menus and recipes from the USDA.
  - [www.webmd.com/food-recipes/features/cheap-healthy-15-nutritious-foods-about-2-dollars](http://www.webmd.com/food-recipes/features/cheap-healthy-15-nutritious-foods-about-2-dollars) Inexpensive foods to integrate into your cooking.
  - [www.hillbillyhousewife.com/](http://www.hillbillyhousewife.com/) Stretching a budget by cooking from scratch.
- Some farmer's markets match SNAP benefits; check your local markets for details.
- Limit your grocery budget to a certain amount per week.
- Instead of going out to eat, have a potluck meal and invite friends to bring food.

## Local Travel

- Find your local public transit website to figure out which transit card option will be best for you. Unlimited monthly? Weekly? Pay-as-you-go?
- If mass transit isn't an option, look for carpools, van pools, other ride-sharing programs.

## Long Distance Travel

- Bus travel has made a comeback, with many options, including [www.greyhound.com](http://www.greyhound.com), [www.peterpanbus.com](http://www.peterpanbus.com), [www.megabus.com/us](http://www.megabus.com/us), [www.boltbus.com](http://www.boltbus.com), [www.coachusa.com](http://www.coachusa.com)
- Websites for comparing costs of flights, hotels, rental cars, cruises and more:
  - [www.kayak.com](http://www.kayak.com), [www.travelocity.com](http://www.travelocity.com), [www.orbitz.com](http://www.orbitz.com), [www.hotwire.com](http://www.hotwire.com), [www.farecast.com](http://www.farecast.com)
  - [www.priceline.com](http://www.priceline.com) has a "Name Your Own Price" function that lets you input how much you want to pay and see if the price is accepted. If it is, you won't know your flight time, hotel name, or car rental company until after your credit card is charged.
- Low cost airlines include [www.southwest.com](http://www.southwest.com), [www.airtran.com](http://www.airtran.com), [www.jetblue.com](http://www.jetblue.com), [www.frontierairlines.com](http://www.frontierairlines.com)
- [www.amtrak.com](http://www.amtrak.com) – America's national railroad system offers "Weekly Specials" but beware that these fares are non-refundable.

## Communications

- Mobile phone:
  - Switch from a smartphone to a feature phone.
  - Switch from a contract to a pay-as-you go plan.
  - Take advantage of free wifi to reduce your data usage.
  - Several programs offer free mobile phones to low income individuals.  
[www.assurancewireless.com](http://www.assurancewireless.com) [www.reachoutmobile.com](http://www.reachoutmobile.com) [www.safelinkwireless.com](http://www.safelinkwireless.com)
- Internet service:
  - Access free internet at libraries, coffee shops, restaurants, shopping malls, etc.
  - Many DSL providers offer freestanding DSL, but often don't market it. If you just want internet without having to buy a bundle of services, ask for free-standing DSL.
  - Families with children who qualify for free school lunch can qualify for low-cost broadband:  
[www.internetessentials.com](http://www.internetessentials.com) <http://everyoneon.org/>

## Entertainment

- Movies: [www.gofobo.com](http://www.gofobo.com) and [www.advancescreenings.com](http://www.advancescreenings.com) offer tickets to free screenings of movies before they officially open in the theaters.
- DVDs: most public libraries offer DVDs for loan
- Music:
  - Many public libraries offer access to music downloads through [www.freegalmusic.com/](http://www.freegalmusic.com/)
  - iTunes has a "Free" section with one or more songs per week, as well as free TV shows
  - Amazon also has a free mp3's in a pretty wide range of genres.
  - Starbucks usually has a "pick of the week" card with a code for a free iTunes download.
  - Music streaming sites like Pandora and Launchcast offer free "internet radio" service.
  - Sites/apps like Spotify and SoundCloud allow you to follow/stream particular artists.

### Other Money-Saving Websites

- Online coupon sites like [www.groupon.com](http://www.groupon.com), [www.livingsocial.com](http://www.livingsocial.com), and [www.dealchicken.com](http://www.dealchicken.com) offer 50% off deals at restaurants, shopping, travel, etc. Buy only what you know you will use and pay attention to expiration dates.
- Sites like [www.retailmenot.com](http://www.retailmenot.com) and [www.couponcabin.com](http://www.couponcabin.com) offer online promotion codes for use on other websites. [www.smartsource.com](http://www.smartsource.com) and [www.cuckooforcoupondeals.com](http://www.cuckooforcoupondeals.com) allow you to print coupons you can use at the store. [www.ebates.com](http://www.ebates.com) – A website to earn cash back for shopping.
- [www.half.com](http://www.half.com) – Used books and other items at a great deal
- [www.amazon.com](http://www.amazon.com) – Used & new books, almost anything you would want, free standard shipping with eligible purchases of \$25+
- [www.freecycle.org](http://www.freecycle.org) – Website that allows you to give and get free items from your neighbors. Craigslist also has a “free stuff” section.

### Fitness:

- Most YMCA and YWCA facilities have sliding scale membership rates. Some yoga studios will offer free classes in exchange for helping around the studio.
- Work out at home or outside, using online guidance, such as:
  - [www.FitnessBlender.com](http://www.FitnessBlender.com) has a variety of free workout videos. Search workouts by length, type, equipment, difficulty, and the areas of the body they are intended to work.
  - [www.NerdFitness.com](http://www.NerdFitness.com) offers a range of resources from how to eat Paleo to doing handstands, with lots of "nerd culture" references. Not as many workouts as other sites, but they're good workouts with an emphasis is on being healthy and strong.

### Tips on Making Purchases:

- Before buying online, search online for “coupon code” or “promotion code” or “discount code” along with the website name. These codes can save you 10-20%.
- Buying online is often tax-free.
- Some restaurants and gas stations offer a discount if you pay with cash instead of credit card.
- Look for big sales advertised online as well as coupons in the newspaper.

### Other Suggestions:

- Take advantage of free museums and events (farmers markets, festivals, concerts, etc.) in the area. Do some online research as well as stopping by tourist information centers.
- If there is something you really want to do, find a way to do it (ask people, look online for money-saving opportunities, etc.).
- Be ready with suggestions for free or low-cost activities you and your friends might enjoy. That way you can avoid the awkwardness of having to decline invitations to expensive places.
- Be honest with friends and say, “I need to save some money, so maybe I’ll go out to dinner with you in a few weeks.” or, “Let’s eat dinner in instead, and I’ll cook.”
- Go to the library for free Internet, books, CDs, DVDs, etc. Some even lend tools, cookware, etc.
- Know the system – learn about ways to be smart (i.e. booking flights on Southwest where you do not lose your money if you cancel, booking Amtrak online where you can get a refund, etc.).
- Don’t worry too much if you go slightly over your budget one month. Life is flexible...live it.