



## Living on the Living Allowance

Reflection Guide  
September 10, 2015

	<b>Questions to consider:</b>	<b>Ways to save:</b>
<b>Learning about your community</b>	<ul style="list-style-type: none"> <li>• Is there a former VISTA you can connect with?</li> <li>• Where could you go in your community to learn about local resources?</li> <li>• Do you know who your CNCS State Office representative is?</li> <li>• Are there public assistance programs you could apply for?</li> </ul>	
<b>Tracking Expenses</b>	<ul style="list-style-type: none"> <li>• Do you have an estimated budget?</li> <li>• Do you have a system for tracking expenses?               <ul style="list-style-type: none"> <li>○ Are you sticking to your system?</li> <li>○ Is it helping you identify unnecessary expenses and savings opportunities?</li> </ul> </li> </ul>	
<b>Housing Savings</b>	<ul style="list-style-type: none"> <li>• Do you unplug your electronics when not using them?</li> <li>• Do you air dry clothes or dishes?</li> <li>• Are there home cleaning supplies you could make yourself?</li> </ul>	

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<b>Grocery Savings</b>	<ul style="list-style-type: none"><li>• Have you signed up for club cards at local discount grocery stores?</li><li>• Do you know where food pantries are in your community?</li><li>• Are there local farmers markets that accept EBT?</li></ul>	
<b>Transportation Savings</b>	<ul style="list-style-type: none"><li>• Are you able to commute by bike or public transit?</li><li>• Have you tried a rideshare?</li><li>• Do you know where the cheapest gas is in your area?</li></ul>	
<b>Entertainment Savings</b>	<ul style="list-style-type: none"><li>• Are there festivals, fairs, concerts or other events you can volunteer for to get in for free?</li><li>• Is there a local gym or health center that offers services on a sliding scale?</li></ul>	
<b>Other Areas for Saving?</b>		

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## Additional Resources

Public Assistance Programs:

- Benefits Director: [www.benefits.gov](http://www.benefits.gov)
- 211 Info: <http://www.211.org/>

Student Loan Programs

- Loan Forbearance: <http://www.nationalservice.gov/programs/ameriCorps/segal-ameriCorps-education-award/using-your-segal-education-award/postponing>
- Loan Deferment: <https://studentaid.ed.gov/sa/repay-loans/deferment-forbearance#what-is-deferment>

VISTA Outside Employment Policy:

<http://www.vistacampus.gov/resources/outside-employment-policy>

National Service Hotline:

- Toll Free: 800-942-2677  
Fax: 703-206-7276  
[questions.nationalservice.gov](http://questions.nationalservice.gov)  
Monday – Friday 9 a.m. to 8 p.m. Eastern Time (\*hours subject to change)

CNCS State Offices:

<http://www.nationalservice.gov/stateoffices>

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