



## Living on the Living Allowance: Tips and Resources from VISTA Members

### Expense Tracking/Budgeting Tools

- Expense tracking apps
  - Mint, Wellspend, Learnvest, EveryDollar.com, Money Monitor, BudgetTracker
- Walmart SavingsCatcher program
- Hiding your credit card for a while to stop using it (freeze it in a block of ice!)
- Find a Snap Calculator: Illinois State- <http://fscalc.dhs.illinois.gov/FSCalc/>

### Housing/ Home Expenses

- Living with roommates to split costs
- Offer to take the smallest bedroom in a shared house/apt if it has the cheapest rent
- Sometimes a couple or family that will rent out a single room in their home for cheaper
- Getting on HUD housing (can take many months though)
- FreeCycle.com for free stuff
- Making your own cleaning supplies out of basic castile soap, baking soda, vinegar
- Using baking soda as a cheap dish detergent
- Using half the laundry detergent and some baking soda for laundry
- When you are not home turn up the temp in summer and turn down in winter
- Stop using AC
- Put plastic covers over the windows
- Use small lamps
- Reduce time and frequency of showers
- Explore Eco-Thrifty (book)

### Transportation

- Try finding a bike-share
- Try finding a bike co-op for bike repair
- Google maps shows elevation changes for biking
- Look for a used bike on craigslist
- Bike Benefits has lots of discounts- <http://bb2.bicyclebenefits.org/#/home>
- Google maps has an "avoid tolls" option
- Credit cards that give you cash back on gas (Thortons or Shell Card saves 3 cents)
- Gas buddy or Extreme Green for gas savings
- Cumberland Farms Smart Pay for gas savings
- Share car expenses with someone
- Keep your car updated as much as possible to increase mileage and avoid repairs
- Try Uber or Lyft
- RideShare.com
- Chicago: Divvy Bike Share
- Boston: Hubway Bike Share and Linkpass



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### Groceries/ Goods

- Buy in bulk to not buy things as often
- Save money by not spending money at restaurants
- Shop the day before grocery stores get new shipments
- Make a list before you go and don't buy anything not on the list
  - Shop by unit price
  - Buy produce in season and do U-Pick when possible
  - Buy in bulk and freeze
  - Buy dried fruit to get healthy food that won't spoil as quickly
  - Buy things that will be thrown out that day
- Canned food can be healthier if you rinse it before eating. Gets rid of up to 50% of added salt and sugar!
- Ask to take leftover food from lunch meetings home
- Find events in your area that will have free food
- Having your own farm/garden can help- some food pantries have seeds or starts
- Check into local farms near you, some offer produce in exchange for volunteer work
- Look for SNAP produce-incentive programs which exists at some Farmer's Markets
- Look for food pantries or farms in your area or try volunteering in exchange for food
- Download apps and resources
  - Ibotta app for grocery store rebates
  - RetailMeNot app or online for food
  - Favado app to compare grocery store prices
  - Cartwheel app for Target
  - Coupons.com
  - Download "Good and Cheap" by Leanne Brown
  - Walmart's SavingsCatcher
  - Kroger the membership card for saving on groceries and gas
- Explore cheap, bulk or salvage grocery stores!
  - B&E Salvage
  - Ollies Bargain Outlets
  - Costco ,Dollar tree
  - Aldis , Grocery outlet
- Boston: check out FairFood.org \$2 a bag of fruits and veggies
- Iowa: Share Iown Food [http://www.shareiowa.com/index.php?PAGE\\_ID=3](http://www.shareiowa.com/index.php?PAGE_ID=3)
- Fresh Bucks in Western Washington  
(<http://www.wafarmersmarkets.com/foodaccess/freshbucks.html>)
- Vancouver, WA: SHARE is a non-profit organization that specializes in selling exceptional food at up to 50% off
- There's an urban farm in downtown Charleston, SC that sends volunteers home with a bag of fresh produce.



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### Entertainment & Services

- Events & Activities
  - Explore local newspaper and volunteer listings to find free events or events you can volunteer for to attend for free
  - Use social media to find out about events
  - Try Meetup.com for finding people and activities in your area
  - LivingSocial & Groupon
  - Host game nights, dance nights or potlucks at home with friends
  - Organize a clothing swap to get loads of "new" free clothes
  - Look for free Improv events
  - Start writing for a magazine
  - Upcycling crafts-use potentially wasted cardboard, paper, etc. and make something cool and useful!
  - Ask for entertainment based gift cards for birthday or holiday gifts
  - Tell people you are an AmeriCorps VISTA and work at a non-profit, sometimes they will give you discounts. Don't be afraid to negotiate
  - Always ask about scholarships-- most places offer reduced or free entry to things if you are willing to go through the application process
- Outdoors
  - Go outside! Explore national parks, nature trails, beaches
  - Geocaching can be great fun
- Finding Movies/TV/Music
  - Volunteer at a music festival- you can often get a free ticket
  - Look for Open Mic Nights at local bars, cafes, or coffee shops
  - Share a Netflix account with friends
  - Look for free film or comedy series on Youtube
  - Join a choir
  - Try a USB TV tuner -- you can watch HD network TV for free
  - Hot Tix
  - Go to afternoon/ matinee movies
  - Look for discounted same day entertainment tickets
  - Go to costco or any other warehouses and buy movie tickets there
- Services
  - Offer to volunteer for dance/gym and some people will offer you free classes
  - Watch free workout videos online instead of going to a gym
  - YMCA has a sliding scale for cheap gym services
  - Kindles sell discounted/free books if you want something to read
  - Ditch your "smart" phone
  - Try LifeWireless.com
  - Free tax prep: VITA, or programs through AARP and IRS
  - Turbo Tax has a free tax prep option based on income levels