

## Resources for Living on the Living Allowance

Submissions from VISTA members, compiled by AmeriCorps VISTA Headquarters

### Budgeting:

- [www.mint.com](http://www.mint.com) – website that enables you to enter banking, credit card, and other information to centrally manage your budget, set spending alerts, and more.
- Use envelopes for tracking cash for groceries, gas, and spending money.
- Use a spreadsheet or notebook to track expense and note where your money is going.

### Food:

- <http://www.foodpantries.org/> - this website that lists pantries from all over the country, call them and ask if you can 'shop' at the pantry.
- <http://cookncents.com/angel-food-ministries-alternatives/> - Food shares and food ministries are another way that people supplement their food dollar. These are non-profit or faith-based groups that buy food wholesale and then distribute food boxes to subscribers at-cost. Most of them even have options for specialty and vegetarian food boxes.

### Local Travel:

- Find your local public transit website for details. Examples:
  - Washington D.C. area (for example)
    - [www.wmata.com](http://www.wmata.com), [www.metroopensdoors.com](http://www.metroopensdoors.com) – D.C. area public transportation
      - Purchase a SmarTrip card for \$5 and it saves you money every time you use it – less expensive Metro & bus fares, \$0.50 discount when transferring from rail to bus or bus to rail, 2-hours of free bus transfers.
    - [www.rideonbus.com](http://www.rideonbus.com) – RideOn Bus → Montgomery County, MD Bus Transit
      - accepts SmarTrip card
    - <http://www.princegeorgescountymd.gov/Government/AgencyIndex/DPW&T/Transit/thebus.asp> – The Bus → Prince George's County, MD Bus Transit
      - accepts SmarTrip card
    - <http://www.arlingtontransit.com/> – ART Bus → Arlington, VA Bus Transit
      - accepts SmarTrip card
    - <http://www.dashbus.com/> – Dash Bus → Alexandria, VA Bus Transit
      - accepts SmarTrip card
    - <http://www.fairfaxva.gov/CUEBus/CUEBus.asp> – CUE Bus → Fairfax, VA Bus Transit
  - New York City area
    - [www.mta.info](http://www.mta.info) – NYC area public transportation
      - Check the website for a potential card/pass like the SmarTrip.
      - EasyPayXpress MetroCard (refillable automatically, get 7% bonus for every \$10 added)

- Which MetroCard should you use?:  
[http://www.mta.info/mta/fares/mc\\_value.htm](http://www.mta.info/mta/fares/mc_value.htm)
- Atlanta area
- <http://www.itsmarta.com/> - Atlanta area public transportation
  - Breeze Card (refillable) – costs \$1.00 to purchase the card
    - 4 bus transfers within a 3-hour period
    - Breeze Card information & purchasing:  
<http://www.breezecard.com/>
  - For more information about MARTA transportation:  
<http://www.itsmarta.com/fares-passes.aspx>

### Long Distance Travel:

- [www.megabus.com/us](http://www.megabus.com/us) - Megabus to New York, Philadelphia, and many other places
  - Book tickets in advance and get fares as low as \$1.50.
  - Buses have free wireless Internet and electrical outlets. Many buses have two seating levels.
  - D.C. bus stop is located at Union Station bus terminal
- [www.boltbus.com](http://www.boltbus.com) – Bolt Bus to New York, Philadelphia, New Jersey
  - Buses have free wireless Internet and electrical outlets
  - D.C. bus stop is located at Union Station bus terminal
- [www.greyhound.com](http://www.greyhound.com) – Greyhound → nationwide bus service
  - Low fares on Greyhound and Greyhound Express
  - Express busses to New York and Philadelphia have wireless Internet and electrical outlets
  - D.C. bus stop is located a few blocks from Red Line New York Avenue Station
- [www.peterpanbus.com](http://www.peterpanbus.com) – bus service between D.C. and north of Boston, MA
  - Select buses have wireless Internet and electrical outlets
  - D.C. bus stop is located a few blocks from Red Line New York Avenue Station
- Websites for comparing costs of flights, hotels, rental cars, cruises and more:
  - [www.kayak.com](http://www.kayak.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 accepted, you do not know your flight time, hotel name and location, or car rental company until after your bid was accepted and your credit card is charged), [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) – general travel search engines that search many airlines at once for the best deal
- [www.southwest.com](http://www.southwest.com) – Southwest Airlines. Low cost travel to many places when you book in advance. If you purchase a ticket and cancel it, you can still use those funds for up to one year from the original purchase date.
- [www.airtran.com](http://www.airtran.com), [www.jetblue.com](http://www.jetblue.com), [www.frontierairlines.com](http://www.frontierairlines.com) – AirTran Airways and Jet Blue Airlines. More low-cost airlines.

- [www.amtrak.com](http://www.amtrak.com) – America’s national railroad system. Look at the “Weekly Specials” but beware that these fares are non-refundable. Almost all other fares are fully refundable before you pick up the actual ticket. Once you pick up the ticket, you only get about a 90% refund.

**Other Money-Saving Websites:**

- [www.retailmenot.com](http://www.retailmenot.com) – online coupon/discount/promotion codes
- [www.couponcabin.com](http://www.couponcabin.com) – online coupon/discount/promotion codes
- [www.smartsource.com](http://www.smartsource.com) – online coupons
- [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.mypoints.com](http://www.mypoints.com) – By clicking on links to company websites and completing surveys, you earn points to redeem for travel, gift cards, etc. I have used it and it works very well.
- [www.ebates.com](http://www.ebates.com) – Another website to earn points for redemption. A friend told me about it.
- [www.freecycle.org](http://www.freecycle.org) – Website that allows you to give and get free items from your neighbors.
- Websites to get great deals such as 50% off at restaurants, shopping, on travel, instant deals, all around the country and more:
  - [www.groupon.com](http://www.groupon.com), [www.livingsocial.com](http://www.livingsocial.com), [www.dealchicken.com](http://www.dealchicken.com)

**Purchases:**

- Before buying online, insert the website name + “coupon code” or “promotion code” or “discount code” into Google. Often times these codes will save you 10-20%.
- Look for big sales advertised online as well as coupons in the newspaper.
- Buying online often times is tax-free.
- Paying in-store with cash (instead of credit card):
  - Some restaurants (and perhaps other businesses) offer customers a 5% discount if you pay with cash. Look for a sign on the restaurant or in the menu.
  - Some gas stations charge lower rates (sometimes as much as \$0.10 per gallon less) if you pay with cash.

**Suggestions:**

- Limit your grocery budget to a certain amount per week.
- Some grocery stores or bulk food stores (i.e. Costco) have lots of food tasting samples.
- Attend events where you are able to meet people and sometimes free food may be available.
- Do not go out to eat every day, but have a potluck meal and cook or invite people to bring food.
- Take advantage of special days (Election Day, National Pancake Day, where restaurants offer free meals and discounts).
- Register with certain companies and restaurants for their e-mail list. They often e-mail you specials and coupons on your birthday.
- Get coupons either from newspapers or online.

- 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.).
- You will probably notice that the Metro charges you money based on how far you go. If you are comfortable with the bus, it can save you money, especially as there are two hours of free transfers, including to buses in Maryland and Virginia. If you do take the Metro and your hours are flexible, know when the peak hours are and the peak-of-the-peak hours are so you can avoid them.
- 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.
- Visit local Tourist Information Center or Chamber of Commerce for other discounts and tips.
- If there is something you really want to do, find a way to do it (ask people, look online for money-saving opportunities, etc.).
- Utilize the library for Internet, books, CDs, etc. Most of them require that you either have a State ID or a piece of mail with your local address on it.

**Comments:**

- Do not worry if you slightly go over your budget one month. Life is flexible. Live it.
- Feel free to be honest with friends when saying, “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.” Though it is embarrassing to tell or let people know you cannot spend money, it is better than you overspending.
- Be sure to have fun and enjoy your time! Ask lots of questions, and let us know if you have questions or other suggestions.