



Making Every Penny Count

Quick tips to save on common expenses

1. Use online promo codes and coupons: Before you shop the Internet, check out sites like www.retailmenot.com and www.dealtaker.com. You can search your intended merchants and find hundreds of discounts. If you're visiting a store, go to www.coupons.com or www.redplum.com.
2. Get freebies: It's easy to obtain product samples or vouchers for household items online. Log on to www.freebies2deals.com for a list of promotions.
3. Make an electronic grocery list at www.grocerysmarts.com, where you can also look up retailers to see what is on sale, as well as compare items and view rankings.
4. Use resources like www.billshrink.com to check what you're paying for cable, satellite, cell phone service and more. You can often negotiate a better deal with your provider or find a way to save with a competitor.
5. Vendors offer good deals on golf outings, restaurants, and a host of other forms of entertainment. Click to Web addresses like www.groupon.com and www.dealsthatmatter.com for details.



Contact a financial counselor at America First Credit Union for your free budget analysis at (800) 999-3961.

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