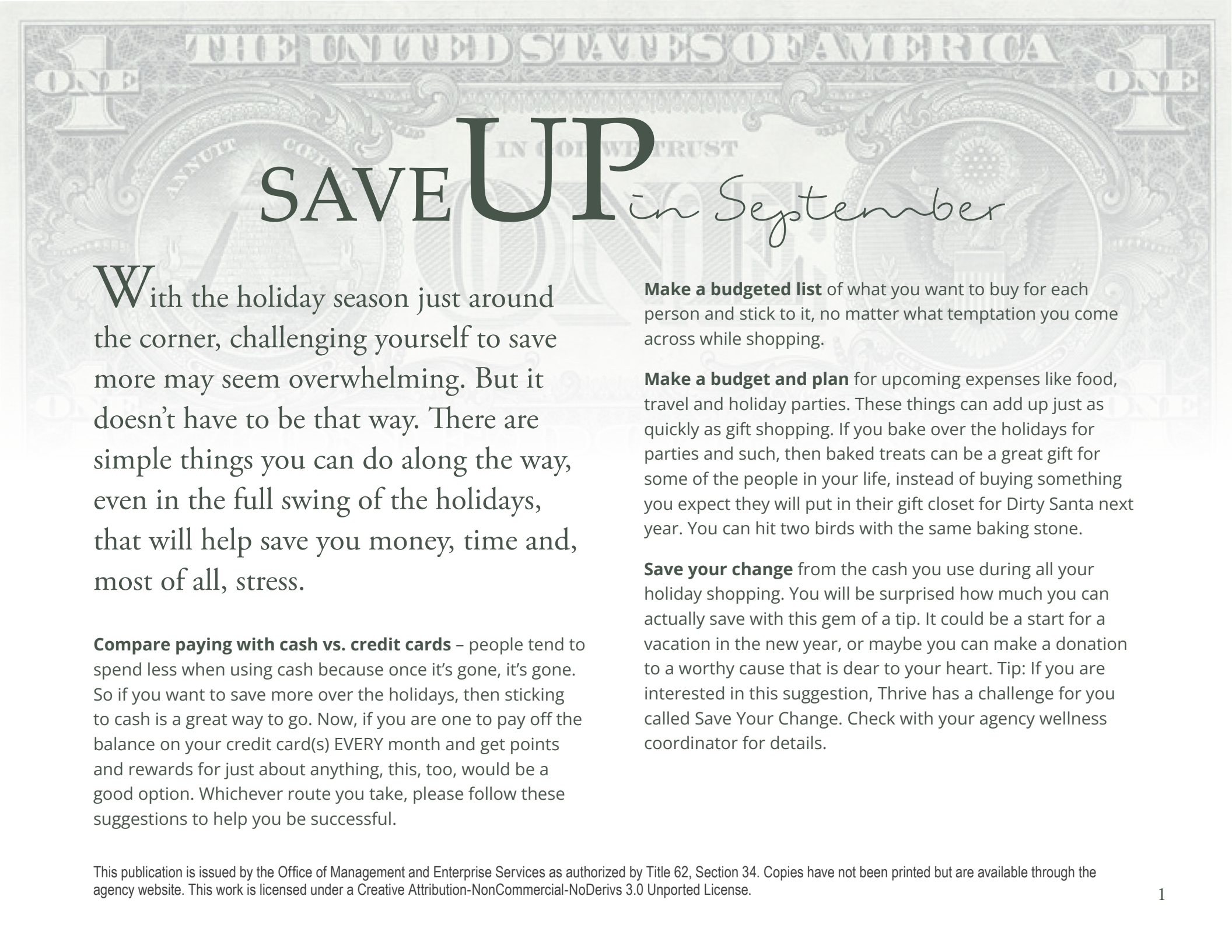


SAVE UP

in September

September Toolkit



SAVE UP *in September*

With the holiday season just around the corner, challenging yourself to save more may seem overwhelming. But it doesn't have to be that way. There are simple things you can do along the way, even in the full swing of the holidays, that will help save you money, time and, most of all, stress.

Compare paying with cash vs. credit cards – people tend to spend less when using cash because once it's gone, it's gone. So if you want to save more over the holidays, then sticking to cash is a great way to go. Now, if you are one to pay off the balance on your credit card(s) EVERY month and get points and rewards for just about anything, this, too, would be a good option. Whichever route you take, please follow these suggestions to help you be successful.

Make a budgeted list of what you want to buy for each person and stick to it, no matter what temptation you come across while shopping.

Make a budget and plan for upcoming expenses like food, travel and holiday parties. These things can add up just as quickly as gift shopping. If you bake over the holidays for parties and such, then baked treats can be a great gift for some of the people in your life, instead of buying something you expect they will put in their gift closet for Dirty Santa next year. You can hit two birds with the same baking stone.

Save your change from the cash you use during all your holiday shopping. You will be surprised how much you can actually save with this gem of a tip. It could be a start for a vacation in the new year, or maybe you can make a donation to a worthy cause that is dear to your heart. Tip: If you are interested in this suggestion, Thrive has a challenge for you called Save Your Change. Check with your agency wellness coordinator for details.



Save Your Dough and Make Meals at Home!

One way you could save money for the upcoming holiday season is to cut down on what you spend on food each month and make more meals at home. Eating out can add up quickly – whether it’s a trip to the drive-thru, purchasing your morning coffee, or picking up dinner on your way home from work. These options may seem convenient and easy at the time, but they can hurt your pocket book in the end. Instead of paying \$12 for lunch at a restaurant, you could spend the same amount on a week’s worth of lunches made at home.

It all starts with planning. Coming up with a meal plan for the week will not only save money, but will also save you time throughout the week. Check out the meal planning tips below, and put your money saved toward the upcoming holiday season.

1. Write down the schedule for the upcoming week.

This is an important first step to meal planning. Are you going to be home each night to make dinner, or will you be getting home later than expected due to other obligations? If you know that every Tuesday night you get home late, make sure that Tuesday’s dinner involves a small amount of prep-work (or is made in advance).



2. Check the pantry.

What do you currently have on hand? You may have several items in your refrigerator or pantry that can be used for meals this week. Take an inventory of items that you can use (or need to use to beat the expiration date) and plan a few meals and snacks with those items.



3. Check the ads for what's on sale.

Most stores put out a weekly advertisement with their specials for the week, so check your store's ad before you make a grocery list. I prefer to plan meals around what is on sale. Produce that is in season is typically cheaper and will taste better, and is higher in nutrient value.

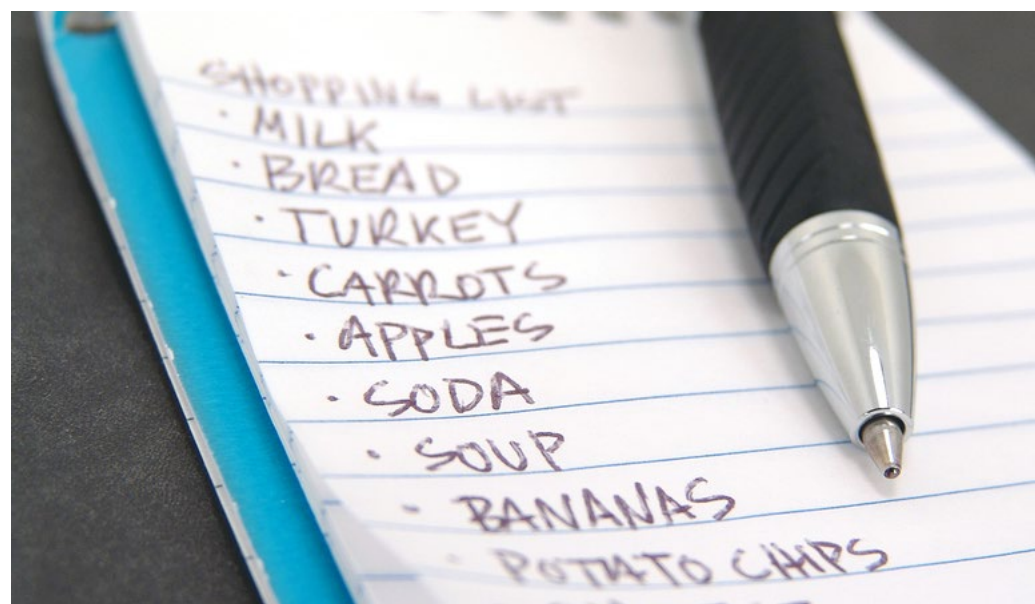
4. Plan out your meals, and don't forget snacks.

Now that you're armed with the information that you need, plan out your meals for the week. Plan dinners that are simple or pre-made on nights that you don't have time to cook. Use websites or blogs for inspiration. There are also several apps for your mobile device that are great for meal planning.

Try making dinners that produce a lot of leftovers so you can bring them for lunch the following day. Keep snacks simple and balanced, like a piece of fruit and a serving of nuts.

5. Make a list.

Now that you have your meal plan for the week, make a shopping list with everything that you need to prepare each recipe.



6. Stick to the list.

You've spent all that time preparing your list, which will save you some serious moo-lah when you head to the store. However, the hardest part of this process can be sticking to the list. One way to make sure you stick to your list is to avoid grocery shopping when you're hungry. Seriously. This will ensure that you only get what you need from the store, and are less likely to make impulse purchases on food items you don't necessarily need.



Giving Back Resources and Time

Research has shown that by giving monetarily of your personal resources (time, skills, expertise, etc.) to charitable causes, there are many benefits to your overall well-being.

Benefits of Giving Money to Charitable Causes:

- Activates pleasure centers in the brain that simply make you feel better.
- Directly helps people in need who may not receive it otherwise.
- Motivates family and friends to join you in giving.
- Proves it is possible to make the world a better place one dollar at a time.

Monetary Donation Ideas for Individuals and Groups:

- Adopt a school and buy supplies for teachers or students.
- Donate food for a Kids' Backpack Program or Food Pantry.
- Donate to the State Charitable Campaign where there are many worthy causes.
- Give to local church outreach programs.





Benefits of Giving Your Time to Charitable Causes:

- Provides a sense of purpose and fulfillment that may increase your self-confidence and feelings of empowerment.
- Causes "The Happiness Effect" during which the release of dopamine in the brain activates the pleasure centers that produce what's called the "helper's high."
- Reduces stress levels, allowing you to savor your time spent serving others.
- Helps bond with others by giving back to the community, as a group, and helps you connect in a shared experience.
- Can be an inexpensive and fulfilling way to team build, rather than the expensive, conventional teambuilding exercises that are hard to replicate in the training room.

Ideas for Individuals and Groups to Donate Time:

- Volunteer for Habitat for Humanity.
- Work at a Food Bank.
- Get involved with the United Way (many good causes).
- Offer your services to Rebuild Together.

