

**AUGUST – SEPTEMBER  
2016**

Erie Firefighters Federal Credit Union  
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Open: Monday thru Friday Hours: 9 AM – 3 PM, or by appointment  
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## Looking for ways to trim a few bucks from your budget? Check out these tips that will help you save money in your daily life.

- Budget! This is the cornerstone of all financial planning.
- Clear all debts as soon as possible. You'll save hundreds/thousands on interest.
- Cut many of those "extra" expenses. Brew coffee at home rather than buying coffee out.
- Bundle your errands into one long, massive trip per week, so that you can save on fuel costs.
- Minimize your cable/satellite TV and Internet packages.
- Keep copies of your receipts in a file. You'll need these if anything breaks.
- If you're a homeowner, crunch numbers to see if you can lower your payments by refinancing.
- If you're paying mortgage insurance (PMI), see if you have enough equity to waive it.
- Reduce the amount that you dine out. This alone can save you \$100+ per month.
- Reduce your cell phone minutes to the lowest amount you need. Check your minute usage and change your plan to avoid overage charges.
- Service and maintain your car. It may be an extra expense, but you'll save in the long run.
- Buy groceries in bulk at wholesale stores. SEE Sam's flyer on the back.
- Shop at garage sales, thrift stores, eBay, Craigslist.
- Teach your kids about money. Let them earn money and help them save for items they want.
- Plant shade trees around your house to help save on air-conditioning costs.
- Plug appliances into a power socket. Flip the switch off whenever you're not using one of the appliances. You'll save on the cost of 'phantom energy' -- the slow drain of energy that comes from keeping things plugged in.
- Use the library instead of the bookstore. The Kindle lending library counts!
- Eat a picnic or play ball in the park. It's far cheaper than events, movie theaters or amusement parks!
- Check prices online before buying something at a retail store.
- Join a gym, only if you'll use the membership.
- Take shorter showers.
- Caulk and weather-seal all the drafts and gaps around your doors and windows.
- Keep your home a little hotter in the summer and colder in the winter by simply turning the thermostat up by an extra 4 degrees in summer and down by an extra 4 degrees in winter.

**Save Money by Using Non-Surcharging ATM Locations**

[www.cudollar.org](http://www.cudollar.org) [www.co-opcreditunions.org](http://www.co-opcreditunions.org)