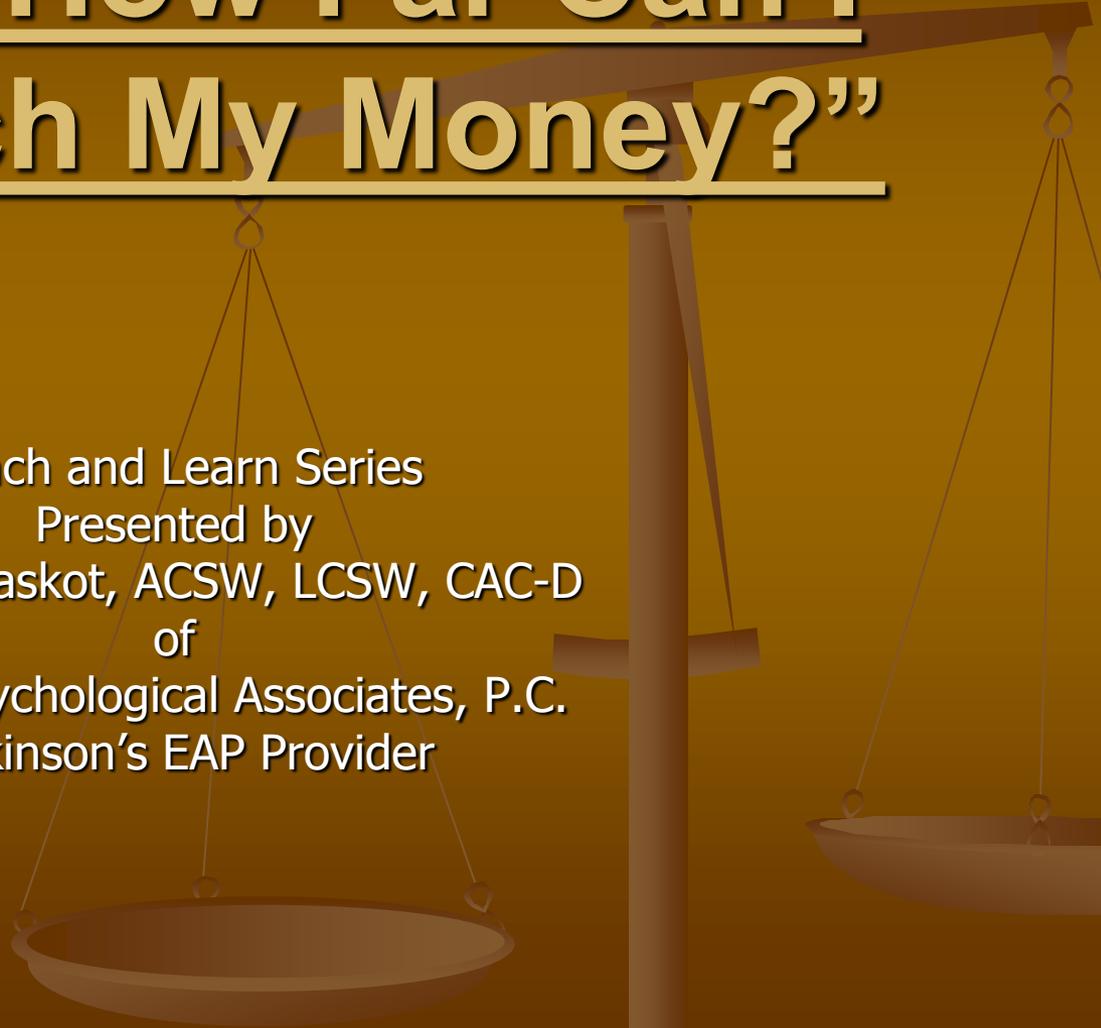


“Yikes! How Far Can I Stretch My Money?”



Lunch and Learn Series
Presented by
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Franco Psychological Associates, P.C.
Dickinson's EAP Provider

PARTS

- Plan
- Attitude
- Resources
- Techniques
- Self Care

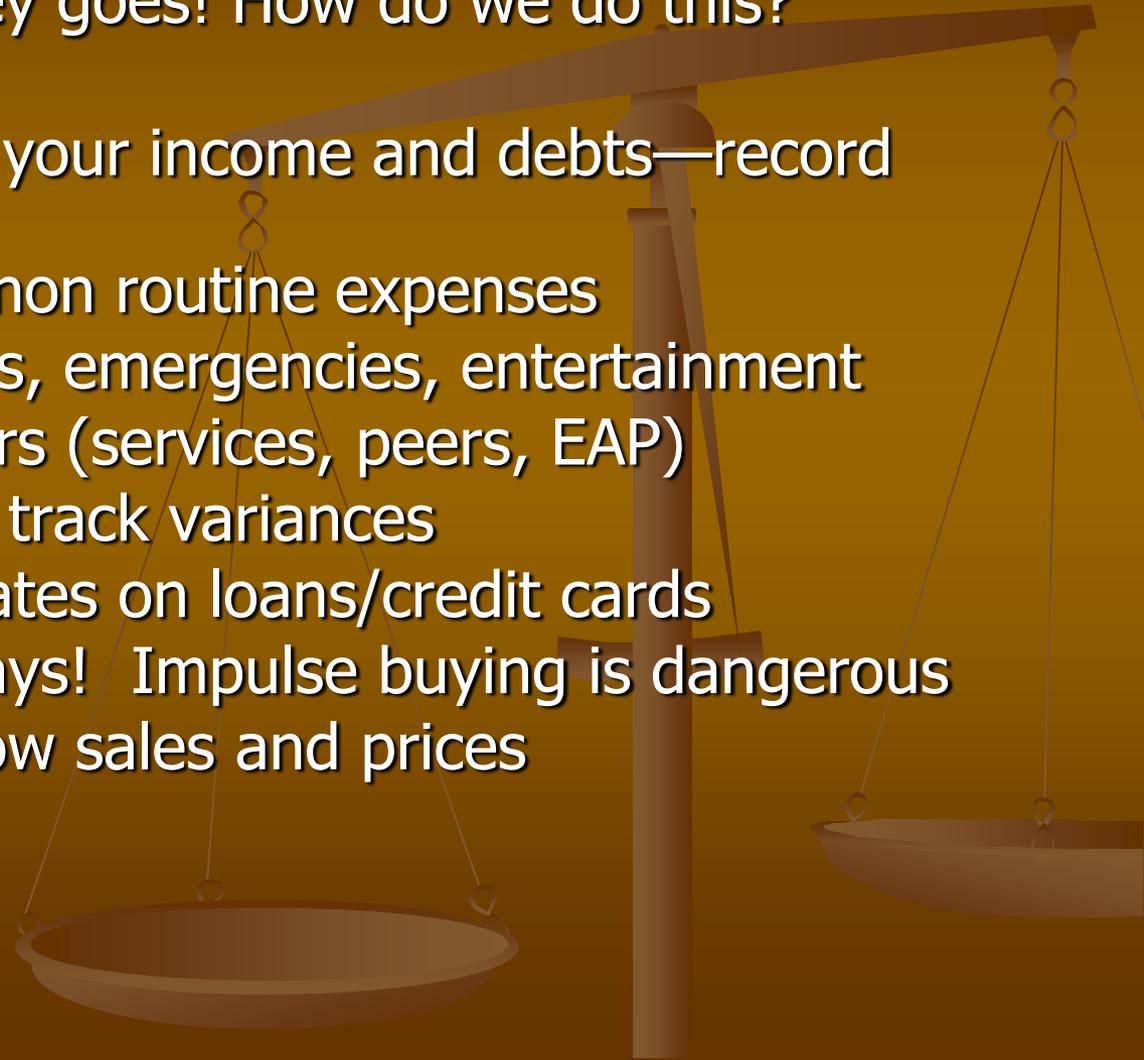
Take a minute and record ideas in each area for discussion!



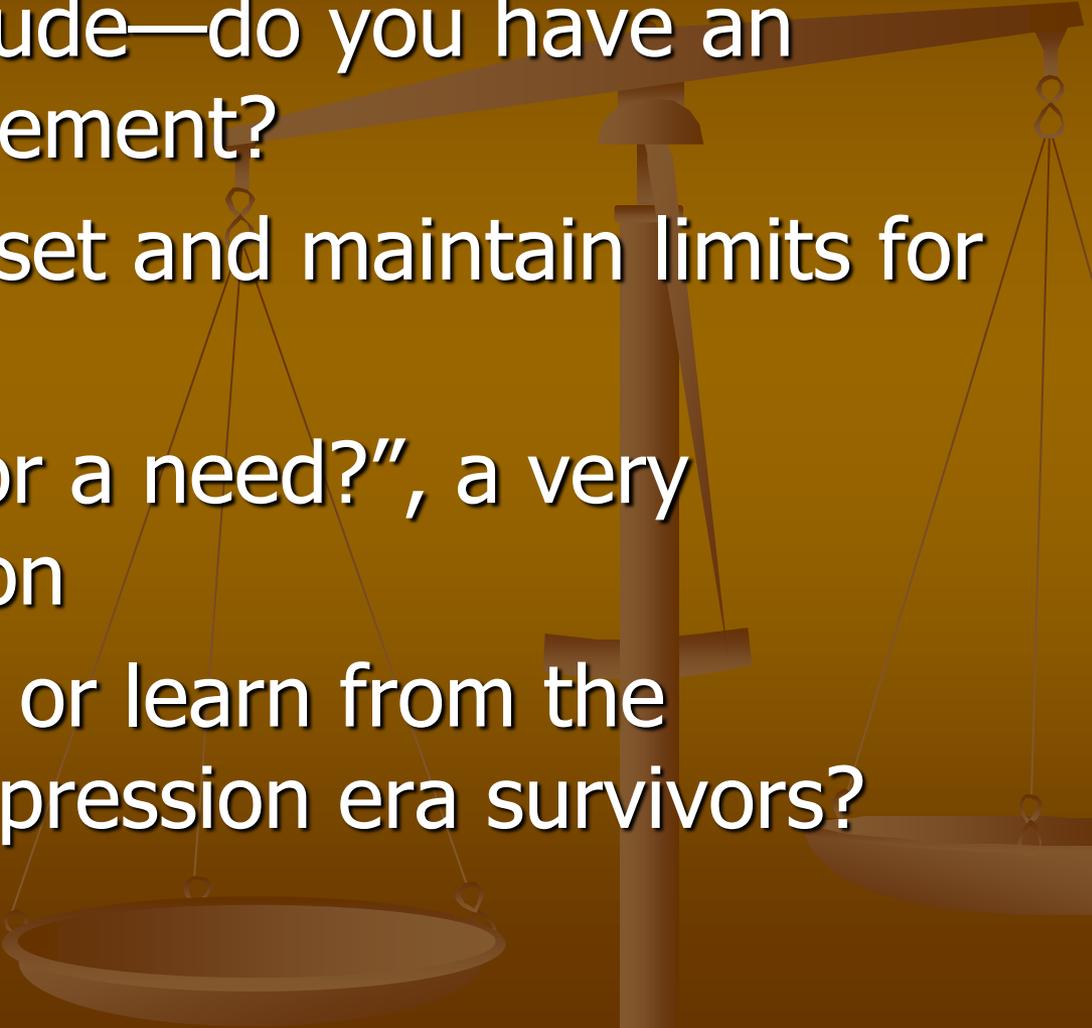
Plan

Know where your money goes! How do we do this?

- Have a **PLAN**
- Track for one month your income and debts—record EVERYTHING
- Build in Surprises or non routine expenses
- Build in miscellaneous, emergencies, entertainment
- Utilize external helpers (services, peers, EAP)
- Stick to the plan and track variances
- Know your interest rates on loans/credit cards
- Budget for the Holidays! Impulse buying is dangerous
- Shop with a list! Know sales and prices



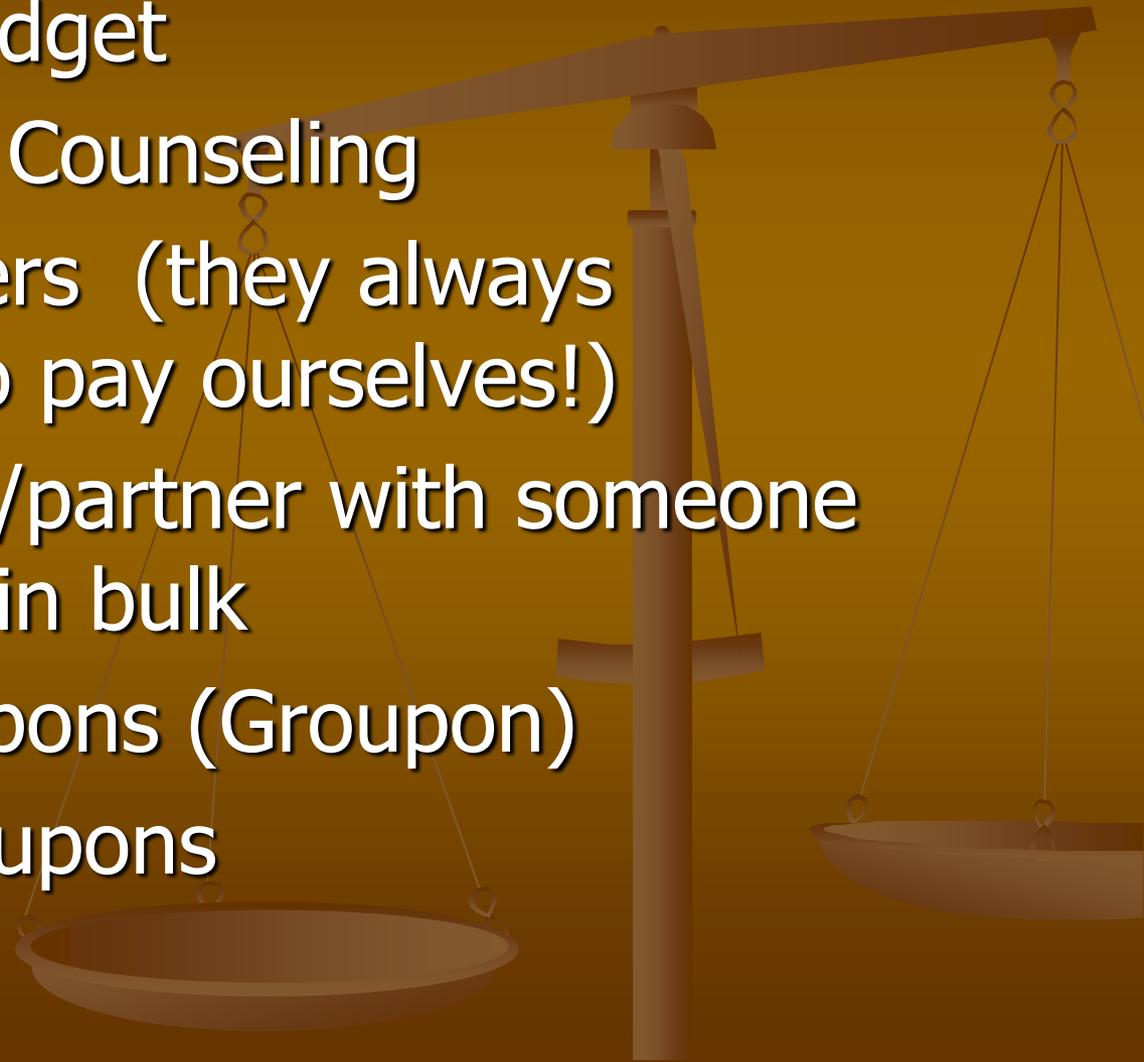
Attitude



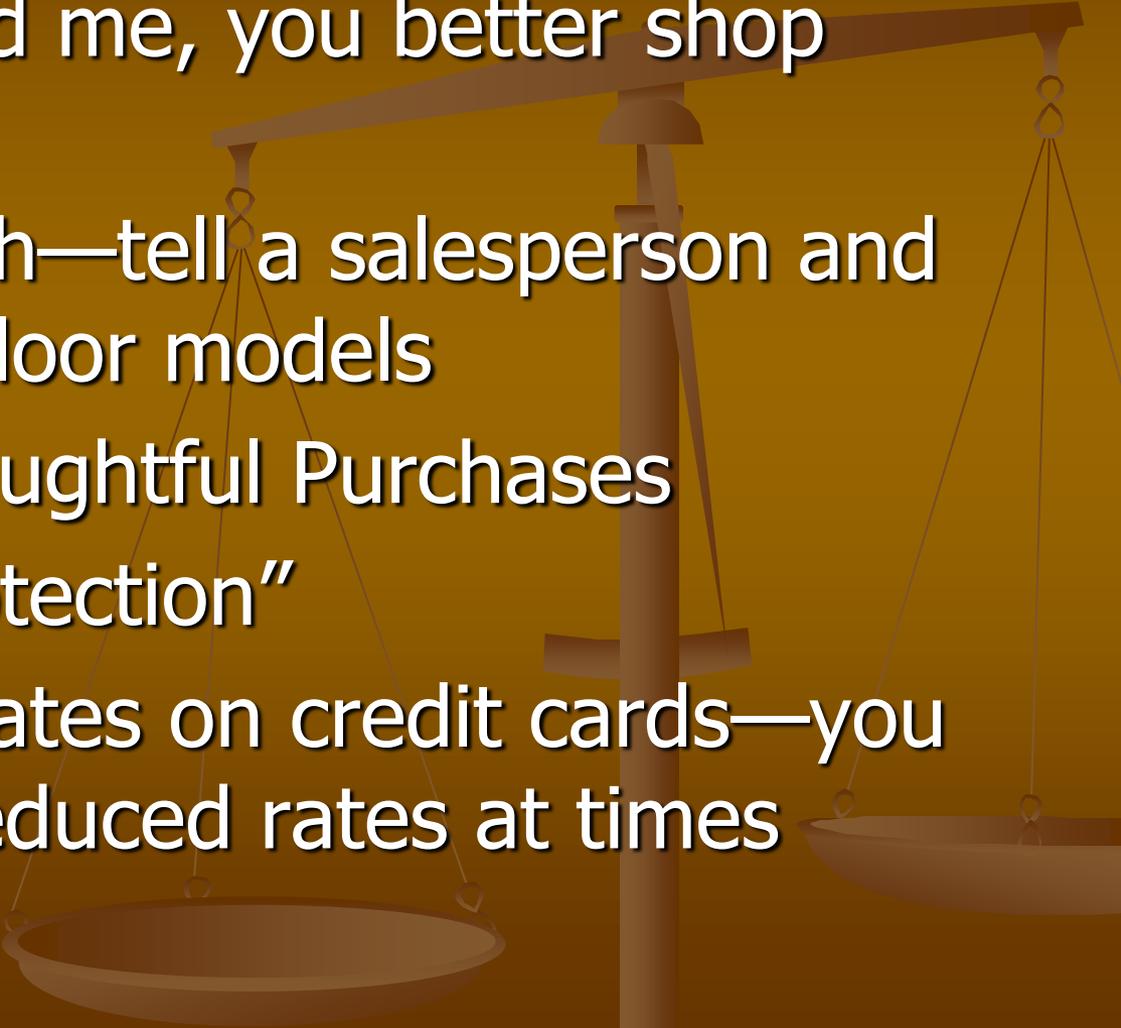
- Check your attitude—do you have an attitude of entitlement?
- Are you able to set and maintain limits for yourself?
- “Is this a want or a need?”, a very powerful question
- Do you laugh at or learn from the frugality of depression era survivors?

Resources

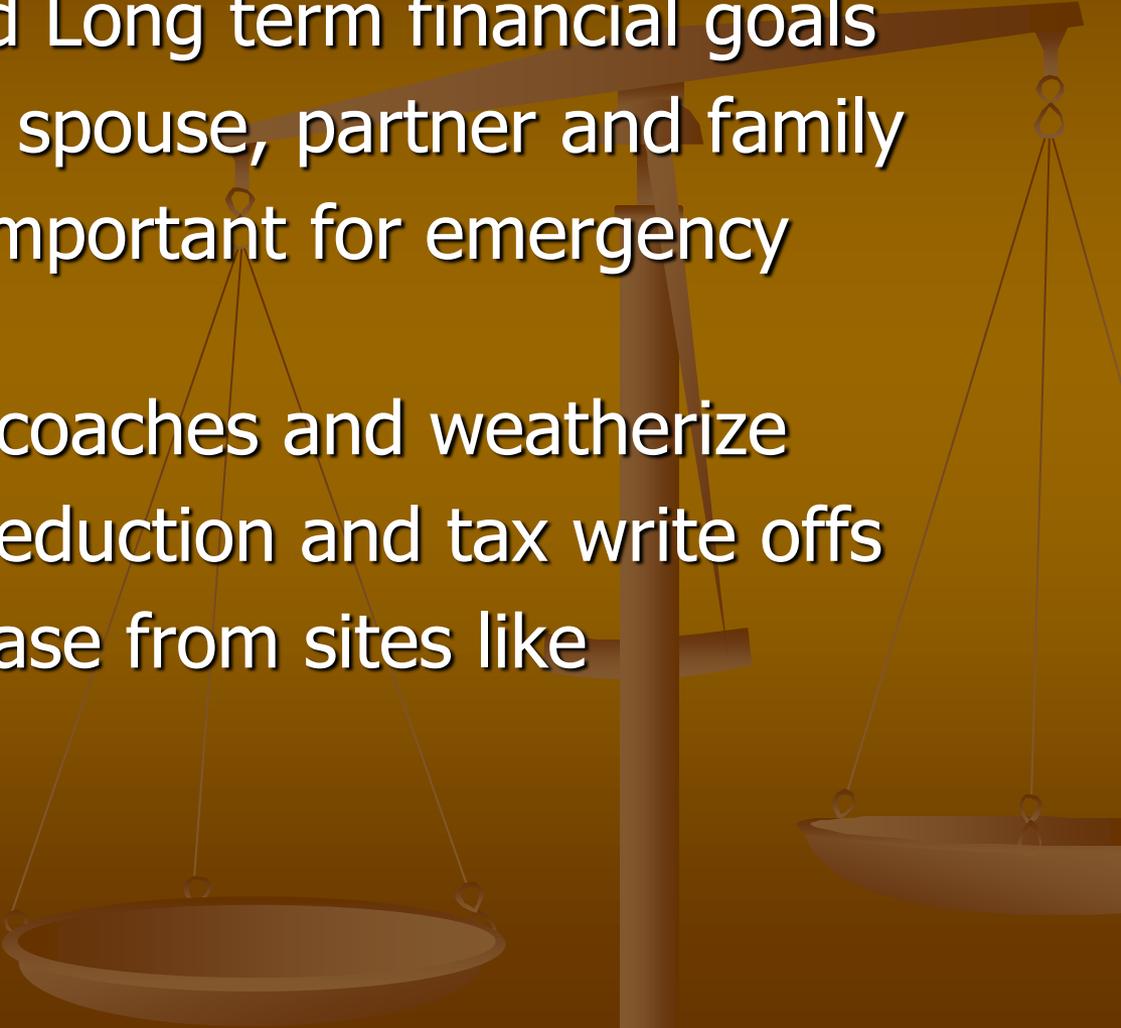
- Outline for a budget
- Financial Credit Counseling
- Financial Planners (they always encourage us to pay ourselves!)
- Buy in Bulk and/partner with someone while shopping in bulk
- Sign up for coupons (Groupon)
- Cut and Use Coupons



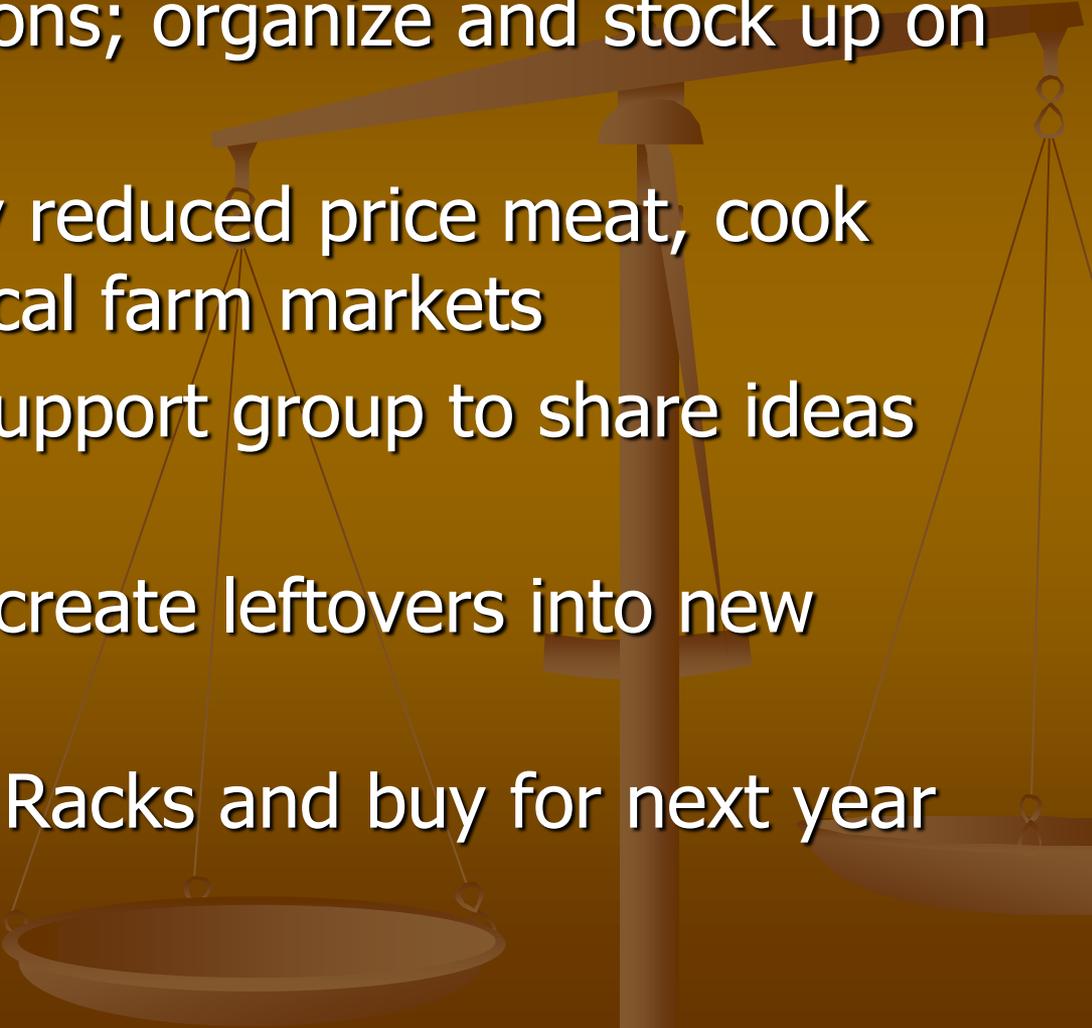
Techniques

- “My Momma told me, you better shop around!”
 - Do your research—tell a salesperson and show ads; buy floor models
 - Impulse vs. Thoughtful Purchases
 - Credit Card “Protection”
 - Check interest rates on credit cards—you can negotiate reduced rates at times
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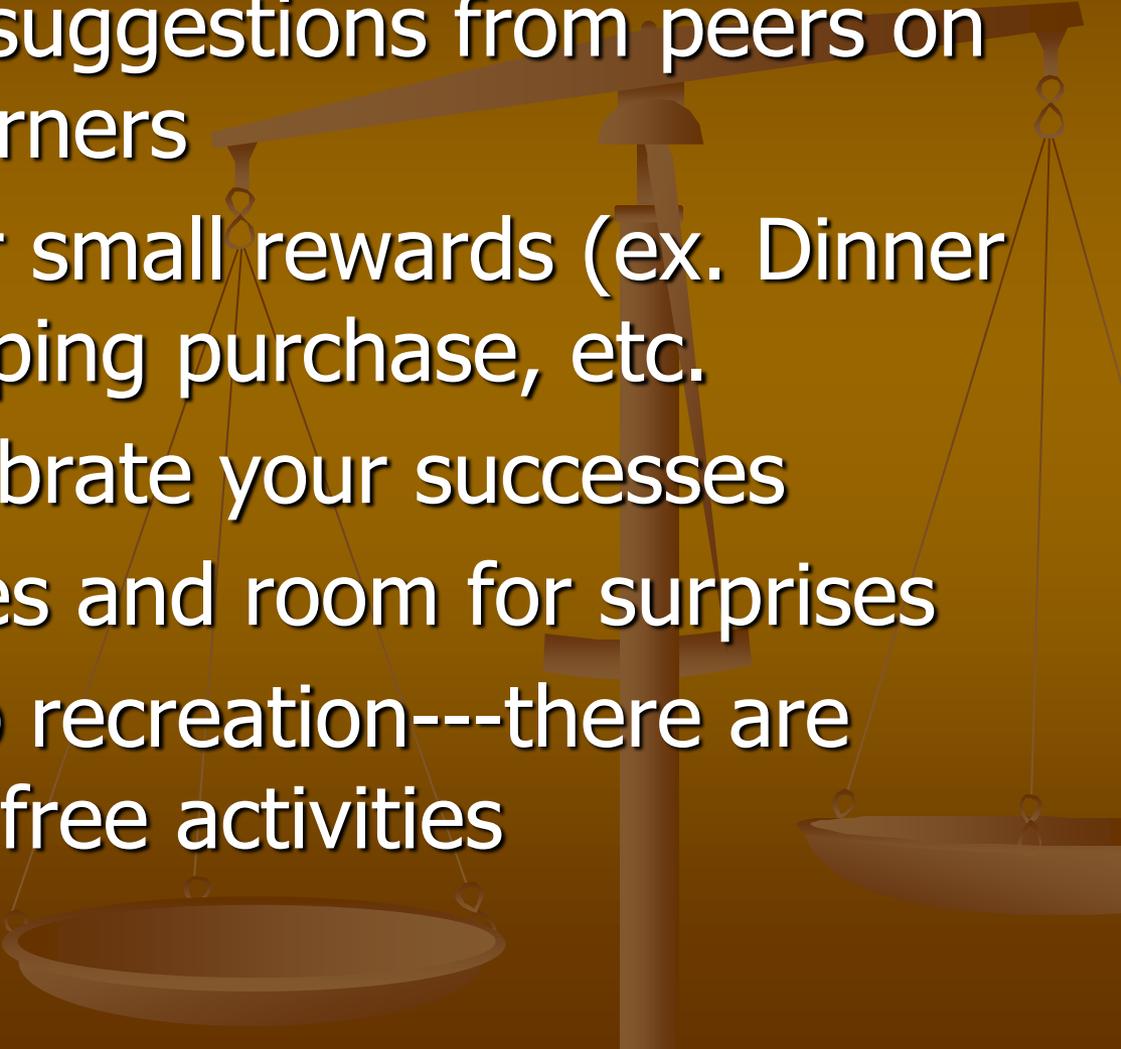
Techniques Continued

- Set Immediate and Long term financial goals
 - Shared vision with spouse, partner and family
 - Buy in Bulk (also important for emergency preparedness)
 - Utilize PPI energy coaches and weatherize
 - Maximize energy reduction and tax write offs
 - Look at and purchase from sites like Overstock.com
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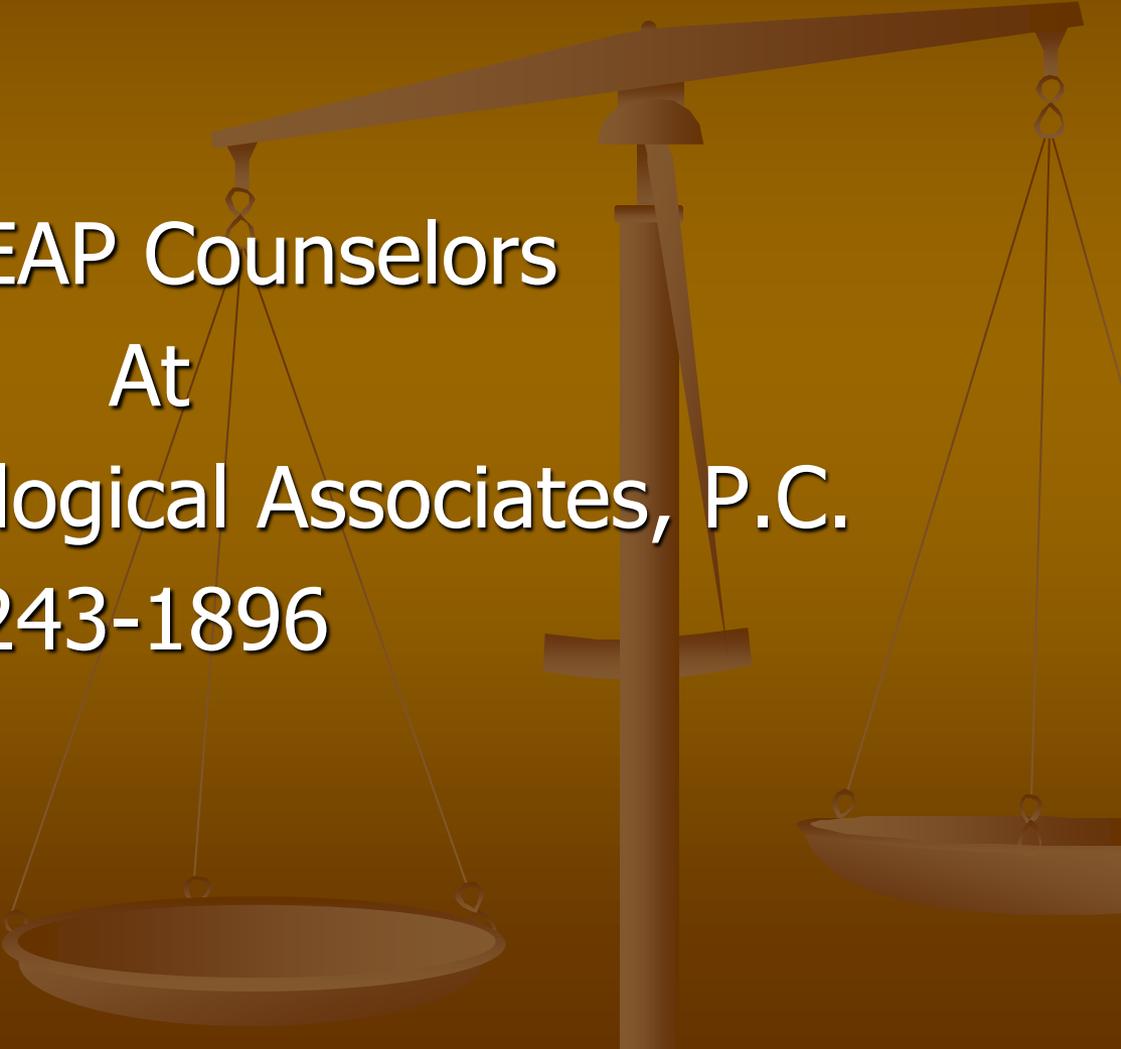
Techniques Continued

- Cut and Use Coupons; organize and stock up on sale items
 - Cooking tools: buy reduced price meat, cook and freeze, buy local farm markets
 - Create a mentor/support group to share ideas over lunch
 - Share recipes! Recreate leftovers into new meals
 - Look at Clearance Racks and buy for next year
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Self Care

- Elicit ideas and suggestions from peers on how they cut corners
 - Build in perks or small rewards (ex. Dinner out, 25.00 shopping purchase, etc.)
 - Record and celebrate your successes
 - Build in variances and room for surprises
 - Seek free/cheap recreation---there are many free/near free activities
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Who you gonna call?



Your EAP Counselors
At
Franco Psychological Associates, P.C.
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