

The “B” Word – Budget

In today's economy everyone needs a Budget. With the price of gas at \$4.00 a gallon plus – and no end in sight - everyone has had to rethink everyday expenses.

You probably know about how much you spend on various expenses throughout a month. And if you are like most of us – you have more month than money. That increase at the pump will also translate into higher prices for other items as well. We need to rethink how we choose to spend our money – and most of the time it is a choice.

There are places to cut back. You may not want to cut back – but you can. The following list is just a beginning. If you think of others – we welcome your ideas and what has worked for you. Email us at info@cascadecenter.com. We will post your suggestions on our website at www.cascadecenter.com, click Employee Assistance, locate Flashmail section, and click on *The “B” Word – Budget* June Flashmail.

- Reduce or cancel cable service.
- Clip coupons – make it a family game.
- Do you need a home phone and a cell phone?
- Eliminate those daily coffee runs.
- If your employer allows - work from home one or two days per week.
- Vacation in your own city.
- Do you smoke? Maybe it's time to quit.
- Carpool.
- Go to the library instead of the bookstore.
- Evaluate your food expenses – don't go to the grocery store hungry – take a list – stick to the list. Make a circle around the store and buy mostly from the outside walls. Impulse items are close to check-out – fresh items are on the outside walls.
- Take your lunch to work.
- Buy in bulk.
- Leave early for your destination so you can drive slower – a few miles per hour slower will save gas.
- Make your own cleaning supplies with white vinegar, baking soda, rubbing alcohol, ammonia – find “recipes” on www.organizedhome.com.
- Think very carefully about charging anything you can't pay off when the bill comes.
- Try to get at least \$500 in a savings account. That \$500 will usually keep you from disaster – replenish it ASAP if you have to use it.

Establishing a budget is simply a plan for allocating resources - estimating income and expenses over a certain period of time – usually a month. Budget – it's not really a bad word – it can be your friend.

For more information call Cascade EAP.

