



TIPS FOR DAILY LIVING NOVEMBER 2009

VOLUME 2, ISSUE 5

Our Mission is to proactively provide resources to improve the prosperity of our community's most vulnerable and economically-challenged citizens.

Stretching Your Dollars During the Holidays

In This Issue.....

- ◇ Financial Tips for the Holiday
- ◇ Fun Around Town
- ◇ Craft Idea
- ◇ Matched Savings Plan



The holidays are almost here and making each dollar count is on everyone's mind. Are you trying to make ends meet and worried about how to celebrate the holidays with your children? If so, here are some ideas for you to consider:

- Decide how much you can afford to spend.
- Make a list and stick to it.
- Decide how much cash you can afford to spend and don't use credit cards.
- If you simply have to charge, adjust your spending so you can pay it off in January. Wouldn't it be great not to have any holiday debt to pay off in the New Year?

Shopping suggestions:

- Go to discount stores and take advantage of the reduced prices.

- Visit Thrift Stores like The Salvation Army, Goodwill or consignment shops to find items that have been "gently used" yet still in good condition.
- If you are looking for electronic gadgets, think about buying refurbished items. Often times these items come with warranties.
- Sporting Goods can also be purchased at businesses that sell previously used equipment at a discount.
- Going to a business that sells last year's equipment models and software at a fraction of the cost.
- Lay-away is another great option. Retailers such as K-Mart and Sears are offering eight week options in stores and on line.



Would you like to find out about more ways to save and how to better budget your money? Give one of our Financial Partners listed above a call and "Make One Smart Move" with your finances.

Call to register for a Free Financial Class!

- Duval County Extension Service, 387-8850
- Northeast Florida Community Action Agency, 398-7472
- Jacksonville Urban League, 366-3470
- War on Poverty, 766-7275
- Catholic Charities, 354-4846, x242
- Family Foundations, 396-4846* (*Ask about financial counseling)



WOULD YOU LIKE TO EARN \$2 FOR EVERY \$1 THAT YOU SAVE? ASK ABOUT THE MATCHED SAVINGS PLAN (INDIVIDUAL DEVELOPEMNT ACCOUNT)

You can use the money to buy your first home, to continue your education or to start a new business

- Family Foundations, 396-4846
- NFCAA, 398-7472



Fun Around Town..

- ◇ The Florida Park Service will offer free entrance to visitors with a library card or a donation of new of gently used family friendly book on Veterans Day, November 11th. Please visit www.floridastateparks.org

- ◇ Visit www.Jax4kids.com for some tips, activities and local resources available to you

- ◇ Go to the public library, check out a book, video or join an activity www.jaxpubliclibrary.org

- ◇ Go to the park, play a game, take a walk and enjoy the fresh air

It's all free!

Greeting Cards for Any Occasion

Materials

- ◇ Card stock or construction paper
- ◇ Crayons in brown, red, orange, and yellow
- ◇ Googly eyes and glue (optional)

1. Fold piece of construction paper in half. On the front make a brown circle for the turkey body. Then color in circles around the body. Draw three rows of feathers each a different color. (see picture)
2. Glue googly eyes in place, then draw on a beak and feet.
3. Child can place name on front and write note inside. Great for any holiday of gift giving occasion.



IT'S NOT TOO EARLY TO THINK ABOUT TAX PREPARATION, **FREE FILING BEGINS JANUARY 15, 2010** AT SELECT SITES



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