CHECKLIST FOR FINANCIAL HEALTH

PLAN
○ Figure out your income and expenses.
○ Make a budget.
○ Keep track of your spending.
○ Identify your needs versus your wants.
○ Make a savings plan.

LEARN
○ ○ ○ ○ Attend FREE Newark Library programs on finance.
○ Explore books, magazines or a/v materials from the Library.
○ Follow the financial news.
○ Join the Yahoo! group BeHealthy5.

EARN
○ Return bottles and cans for cash.
○ Sell on eBay or at a flea market or consignment shop.
○ Turn a hobby into money.

SAVE
○ Borrow Library movies and books rather than rent or buy them.
○ Go to the cheaper matinee of new movies.
○ Skip a coffeeshop drink or other treat.
○ Play family games at home or at the Library.
○ Save your change toward a major purchase.
○ Use a reusable water bottle instead of buying bottled water.
○ Barter for what you need.
○ Use cash. Use credit cards only for major purchases.

Join Yahoo! group BeHealthy5 for more ideas, recipes and reminders.

Go to Yahoo.com—click on Groups. Search for BeHealthy5. Click on Join this Group. Enter your user name and password. Need a Yahoo! account? Scroll down and click Sign Up.

To share a tip, click on Database, then More Finance Tips, ADD a record—type your tip and initials and click ADD a record.

YOUR CHOICE
Complete finance tips from the Yahoo! group BeHealthy5 or add your own. My tip is:

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BONUS
Get another grand prize entry for each extra activity you do.

SHARE
○ Shop at thrift stores, garage sales and flea markets.
○ Use coupons.
○ Buy on sale.
○ For larger impulse purchases wait a few days before buying.
○ Bring your lunch to work.
○ Buy store brands.
○ Cook rather than eat out.
○ Double recipes and freeze leftovers to use instead of eating out.

CONSERVE
○ Bring in your favorite low cost recipe or post to BeHealthy5.
○ Donate clothes, toys or household goods to charity.
○ Plan a potluck with neighbors or friends.
○ Pay a kid for doing a small job at your home.
○ Invite a family for dinner.
○ Post an idea for FREE fun to BeHealthy5.

SAVE MORE
○ Do not run water while brushing teeth or shaving.
○ Take shorter showers.
○ Turn off lights when not being used.
○ Replace incandescent light bulbs with fluorescent.
○ Group your errands.
○ Walk, ride a bike, carpool or use public transit.
○ Turn down the furnace when no one is at home.