

# Getting Through Tough Financial Times

## Spend Smart, Save Smart Tips

### Ten Tips for Raising Kids on the Cheap

- Learn to say “No,” to extras children don’t need. This helps children learn the difference between needs and wants.
- Shop garage sales, thrift stores and discount stores. Great buys can be found on clothing & toys.
- Use coupons. Careful planning can cut your grocery bill in half.
- Limit extracurricular activities.
- Take advantage of free, family community activities. Local parks and libraries are great sources of information.
- Choose cell phone plans carefully. Save money with a family plan or limit usage for children.
- Trade babysitting services with other parents.
- Consider store brands for diapers, formula, cleaning products and frequently used household items.
- Join a school car-pool.
- Plan joint celebrations such as birthday or graduation parties with other family members or friends.

Visit the *Getting Through Tough Financial Times* website at <http://www.ToughTimes.illinois.edu>

