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Save on food by using your freezer

Your freezer can be your friend when it comes to cutting down on your food budget.

Look for sales of food items that will freeze well and then stock up. This works especially well for meat which can be expensive. Sometimes grocery stores will have "Buy One, Get One Free" sales on roasts. That's the perfect time to buy extra and freeze them for later use.

Besides meat and fish, other foods that freeze well include bread and baked goods, butter and margarine, beans and rice. Some foods freeze well, but their texture may change a bit. These foods include milk, fruits, some vegetables, pasta, potatoes, herbs and cheese.

Some foods that you should not freeze include mayonnaise, gelatin, custards and creams and some vegetables, especially leafy vegetables like lettuce and cabbage.

In addition to stocking up on these foods when they're on sale, think about cooking and freezing meals for nights when you're pressed for time or just too tired to cook. You can assemble lasagna, casseroles, and meals like fajita kits, and freeze them for future use. Make a double batch of something when you're cooking on a normal night, or pick a day to make meals to freeze.

Just defrost the meal and pop it in the oven, or toss it in the skillet, and you've got a home cooked dinner with no fuss.

Whatever you decide to freeze, just make sure to store it properly in freezer-safe plastic bags or wrap it in freezer paper.

Fun Facts

The holiday season is upon us, so here are some fun and interesting facts about the season:

- In the United States alone, Visa cards are used an average of 5,500 per minute during the holiday season.
- You would receive a total of 364 presents if you were to get every present listed in the "12 Days of Christmas" song.
- The most recent estimate of the value of candle shipments by the nation's manufacturers during the holiday season is \$1.3 billion. Many of these are lit during Hanukkah and Kwanza celebrations.
- U.S. Christmas tree farmers sold \$410 million worth of trees in 2007.
- In 2008, consumers spent \$24 billion on retail sales via the internet and through other mail-order companies.

Sources: U.S. Census Bureau and InfoBarrel.com



Q: Now that the weather has gotten colder, my home heating costs are going up. Money is tighter this year than last, and I'm worried I won't be able to pay my bills. What should I do?

A: There are many people who find it difficult to keep up with their heating bills in the winter. But there are resources available to help.

LIHEAP (the Low-Income Heating Assistance Program) is a federally funded program that offers help with winter heating bills for those who meet certain criteria.

General income guidelines for the 2010-11 program* are:

1 person -	\$17,328
2 people -	\$23,312
3 people -	\$29,296
4 people -	\$35,280

LIHEAP is available in all 50 states.

For more information, you can call 866-674-6327 or visit the LIHEAP site for your individual state. (See the "Resource" box.)

Many utility companies also have their own hardship programs to help people struggling with their energy bills. Check with your local utility companies to see if they offer a hardship program and what their qualification guidelines are.

*These guidelines apply for most states, but some states have their own guidelines. Check with your state's LIHEAP program for the specific income requirements in your state.

Get organized, find money

Clutter and disorganization within your home, combined with a little bit of laziness or procrastination, could be costing you hundreds of dollars a year.

Maybe you have gift cards that got stuffed into a drawer and are just sitting there. You could have un-cashed checks tucked away somewhere. Forgotten rebate slips could be shoved into the far corner of a basket. Some people buy items they already have because the original item is lost in clutter. Maybe you even have actual cash lost in your home.

Unclaimed tax refunds are also costing Americans money at an average of \$550 per unclaimed refund, according to the Internal Revenue Service.

Go through your drawers and baskets that are full of mail and paperwork to look for money, checks, gift cards and rebate slips. Also, look for any unpaid bills that could cost you even more money. Overdue library fines and parking tickets can add up to big dollars. According to an estimate by Kaulkin Ginsberg, a collection industry research company, municipalities are owed more than \$40 billion in unpaid fines and fees.

The National Association of Unclaimed Property Administrators has a web site where you can search to see if you have unclaimed property/money sitting out there. (*See the "Resources" box for more information.*)

Get organized and do it today! The holidays are a time of the year that everyone could use a little extra cash. Don't let clutter or procrastination cost you money.

Last minute holiday gifts

It seems inevitable that at some point during the holiday season you'll find yourself scrambling to get a gift for someone you forgot, someone who surprises you with an unexpected gift or guests that drop in at the last minute. But finding a last minute gift doesn't have to be a cause for panic or be very expensive.

Here are some ideas for last minute gifts:

Put together a "warm up" basket or bag. A package of coffee, hot chocolate and/or tea bags with some cookies is always a welcome gift. If you don't have a basket handy, just put the items in a pretty holiday bag with festive tissue paper.

If you bake, set aside some baked goods, some ribbon and red or green plastic wrap along with a plastic holiday plate. You can make a quick plate of homemade treats.

Buy a couple of extra Christmas tree ornaments and put them aside. You can always wrap one or put it in a gift bag as a last minute gift. And ornaments are perfect because if you don't give it away this year, you can always use it yourself or keep it stashed as an emergency gift for next year. You can also buy extra picture frames and photo albums or stationery and thank you notes. Those make good last minute gifts any time of the year.

Many people enjoy getting lottery tickets. Purchase some scratch-off tickets and keep a couple of Christmas cards handy for a last minute gift.

It's not a bad idea to have a gift drawer stocked year round, not just at the holidays, so you're always ready if you find yourself in a situation where you need a gift at the spur of the moment.

Resources

To find unclaimed money and property:

www.unclaimed.org

LIHEAP

www.acf.hhs.gov/programs/ocs/liheap/
866-674-6327

Inexpensive holiday ideas:

The Dollar Stretcher

www.stretcher.com

All Things Christmas

www.allthingschristmas.com

The Advantage Challenge

Advantage CCS challenges you to ...

Do your written budget for 2011.

First, review your 2010 budget and see what you need to adjust for the upcoming year.

In your new budget, account for areas where you overspent in the last year. Allocate money where you underspent to savings or to offset areas where you were over in your budget.

Start 2011 with a good budget and financial goals. Remember to periodically review your budget throughout the year.



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