

- Back to school shopping with a budget▶
- Weekly meal planning▶
- Getting the most out of a yard sale▶

School Shopping on a Budget

It's hard to believe that summer is wrapping up and it's time to think about heading back to school, which means back to school shopping. Back to school shopping can be a big budget buster if you don't have a plan in place to stay on track.

Typically, school clothes tend to be the largest piece of the back to school budget. Most stores, by now, have transitioned to fall and winter items in time for the back to school shopping blitz. However, in most places, the weather is still quite warm the first month or so of school. Pick up new summer clothing pieces off the clearance racks for warm days. Unless you find tremendous prices on fall items, wait a couple weeks and you'll most likely find that they have been discounted. Also, before you rush out to the store, take an inventory of your child's closet. What will he or she need for the school year? Try items on to see what fits and what doesn't and make your list based on need.

Compare prices for school supply items. While traditional discount stores are usually the first place to shop for these types of things, check out office supply stores as well. Items will most likely be purchased in bulk, but may cost less per unit. If shopping for multiple children, this could be a cost saver.

Keep track of your back to school expenses. Track the clothing, shoe and supply purchases you make and keep the list for your back to school shopping next year. If possible, plan ahead for the expense by setting money aside each month, designated for your back to school shopping budget.

Tips

With summer coming to a close, now is a good time to clean out and cash in on items you no longer have use for. Here are some tips on running a successful garage sale:

- Once you decide what you're selling, take inventory and notate each item and the asking price...that way if the price tag gets misplaced, you'll still know how much you're asking for it.
- It's a good idea to schedule the sale for two days...either Friday and Saturday or Saturday and Sunday and advertise the sale several days in advance. Sometimes local papers offer free ads for garage sales and post signs in the neighborhood and along the main roads. Also, consider internet advertising.
- Display your items for sale in a way that's easily accessible and separate out items that you particularly want to sell in a special display.
- Price your items so you have room to negotiate with the buyer.
- Invite neighbors to participate in the sale which may increase foot traffic and you can share any advertising costs.



Q: I am receiving calls from a debt collector regarding a debt that I don't believe I owe. How should I handle this situation?

A: Recently, a Georgia company was fined for attempting to collect debts from consumers that they did not owe, so it's possible you have been contacted by a fake debt collector. However, even if it's a real debt that the company is trying to collect there are specific guidelines under the Fair Debt Collection Practices Act that companies must abide by.

Here are some tips from the Federal Trade Commission for dealing with debt collectors:

When contacted by a debt collector, before giving any of your information, ask the caller for their name, company name, street address and telephone number.

Ask the company for a written "validation notice" of the debt. If they refuse to send one, don't pay the debt.

If the company continues to contact you, but still refuses to validate the debt, send a letter demanding they stop calling, citing the Fair Debt Collection Practices Act. Send the letter certified mail to ensure they receive it and keep a copy of the letter and the return receipt for your records.

Do not give any personal or financial information. Do not provide the caller with your social security number or bank account information.

If you feel you are being harassed by a debt collector or are being contacted by a bogus debt collection agency, file a complaint with the FTC and your state Attorney General's office.

Money Saving Meal Planning

When cutting back on monthly expenses, food costs are usually the first place where some money can be saved. An important aspect of cutting back monthly grocery expenses is meal planning. Meal planning saves money at the grocery store and saves time during the week.

The notion of meal planning is often met with comments like how will I know what I will want to eat for dinner three days from now? A weekly meal plan isn't set in stone. You can be flexible, but once you make meal planning a routine, you'll likely find yourself okay with picking out meals several days in advance.

The first step to meal planning is making a list of meals you like to serve. Ask family members for a list of their favorite dishes and put them in your meal planning rotation. Pick at least four meals per week. Include in your meals a clean out the fridge night, aka leftover night.

When considering what meals to make for the week, pick meals that are not too time consuming and whenever possible, can be prepared in advanced. If you can, plan meals around your grocery store's weekly sale flyer.

Grocery shopping with a list is an important part of meal planning. Make your shopping list based on the ingredients you need to cook for this week's menu. While preparing your list, check your pantry for items that you may have already to prevent purchasing duplicates.

One way to keep your meal planning organized is to track your meals in a notebook or calendar. Consider purchasing a small notebook and writing down your weekly meals and your grocery list. Leave room for some notes so you'll know whether the week's meals are worth repeating.

When searching out meals for your weekly dinner, look for some recipes that can easily be doubled. Freeze one batch for a week when things don't go as planned and you need a back up. Here are some recipes to get you started on meal planning. These recipes are from the website, www.365daysofcrockpot.com.

Tortellini Lasagna Casserole

Makes 6 servings

- 1 lb Italian sausage
- 1/2 cup diced onions
- 3 garlic cloves, minced
- 1 Tbsp tomato paste
- 1 (26 oz) can spaghetti sauce
- 1 cup cottage cheese (or ricotta)
- 1 cup sliced mushrooms
- 1-2 cups spinach
- 1 (19 oz) package frozen tortellini

1. Brown sausage in a skillet. At the same time saute the onions, garlic and then add in the tomato paste.

2. After sausage is browned and onions are soft, pour the spaghetti sauce and the cottage cheese into the skillet. Stir in the spinach and mushrooms.

3. Layer the frozen tortellini and sausage mixture in your slow cooker. 1/3 of the sauce, 1/2 of the tortellini, 1/3 of the sauce, 1/2 of the tortellini, and then the remaining sauce.

4. Cover and cook on LOW for 3-4 hours.

Recipe credit: www.365daysofcrockpot.com

Creamy Cheese BBQ Spaghetti Bake

- 8 oz dry spaghetti
- 2 cups (7 oz) cooked and shredded chicken
- 3/4 cup prepared barbecue sauce
- 1/2 cup cottage cheese
- 1/2 cup sour cream
- 1 cup grated cheddar cheese

1. Preheat oven to 350° F. Prepare a 8x8 square baking dish by spraying it with non-stick cooking spray.

2. Cook spaghetti in boiling water until al dente (I broke each of the spaghetti noodles into quarter pieces so that it would be easier to serve and for the kids to eat).

3. Stir the shredded chicken and barbecue sauce together in a small bowl.

4. In another bowl mix the sour cream and cottage cheese together.

5. Place half of the spaghetti noodles in the bottom of the baking dish. Top with dollops of the sour cream/cottage cheese mixture (use half of the mixture). Spread half of the chicken over the top. Repeat.

6. Sprinkle with grated cheddar cheese. Bake for about 20 minutes. Serve immediately and enjoy

Recipe credit: www.365daysofcrockpot.com

Resources

www.100daysofrealfood.com

www.365daysofcrockpot.com

www.ftc.gov

www.advantageccs.org

www.onlinebudgetadvisor.com

The Advantage Challenge

Advantage CCS challenges you to ...meal plan your meals for one month. Try out the recipes listed and search out some of your own. Keep track of what you cook and how you like it. In addition, notate your grocery costs and eating out costs. Compare your spending with a previous month when you didn't meal plan. Let us know how you do. Email your results to hmurray@advantageccs.org.

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