

- ▶ Opting out of credit card offers
- ▶ Keeping cool and on budget this summer
- ▶ A head start of the holidays

Save Money on Gas this Summer

With gas prices at almost \$4 a gallon and rising, you want to be fuel efficient with your driving. Here are some tips to keep your gas tank and your wallet full this summer.

Avoid accelerating quickly. A study by Edmunds.com found that, for some vehicles, accelerating slowly at green lights cut fuel consumption by as much as 35%.

If you're on the highway, use cruise control. According to Edmunds.com, cruise control can improve gas mileage by 14%.

Make sure your tires have the proper air pressure. Gas mileage improves by 3% with properly inflated tires. Check the air filters too. Replacing air filters can improve gas mileage by 7%.

Use your smartphone to track gas prices. Look for apps that track gas prices in your area and if it's not too far out of the way, hit the gas stations with the lowest prices.

Pay attention to when you fill up. Gas prices typically increase Thursday afternoons in advance of the weekend. Try to fill up Thursday mornings to get the lower price.

When possible, combine errands. Try to avoid aimless driving around your neighborhood and plan out where you plan to go and when.

Gas will most likely be a bigger piece of our monthly budget this summer, but driving efficiently will help reduce some of the costs.

Tips

It's tempting to crank down the air conditioning in this summer heat, but that usually means an increase in your electric bill. Here are some tips to keep your home cool and save money:

- Set the thermostat at 78 degrees. You'll save one to three percent for every degree above 72. Use ceiling fans to help keep air flow moving.
- Replace your air conditioner filter. Dirty air filters restrict air flow and cause the unit to run longer.
- Keep the sun out...close the blinds and shades to lower the temperature in your home, keeping it cooler.
- Check for leaks...seal up windows and doors with weather stripping or caulking.



Q: Is there any way to reduce the number of credit card offers I receive in the mail?

A: Often times, credit card companies market to us via credit card offers sent to us in the mail. Sometimes these offers amount to numerous items in our mail each day. Since these are credit card offers, which are attached to our personal information, it's important to discard them safely and not simply throw them in the trash. All credit card offers should be shredded to keep your personal information safe.

There is a way to reduce the number of offers we receive in the mail. The website, www.optoutprescreen.com, can reduce the number of credit card offers in your mail. It may not eliminate them, but the number you receive will decrease. Optoutprescreen.com is the only website authorized by the credit bureaus for this type of service.

You enter your name, address, social security number and date of birth on the website. Your social security number and date of birth are not required to process your request, but providing them helps achieve greater results. The website is secure and only displays the last four digits of your social.

You can opt out for five years or there is a permanent opt out option. For the permanent option, you must print and complete the permanent opt out form.

If you decide you want to begin receiving credit card offers through the mail again, there is an opt in option on the website, which allows your name to be added back to the lists.

Christmas in July

It's the middle of summer and most likely, the holidays are the furthest thing from your mind. However, now is a good time to start thinking about Christmas and prepare your budget for November and December.

Before you start shopping, the first thing to do is take an assessment of what you spent last year for the holidays. Did you track your expenses or save your shopping list? If so, get out those documents and update them. Will you be adding to or subtracting from the list of those you buy for? Review the tracked expenses. Do you think you'll spend the same amount this coming year? If you haven't already done so, figure out how much you should be saving each month to cover those costs and review your budget to see what adjustments need to be made to increase your savings.

Even though the holidays are six months away, it's a good idea to start thinking about crossing items off your list. However, sometimes if you start shopping too early, you may over spend. It's very important to keep track of what you buy and who you buy it for. Make a list of everything you buy and notate who that particular present is for. You might even want to notate where you're storing the present, so you know exactly where it is come December.

When it comes to shopping early for children, it's not always easy to predict what the must have item will be. Leave some room in your budget to finish out your shopping in November or December. In the meantime, pick up items that you're confident they'll still be interested in when the holidays arrive.

Shop seasonally. Check online shopping sites for deals on winter

items now. The sizes and colors are probably limited, but you may luck out and get a fantastic deal on an item that you know is wanted. The same can be done for summer items that are headed to the clearance rack in the next month or so. Maybe a new baseball glove or soccer ball will be needed...check the sale items at the end of the summer to see if there are any deals to be had.

If you shop for particular brands or at particular stores, sign up for their emails. Getting constant emails can be a hassle, but they also typically include special coupon codes that can be used either online or in the store. Also, a lot of online shopping websites have daily deals where items are marked down considerably. Get into a habit of checking the deals out daily to see if there's anything you can add to your holiday gift stash.

The important thing to remember though is if you can't afford to buy these gifts now, then don't. Don't go into debt to get holiday shopping done early. Instead, take a hard look at your budget and see where you can reduce spending to start saving for the holidays. If you can put aside \$100 over the next five months, you'll have \$500 for holiday shopping.

Maybe setting aside money for the holidays isn't a possibility right now. Look for other ways to add to your holiday savings. Now is a good time for a garage sale. See what you can get rid of and save your profits for the holidays. Maybe you want to consider a second job to bring in some extra income. If you plan ahead now for November and December, you'll probably be in a more festive mood for the holidays this year.

Resources

www.onlinebudgetadvisor.com

www.advantageccs.org

www.optoutprescreen.com

www.energy.gov

The Advantage Challenge

Advantage CCS challenges you to ... assess where you are in improving your financial stability. We've made it halfway through the year. Take time to figure out how you're doing financially. What improvements have you made to increase financial stability? Have you paid down debt and increased savings? Set up a budget or started tracking expenses? Let us know how you're doing and what changes you have made. Email results to hmurray@advantageccs.org.



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