



Wellness Wake-Up

A Project of the Belmont County Community and Family Wellness Coalition
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Attention Parents ↗

Healthy Finances Important for Wellness Money Saving Tips

In these difficult economic times, having healthy finances should be an important part of a family's overall wellness plan.

Family finance specialists encourage families and individuals to be cautious about everyday spending and not let money slide between their fingers. By spending less, you can save more -- for emergency reserves; long-term goals such as retirement or college; or even for a new piece of furniture or perhaps a summer vacation -- things you really want.

Ohio State University Extension has a free four-page fact sheet, **Some Options for Resourceful Living**, available online at: ohioline.osu.edu. It offers guidelines to use less or

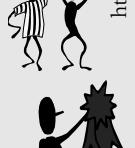
substitute lower-cost items for what you normally purchase; take care of what you already have so it keeps longer; improve your shopping skills; and to do it yourself. Some examples are listed in the next column. ▶▶▶

If you are facing unemployment, there are many resources available. Try www.eXtension.org, a web site that brings together experts from land-grant universities from across the nation on a variety of topics, including family finance. You'll find lots of information on **Managing Money in Tough Times**. They even have an "Ask the Expert" feature where you can submit a question and receive an answer from a financial specialist.

Adapted from: Family Fundamentals, a monthly column on family issues from Ohio State University Extension

- Plan more meals around lower-cost protein-rich foods, such as eggs, beans and dairy products.
- Plan your grocery purchases and use of food so that you don't end up throwing food away because it has gone bad.
- Plan excursions to limit backtracking and reduce the miles you put on your car. For short trips, walk or ride a bike when possible.
- If your car is older, drop collision insurance coverage, but be sure to get regular maintenance and service checkups.
- Opt against buying unnecessary vitamins, tonics or other health-care products; choose cleaning supplies that are useable for more than one purpose.
- Plan to garden this year and can or freeze the surplus.
- Prepare recipes in quantity and freeze leftovers for later use.








<http://belmont.osu.edu/community-and-family-wellness-coalition>



Attention Kids ↗

That's the Money You Could Be Saving...

...by keeping track of your family's spending each day and saving instead.

 <p>Pop One Per Day (\$1.29 X 365) \$470.85 Per Year</p>	 <p>Chips One Per Day (\$.50 X 365) \$182.50 Per Year</p>	
 <p>Delivery Pizza One Per Week (\$12 X 52) \$624.00 Per Year</p>	 <p>Fast Food Meal Two Per Week (\$4.75 X 104) \$494.00 Per Year</p>	
<p>Total: \$3742.60!!</p> <p>Imagine what you could do with \$3742.60... hmmm :)</p>	 <p>Cigarettes One Per Day (\$5.40 X 365) \$1971.00 Per Year</p>	 <p>Don't even THINK about starting this expensive habit!!!!</p>

On-line Info



Visit:

www.jumpstart.org/realitycheck

To see what it will cost to live on your own.

Check It Out!

Then turn off the screen for 60 minutes of physical activity.