

20 creative ways to increase Your giving:

- 1) **Quit smoking.** Not only will you live longer, but the average pack of cigarettes purchased in Indiana now costs \$5.50. Smoking 1 less pack per week for 1 year = \$286.
- 2) **Eat one less meal out per week.** The average fast food meal is \$5. That = \$260. The average sit down restaurant meal is \$9. That = \$468.
- 3) **Shorten your vacation by one day.** According to AAA, the average North American vacation day for two people for lodging and meals = \$244.
- 4) **Change your TV package.** Changing to the next less-expensive package saves on avg.: \$15/month or \$180/year.
- 5) **Celebrate a simpler Christmas.** According to the American Consumer Credit Council, the average American spends \$785 on Christmas each year. How could your Christmas be more of a joy and less of a financial burden?
- 6) **Brew your own.** An average cup of coffee costs \$1.38. Buying 1 less coffee each work day = \$345
- 7) **One degree.** Keep your home 1 degree warmer in the summer and 1 degree cooler in the winter. If you saved \$10 per month for one year, that would = \$120.
- 8) **Wash your car at home.** 26 washes x \$7.50 = \$195
- 9) **Buy store brands vs. name brands.** According to *Consumer Reports*, filling a shopping cart with store brands saves an average of 30% on your bill. If you spend \$100 a week on groceries, those annual savings would = more than \$1,500.
- 10) **Change your oil every 5,000 miles.** According to Tom and Ray, the hosts of *Car Talk*, changing your oil every 5,000 miles instead of every 3,000 will still allow your engine to function well and live to a ripe, old age. If you drive 15,000 miles per year, changing your oil 3 times instead of 5 times will result in annual savings of \$60.
- 11) **Ditch chewing gum.** 1 pack/week less = \$40/ year.

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12) **Garage sale!** Declutter your house. According to the Home Business Center, the average weekend garage sale results in a net profit of \$600.

13) **Iron your own clothes.** Dress shirt pressing costs on average \$1.50/shirt. Dresses \$3.00. Annual savings could be anywhere from \$375 to \$750.

14) **Skip one meal per week.** According to *Obesity Panacea*, an average fast food meal = 827 calories. Fasting one meal per week for a year, for example, could involve skipping fifty-two \$5 fast food meals, which would equal \$260 saved and 43,004 calories lost (13+ pounds).

15) **Sell your spare vehicle.** In addition to the sale price you will also save on insurance, license, and registration.

16) **Walk when you golf.** If you golf 1x/week for 26 weeks and if a cart rents for \$15, the annual savings would be \$390 for one golfer; \$195 for two.

17) **Borrow library books instead of buying.** If you read 6 books per year and those new, hardcover books cost \$25/each, that would result in \$150.

18) **Change your cell phone package.** If you change to the next less-expensive package, you can save anywhere from \$10 to \$30 per month, which = \$120 to \$360.

19) **Go natural! Skip treating your yard.** It will still grow – and less chemical run off will result in a cleaner Sugar Creek. Average savings = \$250 to \$750.

20) **Drink 1 less.** One less pub beer (\$2.50 avg.) or mixed drink (\$4 avg.) per week = \$130 and \$208, respectively.

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Doing all 20 = \$6,060

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