



# FAMILY FINANCIAL MANAGEMENT

Valuing People | Valuing Money  
Managing in Tough Times

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## THIS MONTH'S TOPIC: ENJOYING THE SUMMER ON A BUDGET

**A**s the temperature starts to rise outside, many families start looking forward to spending more time with friends and family, vacationing, and other summer activities. Often, people are tempted to do and spend more money during the summer months.



It is important to realize that with proper planning, you can still enjoy all of the fun that summer has to offer without spending more than your budget will allow.

Clothing is one of the largest spending temptations. This year, as you go through your closets to review last year's wardrobe, you will likely be tempted by retailers' shopping deals. The start of the new season is a good time to clean out your closet, but instead of buying new, consider selling your unwanted items, as well as dressing up your wardrobe, at a consignment shop. Consignment stores often offer shopping discounts to their consignors. You may also think about organizing a clothing swap this is an especially good idea for gently worn children's clothing. You can also update last year's wardrobe by purchasing new accessories instead of a new outfit.

Written by: Jennifer Hunter

Source: America Saves, Avoiding the Summer Spending Temptations, <http://blog.americasaves.org/post/2010/06/25/Avoiding-the-Summer-Spending-Temptations.aspx>

## Summer Camps *Getting the Most for Your Money*

It will soon be time to select your child's summer activities. With the cost of summer camps running into the hundreds to thousands of dollars, it is important for families to evaluate the benefits of a summer camp. Consider 4-H Camp when looking for an ACA accredited camp that provides youth an all-inclusive camping experience at a reasonable price.

Kentucky 4-H runs four camping locations across the state where campers participate in a week of activities including canoeing, nature, archery, crafts, recreation, sports, swimming, and lots more. If a week is too long for your child, many County Extension Offices offer day camps focused on a specific topic designed to increase skills, knowledge, confidence, and self-reliance at a very low cost. Encourage your child to contribute to a portion of the camping expense through age appropriate chores, applying saved birthday money, and/or applying for scholarships. For more information about your county's 4-H camping program, contact your local County 4-H Extension Agent.

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