



VALUING PEOPLE. VALUING MONEY.
MANAGING IN TOUGH TIMES INITIATIVE

FAMILY FINANCIAL MANAGEMENT

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THIS MONTH'S TOPIC:

Family Money Saving Tips While on the Go

We live in a fast-paced society. At the end of a long day, it can be all too easy to make a habit of grabbing food to go. Remember that your children are watching the everyday choices you make. If Mom or Dad frequents the drive-through, then children might think it is a healthy habit, too. There is no doubt Americans live in a bustling society and often battle unhealthy, stressed, financially strained lifestyles. Consider these financial tidbits the next time you are tempted to grab food on the go. Save your family money and calories, by leading a healthy and financially disciplined example.



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Remember that your children are watching the everyday choices you make.

- An average meal at a fast food restaurant costs around \$6 (not to mention, it is loaded with calories!). If your family eats out three days per week, you could spend almost \$1000 in one year on fast food per person! (Not including restaurant dining). Challenge your family to minimize fast food outings. Not only is it unhealthy, it is expensive. Suggest limiting the drive-through to no more than once a week. Save money and calories!
- Coffee shops are popular spots for work meetings and social hangouts for teens. A small, specialty coffee costs around \$4. If you or a family member frequents java houses twice a week, you could easily spend \$500 a year on coffee and cappuccinos! Suggest skipping the caffeine and meeting at a local library or park to study or socialize. Or consider occasionally allowing your teen to host a study group at home with cheaper, healthier snacks.
- School sporting events are great ways for your child to participate in and support his or her school. But frequent concession stand buys can be both unhealthy and pricey. If your child spends \$3 at every game, in one basketball season, he or she could easily spend \$90 to \$100 on concessions. Challenge your teen to save the cash, and instead keep a few healthy snacks in his or her backpack.
- Vending machines at school or work can be a hot topic. Whether or not they offer healthy options, the dollar purchases can add up quickly if used as a mid afternoon or after school snack option. An average soft drink costs about \$1.25, and a candy bar about \$1. If you or a family member picks up a soft drink and candy bar every day of the week for a year, that is nearly \$600 in junk food! Small purchases add up fast so pack a snack and reusable water bottle to save big bucks!



- If you have a teenager, most likely he or she is hungry all the time. If your teenager likes to satisfy his or her ravenous appetite with fast food, be wary of portion size. Value-sizing a combo at a drive-through is a convenient way for the restaurant to make more on an already large and overpriced meal. Upsizing a combo not only adds unneeded calories and fat, it can add \$1 to \$3 more per meal. Some so-called value meals end up costing more than sit-down restaurants, minus the quality!

Consider your family's on-the-go habits. What small purchases can everyone cut back on to save money and be healthier?

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