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NF91-22 Cutting Family Living Recreation, Health Care, Gifts and Contributions, Education, and other Expenses

Kathy Prochaska-Cue

University of Nebraska–Lincoln, kprochaska-cue1@unl.edu

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Kathy Prochaska-Cue, Extension Family Economics and Management Specialist

Recreation

- Exchange home entertaining with friends: card games, gourmet clubs, "potluck" dinners or "round robins".
- Plan a family game night during the week. Occasionally include close friends and relatives.
- Make use of public facilities such as beaches, parks, local ballparks, art centers, and museums.
- Take your family to public celebrations and festivities.
- If you need to travel, stay at "budget-type" motels or camp (if you have the necessary equipment). Or, travel with friends to share expenses. Or, stay with friends or relatives when you travel.

Health Care

- Explore the possibility of community health care services. Some clinics offer reduced or sliding fee costs. The local public health department will tell you what is available: chest x-rays, glaucoma testing, immunizations, family planning services, treatment for mental illness, alcoholism, and drug problems.
- Ask doctors to prescribe drugs by generic names rather than by brands, especially for long-term prescriptions.
- Compare local outlets to find which ones fill prescriptions at lowest costs.
Discuss costs with your doctor. If you have health insurance, know what it covers and what you will be responsible for paying.

Gifts and Contributions

- Make your own gifts. Try to use sewing, hobby and craft skills and/or inexpensive materials.
- Consider giving time and/or services instead of money and gifts.
- Set a limit to spend on family members to celebrate holidays and birthdays.
- Discuss not giving costly gifts to relatives, friends and people at work — perhaps you can draw names or trade "white elephants".
- Sometimes children's toys, books, and puzzles are still like new when children outgrow them. Offer to trade or buy such items from your neighbors who have children; buy at garage sales; or exchange services for them.

Education

- Use local library services. Limit magazine subscriptions. Borrow favorite reading materials from the library. If no library is close, exchange magazines with neighbors and friends.
- Offer services in exchange for private education such as housework for music lessons.
- Offer services or work out alternative payments for private school fees.

Other Expenses

- Buy only the essential items at the lowest possible cost.
- Consider shopping at garage sales, consignment shops, discount stores, and thrift shops.
- Attempt to obtain those things or services you need by bartering; exchanging what you have or can do for what you need.

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