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

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

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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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University of Nebraska, Institute of Agriculture and Natural Resources.

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