



Savings...



HELPING EKC MEMBERS

...it's just *Common Sense*™



GET OUT OF THE RED AND INTO THE BLACK...THINK GREEN

APPLY THE 3Rs TO YOUR FINANCES – REDUCE, REUSE, RECYCLE
GOOD FOR THE ENVIRONMENT AND YOUR BANK ACCOUNT

REDUCE Reducing cost and waste begins in the same place: eating out.

- ▶ cook meals at home, freeze the leftovers for when you feel like eating out
- ▶ coffee out can be \$4; three times a week is \$624 a year; coffee in can be \$0.20 a cup and poured into your own mug
- ▶ consider the cup, lid and extra calories of whipping cream and flavor shots

REUSE

- ▶ local consignment stores and online markets (Kijiji, Craigslist, eBay) help with new-to-you purchases and selling

RECYCLE

- ▶ plan the time to take back recycling, use as a fundraiser

Discover the debtor's best friend: your **IT!** spending plan (a budget). Like the earth's resources, yours are limited. Plan how to use them effectively.



Together through life