



MAKING THE MOST OF YOUR MONEY

FINANCIAL TIPS FOR TODAY'S CONSUMER

CONSUMER CREDIT COUNSELING SERVICE OF MONTANA & WYOMING

TRIMMING THE AVERAGE ENTERTAINMENT BUDGET

This is part of an ongoing series about how to trim the budget of the average American. As this series focuses on such broad-based tips, some will work for you and some will not.

Average Entertainment Budget – \$2,698

Clocking in at an average of \$225 a month in a family's budget is entertainment – and that excludes reading. Going out to shows, watching movies, listening to music, playing games, participating in sports – they're all incorporated under this banner.

So what universal tips can be offered to reduce entertainment spending and actually be useful? Here are some suggestions, no matter how you spend your entertainment dollar.

Focus on what you enjoy. What do you enjoy the most? Don't pay any attention to what your friends find enjoyable – what do you find enjoyable? Don't burn up your entertainment dollars in some sort of race to "keep up with the Joneses." Instead, focus on accentuating the hobbies you personally find enjoyable. You don't have to buy a giant flat-screen television just because your pals insist on watching in high definition. If they do, let them host the football parties.

- **Join a club.** Joining an interest-based club is often a surprising money saver. Why? If you join a club, it will draw you more into a specific hobby because you're spending social time with other aficionados.
- **Don't be afraid of used items.** You don't need the latest and greatest items to thoroughly enjoy your hobby.
- **Let others foot the bill when you dabble.** Interested in trying a new sport? Before you go invest in a bunch of equipment, see what's offered at your city's parks and recreation service.
- **Trade instead of buying.** If you're a movie buff and have friends that also are movie buffs, trade with them instead of buying new DVDs.
- **Don't go high-end immediately.** Often, when people begin to engage in a new hobby, they invest in high-end equipment and materials with which to enjoy the hobby.
- **Master what you have.** This simple technique went a long way towards trimming my video game hobby from one new game a week to roughly one game a quarter (and that one's often used).
- **Maintain what you have.** If you enjoy bicycling, take the time to maintain your bicycle. If you enjoy woodworking, take the time to maintain your woodworking equipment.

If you're a frequent consumer, look to renting. If you've already honed in on the fact that you deeply enjoy video games or watching movies or something similar, look for rental solutions instead of buying new ones constantly. Services such as Netflix and GameFly allow you to rent media for as long as you want with one low monthly fee which, if you're heavily into those hobbies, is much less expensive than buying new items constantly.

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ASK BEFORE GIVING PERSONAL INFO

It has become common for retailers to request your ID, your e-mail address and even your Social Security number. Are you obligated to provide them?

Retail sales haven't been spectacular lately, so you'd think stores would want to please their customers rather than trample on their rights. But many retailers seem to be adding ways to tick us off.

More stores seem to be:

- Stopping customers to check their receipts before they let them out the doors.
- Posting minimum-purchase requirements for credit cards.
- Insisting that customers present identification when using credit cards.
- Asking customers for personal information, such as phone numbers, addresses or (heaven forbid) Social Security numbers before starting transactions.

These behaviors are so commonplace that you might not realize there's anything wrong with them. **But there is.**

The receipt checkers. If you've signed a membership agreement with a warehouse club such as Costco or Sam's, you've agreed to present your receipt upon exiting one of their stores. Other retailers have no such agreement with you, but some station employees at their doors to ask for your receipts anyway.

Receipt checks are supposed to be voluntary. The law varies from place to place, but U.S. retailers generally aren't allowed to detain you unless they have good reason to believe you've stolen something -- and refusing to present your receipt does not constitute probable cause.

Always be aware and ask why when someone is asking for personal information.

KIDS CORNER

What you'll need:

1. 9" paper plate
2. Foam coffee cup
3. Scissors
4. Pencil
5. Yellow and green craft paint
6. Paintbrush
7. 12" x 3/4" strip of cardboard (cereal box works well)
8. White craft glue

How to make it:

- Cut off the top of the coffee cup -- you want the remaining cup to be about 2" high. Turn the cup over and trim the bottom so the sides are even.
- Use a pencil to draw a simple star on the back of the paper plate.
- Cut the star out of the plate, rounding the arms of the star as you cut.
- Paint the inside of the cup and the star yellow. (See photos 1 and 2.) When dry, paint the outside of the cup yellow as well.
- From the paper plate scraps, cut 4 leaves. Glue the leaves to the cardboard strip (stem).
- When glue is dry, paint leaves and stem green.
- Glue the yellow star to the top of the stem and glue the yellow cup to the center of the star. Allow all to dry.

