

Spending and Shopping Tips

- 1) Plan before you spend. Do your best to develop a proactive and positive money mindset.
- 2) In a crisis budget mode, expense prioritization is ESSENTIAL. Determine how much you can afford before shopping so your maximum dollar limit is set.
- 3) Determine payment method before shopping so it is more likely to you will stick to the spending limit.
- 4) Identify your 'needs' vs the 'nice-to-have' items. It is helpful to separate out for yourself your variable & discretionary spending such as: clothing, personal care and entertainment.
- 5) Normally, trimming and eliminating the nice-to-have items is difficult, but in these times of isolation, it may be easier to pause and/or trim these expenses.
- 6) Find ways to combat boredom and stress, other than shopping online. Limit online shopping to necessities. Pay attention to how you use your time online and be mindful of consumer driven messaging/marketing.
- 7) Spend time planning meals & creating recipes that stretch your money as far as possible. Use this planning and cooking time together as positive family time.
- 8) When shopping, have a prepared list and follow it as closely as possible.
- 9) Many online websites contain simple, healthy recipes. Use these sites to your advantage when planning meals and shopping. When preparing your shopping list, consider:
 - Inexpensive cuts of meat
 - Vegetarian meals using protein alternatives
 - Dried varieties of beans & lentils rather than cans as they are less expensive
 - Locally sourced fruit & vegetables (if feasible)
 - Try making snacks, desserts, and breads from scratch with 5 ingredients or less
 - Eat/freeze leftovers or use leftovers in another recipe to avoid waste
 - Avoid bulk shopping if it is not presently affordable
 - Maximize the efficiency of using your stove (Cook multiple dishes at one time).
- 10) Know that planned and controlled shopping habits are a positive way to cope during challenging times.