



Useful Hints & Tips For Making Your Dollar Stretch Further

Having Trouble Paying the Bills?

Visit www.arizonaselfhelp.org for a free and easy way to find out if your family can get help from 25 different health and human services programs. The Arizona Community Action Association's People's Information Guide <http://www.azcaa.org/azcaapeoplesInformationGuide.html> also has information on a variety of no-cost/low-cost programs and services available to lower-income individuals or families.

People of all income levels, however, can get creative ideas about how to make your money stretch further, by reading our helpful tips below.

Are You Feeling the Heat from Rising Utility Costs?

Arizona summers require extra hydration and often result in rising energy demand and use. We can take simple steps that reduce energy use while ensuring safety during this high-cost summer season.

- Utility companies often provide practical tips on lowering your consumption costs. Visit: www.aps.com/main/services/default.html, www.srpnet.com/energy/powerwise/, <http://www.tep.com/Home/EnergyEfficiency/index.asp>, and <http://www.uesaz.com/Home/EnergyEfficiency/index.asp> to explore ways to keep your energy costs down.
- Assistance with your energy bill may be available. Information can be found at <http://www.aps.com/main/services/default.html> (602-371-6884 in the Phoenix Metro area or toll free, statewide at 1-800-253-9405, ext 6884) for APS customers, <http://www.srpnet.com/prices/home/options.aspx> (602-236-8888 or 1-800-258-4777) for SRP customers, for TEP customers <http://www.tep.com/Home/Programs/lifeline.asp>, and for Unisource Energy Services customers <http://www.uesaz.com/Community/AssistancePrograms/Cares.asp>. Information for Southwest Gas customers about assistance with paying bills is available at www.swgas.com/assistance/az/index.php (Central Arizona areas in and around Phoenix & Wickenburg: 602-861-1999 or 1-800-873-2440; Southern Arizona areas in and around Tucson, Green Valley, Casa Grande, Coolidge, Sierra Vista, Douglas, Morenci, Globe, Oracle, Yuma: 520-889-1888 or 1-800-428-7324; or areas in and around Bullhead City, Parker, and Ehrenberg AZ: 702-365-1555 or 1-800-748-5539).
- You might also consider how much you spend on phone, cable and internet. Determining which of these services is a necessity and which you can do without can help you put a little more towards your house payment each month. If you have a cell phone, consider eliminating your house phone line. If you pay for premium movies channels, consider checking out movies from the library for free. Kiplinger.com has compiled eight easy ways to save; visit: www.kiplinger.com/features/archives/2008/02/save_on_phone.html



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Are Gas Prices Making it Difficult for You to Cover Your Transportation Needs?

According to AAA, the average cost of owning and driving a car 15,000 miles a year is \$7,830. SUVs are even more expensive at \$9,990 a year and the cost is only going up. Cutting transportation and vehicle related expenses can add up to big savings in a short amount of time.

- If your car sits in a parking lot all day at work, Valley Metro has multiple options to help reduce your commuting costs. Valley Metro can help you find a carpool match online, purchase bus tickets, calculate the savings of leaving your car at home or organize a group of 6-15 commuters for the Vanpool program. Visit www.valleymetro.org or call (602) 253-5000 today. Commuters outside of Maricopa County should contact the Arizona Transit Association at (480) 361-5101 or visit www.azta.org to find public transportation services in their area. For example, the City of Maricopa offers Maricopa Xpress, a low-cost transportation option for Maricopa residents working in downtown phoenix; visit <http://www.maricopa-az.gov/web/news/MaX.php> for more information.
- If alternative forms of commuting are not an option for you, compare gas prices online at www.gasbuddy.com to find lowest gas prices in your area.
- In addition to reducing gas costs, consider shopping around for a lower car insurance quote. www.insweb.com allows you to compare insurance premiums and get quotes from a variety of providers throughout the state.

Are You Paying More in Medical Costs than You Can Afford?

The National Coalition on Health Care estimated that in 2007, the average cost of health expenditures was \$7,600 per person. If your medical costs are a financial burden or if you're simply not covered because you can't afford it, visit the resources below for additional information.

- If you're paying more in health insurance than you can afford or if you do not have health insurance coverage, you may want to shop around for lower cost health options. The Arizona Department of Insurance provides consumer guides to health insurance, lists of health insurance companies, general health insurance resources, and health insurance resources for children and seniors: www.id.state.az.us or 1-800-325-2548 (Statewide)
- Some individuals and children may qualify for government-subsidized health insurance through Arizona's AHCCCS and/or KidsCare Medicaid programs. For information on eligibility requirements or to apply for coverage visit www.azahcccs.gov, or call (602) 417-4000 in Maricopa County or 1-800-654-8713. Arizona Self Help at www.Arizonaselfhelp.org is a free and easy way to determine if you may qualify for benefits.
- The Arizona CoppeRx® Card can help cover prescription costs for people with and without health insurance. The plan can also help people with insurance cover the costs of prescriptions not covered by their health plan and the CoppeRx card even provides discounts on some pet medications. All Arizonans, regardless of income level, are eligible to receive the benefits of this discount service. Visit www.azcoppercard.gov or call 1-888-227-8315 to find out more.



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Are You Paying More in Medical Costs than You Can Afford? (cont.)

- Did you know that smoking a pack of cigarettes a day means you are spending more than \$1,500 a year on cigarettes, equaling more than \$58,000 in your lifetime? In addition, it is estimated that life and health insurance costs are 30% to 60% lower for non-smokers. To find out how much smoking is affecting your budget and to get resources to help quit, call The Arizona Smokers' Helpline at 1-800-556-6222 or visit http://www.azdhs.gov/phs/tepp/quit_tobacco.htm
- Employee Assistance Programs (EAPs) can often help employees find medical and mental health help, take inquiries or assist with financial issues. Contact your employer's human resources department to see if they have an EAP and what services they offer. The Arizona Society for Human Resource Managers also has a listing of EAP programs: <http://www.azshrm.org/DirectoryGallery.asp?DirectoryID=5&CategoryID=450&CategoryName=Employee+Assistance+Programs>

Is Your Grocery Bill Becoming Too Large?

This year, food prices have increased at double their normal rate, affecting families' already tight budgets. If you're seeing your food costs go up, you're not alone.

Ways to save include:

- Be more mindful about what you purchase by making a grocery list for the week and sticking to it
- Buy items in bulk at warehouse clubs and discount stores
- Participate in any of the food bank warehouse Food Co-Op programs - more information can be found by visiting <http://www.azfoodbanks.org/?action=directory>
- Clip coupons and compare the prices of different grocery items in your local newspaper advertisements
- Make a big meal and save leftovers and cut out certain luxury food items
- Reduce the amount of meals you eat out

Food purchase and nutrition assistance is also available for Arizonans from several resources including: Arizona Women, Infants, & Children (WIC) - visit <http://www.azwic.gov/> or call 1-800-252-5942 for the site nearest you; the Food Plus or Commodity Supplemental Food Program - Visit <http://azdhs.gov/phs/bnp/csf/index.htm> or call 1-800-252-5942 for the site nearest you; School Lunch and Breakfast - check with your local school for more information or visit <http://www.ade.az.gov/health-safety/cnp/nslp/>; and Summer Food Services for Students - to find a site near you, visit: <http://www.ade.az.gov/health-safety/cnp/sfp/> and select Summer Food Program Sites for 2008.

In addition, you may qualify for assistance through your local food bank (<http://www.azfoodbanks.org/> or call 1-800-445-1914 for specific needs for emergency assistance) or through Arizona's Food Stamp program (<https://www.azdes.gov/faa/food.asp>). Please visit these sites for more information or www.Arizonaselfhelp.org to determine if you may be eligible for assistance.



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Are You Looking For Ways to Save On Childcare?

Childcare can often be one of the biggest expenses in a family's budget each month. The Children's Defense Fund estimates that the average child care center charges \$4,000 to \$6,000 annually for a four-year-old; more for infant and toddler care. There are several ways to cut costs without sacrificing quality care.

- The Child Care Resource and Referral program connects Arizona families to childcare resources based on their individual needs and situation. In addition, the program can help families determine if they are eligible to receive government subsidized childcare assistance. Call 1-800-308-9000 or visit www.arizonachildcare.org
- Many employers offer dependent-care savings accounts, which allow working parents to use pre-tax dollars to pay for work-related expenses, such as day care and babysitting for children under 13. For a family in the 25% federal-tax bracket, this means saving about \$33 of every \$100 of expenses. To find out if contributing to a dependent care account could save you money ask your employer or visit: www.flexdirect.adp.com/FSainfo/tools/calc_dc.html
- If you paid someone to care for a child under age 13, a disabled spouse or other dependent so you could work or look for work, you may qualify for the Child and Dependent Care Tax Credit. Depending on your income, this credit can return up to 35% of qualifying child or dependent care costs to you. Make sure to ask your tax preparer if you qualify or visit www.irs.gov.
- Summer programs for children and young adults are also available. Contact your local Boys and Girls Club (<http://www.azabgc.org/locations.asp>) or your city's Parks and Recreation program (<http://az.gov/webapp/portal/alpha.jsp?name=city>)

How Much Money is Your Debt Costing You?

Americans spend 24% of their income on debt payments alone. One of the best ways to add more money to your monthly budget is to cut down on unnecessary interest payments as quickly as possible.

- Consumer Credit Counseling offers debt management and consolidation plans in addition to a variety of articles and calculators to help you determine how much your debt is costing you. Call 1-866-889-9347 or visit www.moneymanagement.org to start reducing your debt immediately.
- Arizona Saves is a local non-profit agency that provides financial education classes, coaching and workshops. To find a listing of classes in your area or to sign up for a no-fee savings account visit www.arizonasaves.org or call 1-877-989-3500.
- Visit www.feedthepig.org for helpful tips on how to create and stick to a budget and to calculate the savings of little changes you can make in your daily life.



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How Much Money is Your Debt Costing You? (cont.)

- There are many people and companies trying to cash in on struggling families during these tough economic times. For resources on how to avoid scams and predatory practices visit www.995hope.org. Freddie Mac has additional resources on how to spot a scam at their website www.dontborrowtrouble.com.
- Mortgage trouble? Don't delay, call today: Free counseling service is available through Arizona's toll-free hot-line at 1-877-448-1211, or go on-line at www.housingaz.com.
- The Arizona Attorney General's Office is an excellent resource for Arizona consumers. Their website <http://www.azag.gov/consumer/> has a number of helpful hints and tips for consumers ranging from consumer myths to current scams to what to know before purchasing a car.
- One of the most costly debt traps are payday loans and they are a particular threat to families in this time of economic crunch. What many people don't know is that payday loan debts typically cannot be included in debt management programs offered by credit counseling services. Here are some links with educational information and alternatives to payday loans.
 - <http://www.responsiblelending.org/>
 - <http://www.ncuf.coop/home/programs/realsolutions/realsolutions.aspx>
 - <http://www.creditinfocenter.com/pressreleases/LegalLoanSharks.shtml>



For a complete list of services, money management resources and ideas for how to make your dollar stretch further visit www.az211.gov or call Community Information and Referral at 602-263-8856 or 1-800-352-3792 in Central and Northern Arizona, and Information & Referral Services in Southern Arizona at 1-888-575-2111