

MONEY SAVING CHECKLIST

Complete as many items on this list as you can to make your family's budget stretch farther!



FOOD/GROCERIES

- Download a rebate app (like Ibotta, Rakuten, or Checkout51) to get money back by scanning your receipts.
- Ask the customer service desk at your grocery store what their pricing system is so you'll know when things are marked down (for example, things that end in .99 are often regular price while .97 might indicate a sale)
- Put headphones someplace you'll have them when you shop at the store. The music piped into groceries is designed to slow you down so you'll spend more; listening to upbeat music saves you an average of 8%.
- Apply for food benefits if you qualify (contact your state's human services office or call 2-1-1 to find out where and how to apply)

BILLS

- Credit cards:** Call to ask for reduced interest rates, and ask if they offer accommodations (waived late fees, deferred payments, etc) if your finances have been impacted by the pandemic.
- Rent and utilities:** Emergency Rental Assistance is available to those who qualify, which can cover 12+ months of rent, utilities, and certain other housing costs. Find out more on the Consumer Financial Protection Bureau website.
- Mortgage:** Call your mortgage company to ask if you're eligible for deferred payments (just make sure to confirm there won't be an impact to your credit score, and ask if interest will keep adding up while payments are paused).
- Internet:** Apply for the federal Emergency Broadband Benefit (at getemergencybroadband.org) to see if you qualify for \$50 toward broadband services (most people can keep their current provider) and other tech discounts.
- Non-essential bills (like cable):** Try calling to cancel your service, which will often get you transferred to the "retention specialists" who are authorized to give discounts to keep your business.
- Loans:** Call to explain any financial hardship you're experiencing and ask for waived late fees, renegotiated payment plans, or other assistance.

More details here: <https://fmly.link/FinancialTips>

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CHILD CARE

- Check your local resources for child care subsidies (also known as vouchers or fee assistance) by searching your state at <https://www.childcare.gov/state-resources-home>
- If your child is age 0-5, see if you qualify for free or low cost care and other services here <https://childcareaware.org/ccrr-search-form/>
- If you're a member of the military, you can apply for child care fee assistance here <https://www.childcare.gov/consumer-education/military-child-care-fee-assistance-programs>
- Call your provider and ask if they have a sliding-fee scale or sibling discounts that could lower your costs, or if they offer payment plans

More info and resources here: <https://www.childcare.gov/consumer-education/get-help-paying-for-child-care>

DIAPERS/BABY GOODS

- Ask your pediatrician's office if they have any samples of diapers or formula.
- Reach out to the National Diaper Bank Network if you need help affording diapers.
- Join the loyalty rewards programs for your favorite brands to get coupons and freebies.

OTHER

- Make sure you're signed up to receive your monthly payments from the Child Tax Credit — visit the IRS at <https://www.irs.gov/credits-deductions/child-tax-credit-update-portal> to check your status, or visit <https://www.getctc.org> to claim missing payments
- Make a list of any other extra expenses (like going to the movies, regular trips to the coffee shop, getting your nails done, etc). Estimate how much you spend on each monthly, and decide if there are things you can cut out or cut back on.