

Cutting Family Transportation, Recreation, Health Care, and Other Expenses

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This guide, one in a series on consumer financial management, helps show how to cut family transportation, recreation, health care, and other expenses.

Transportation, recreation, health care, gifts, contributions, and education are necessary expenses but saving money is possible. As you read through the following ideas, check any you want to try.

Transportation

- Inflate tires properly. Check tires as the weather changes. Under-inflation causes them to wear out too soon and lowers gas mileage. Put the best tires on the front of the vehicle, and rotate tires as indicated in your car's owner's manual.
- Buy oil and windshield washer solvents from a discount center and learn how to check and change them in your car.
- Learn to do minor repairs and maintenance by studying manuals, reading books, checking out the Web, and observing others as they work on vehicles.
- Trade for car maintenance services.
- Use a bike for short-distance travel. Biking reduces transportation costs and is good exercise which, in turn, may help reduce medical costs.
- When buying a car, consider cost of gas and repairs as well as the initial price.
- Have a used car checked by reputable mechanics before purchasing it.

- Organize a carpool or use public transportation, if available.
- Protect against salt and rust by keeping a clean undercoating.
- Save on fuel with good driving habits.
- Plan trips to make best use of your transportation dollar.
- Walk whenever you can.

Recreation

- Exchange home entertaining with friends: card games, movies, potluck dinners, or "round robins." Check out movies from the library.
- Plan a family game night during the week. Occasionally include close friends and relatives.
- Make use of public facilities such as parks, beaches, local ballparks, art centers, and museums.
- Take your family to public celebrations and festivities.
- If you need to travel, stay at budget hotels, camp (if you have the necessary equipment), or travel with friends to share expenses. If possible, stay with friends or relatives when you travel.

Health Care

- Explore the possibility of community health care services. Some clinics offer reduced or sliding fee costs. The local public health department will tell you what

is available; you may be able to access chest x-rays, glaucoma testing, immunizations, family planning services, and/or treatment for mental illness, alcoholism, and drug problems.

- Ask doctors to prescribe drugs by generic names rather than by brands, especially for long-term prescriptions.
- Compare local pharmacy outlets to find which ones fill prescriptions at the lowest cost.
- Discuss costs with your doctor. If you have health insurance, know what it covers and what you will be responsible for paying.

Gifts and Contributions

- Make your own gifts. Try to use sewing, hobby, and craft skills, and/or inexpensive materials.
- Consider giving time and/or services instead of money and gifts.
- Set a spending limit on family member gifts for holidays and birthdays.
- Discuss not giving costly gifts to relatives, friends, and people at work — perhaps you can draw names or trade “white elephants.”
- Sometimes toys, books, and puzzles are still like new when children outgrow them. Offer to trade or buy such items from your neighbors who have children, buy at garage sales, or exchange services for them.

Education

- Use local library services. Limit magazine subscriptions. Borrow favorite reading materials from the library. If no library is close, exchange magazines with neighbors and friends.
- Offer services in exchange for private education such as housework for music lessons.
- Offer services or work out alternative payments for private school fees.

Other Expenses

- Buy only the essential items at the lowest possible cost.
- Consider shopping at garage sales, and consignment, discount, and thrift shops.
- Try to use bartering or work exchange to get those things or services you need. Use what you have or can do to get what you need.

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