

Living Wise

GRE Property Management



Making Every Penny Count

Financial Check Up

Caterpillar layoffs, Mitsubishi plant closing and Macy's going out of business are sure signs of trying times in our community. We all have fixed expenses, wants and needs. Here are a few ways to figure out which are which and how to put them into perspective. First, **Skip the "Sale"**. There'll be one for every holiday, nearly one per month. You're not "missing" anything if you skip one or two. **Get renter's insurance**. Paying a small amount each month can save big bucks if disaster strikes – and, it's cheap! **Make a budget and stick to it!** Have your fixed bills paid through Bill Pay to avoid missing a payment (and late charges). **Eat your groceries!** Don't throw away food from your fridge while eating out. Skip the restaurant more often. If you have kids, go where kids eat free. Consider **increasing your deductible** on your car insurance. You'll be surprised at how much you'll save. **Put a few dollars away every payday**

for emergencies. Life happens – be ready. **Get rid of department store credit cards.** The interest rates are exorbitant! Next time you're offered to save 10% by opening a store credit card...say "no thank you". **Fill up your gas tank when half full.** It uses less gas from full to half full than from half full to empty. **Do you have a "land line"?** Get rid of it if you also have a cell phone. If you have a good payment history, **call your credit card company and ask them to reduce your interest rate.** Pay off your credit cards and save the interest you are paying each month. Start with the one with the highest interest rate. Love watching movies? **Pay \$1.50 to rent vs \$20 to buy a DVD.** Check out "[VarageSale.com](#)" for gently used items or "[Freecycle](#)" for free stuff.

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Health Wise

Smoking, overeating and drinking are costly habits to maintain. You'll save money by making healthy choices and probably save on insurance and long-term health costs too.

Avoid Fees

Late fees and over draft fees can add up quickly. Keep this money in your bank account instead. Plan to use only your bank's ATM and plan to withdraw only when you are in the area to avoid extra trips.

No Pets?

Now is not the time to get one. Pets can cost up to \$1,500 per year. That's money for savings – and a better time for a pet!