



Module A: How Much Will It Cost? AND CAN I AFFORD IT?

Small Change Adds Up Strategy Cards

Make a copy of cards for each group of participants and cut ✂ apart. Provide each group with one set of cards.

<p><b>Pay yourself first.</b> Treat savings like a "bill". Put part of each paycheck into savings and leave it there</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Collect coins.</b> Place all loose change in a jar. When it is full, deposit the money into a savings account.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Refunds.</b> Put the money from rebates and refunds into a savings account.</p> <p style="text-align: right;"><i>RENT SMART</i></p>
<p><b>Continue paying a loan.</b> When a car loan is paid off, continue making the payment to your savings account. The money will be there for the next car.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Break a costly habit.</b> Save the money. Examples are buying lottery tickets, drinking soda and smoking.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Bring your lunch from home</b> at least 3 times a week.</p> <p style="text-align: right;"><i>RENT SMART</i></p>
<p><b>Keep track of at least one expense</b> to see how much you spend and how you could cut back.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Bank a windfall.</b> Whenever you receive unexpected money – the office pool, retroactive pay, overtime – put at least part of it into savings.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Make a commitment to stop charging</b> until credit cards are paid off.</p> <p style="text-align: right;"><i>RENT SMART</i></p>
<p><b>Instead of making minimum payments on credit cards,</b> figure out the amount you can afford—then pay it.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Save "extra" paychecks.</b> If you are paid bi-weekly, in 2 months of each year you receive 3 paychecks. If paid weekly you will receive 4 checks. Save part of these checks.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Find out if you are eligible for any Tax Credits or renters credit.</b></p> <p style="text-align: right;"><i>RENT SMART</i></p>



**Module A: HOW MUCH WILL IT COST? AND CAN I AFFORD IT?**

<p><b>Slash your overhead.</b> Cancel something you are currently paying as a committed expense each month.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Smoke four less cigarettes per day or per week.</b></p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Establish a savings account</b> for emergency savings.</p> <p style="text-align: right;"><i>RENT SMART</i></p>
<p><b>Set up a plan</b> to save each month.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Use the library</b> for free video rentals, books, magazines, and CDs.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Take snack foods and beverages to work</b> instead of buying items during breaks.</p> <p style="text-align: right;"><i>RENT SMART</i></p>
<p><b>Pay bills on time</b> and avoid late fees.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Buy one less vending machine snack each week.</b></p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Decrease income tax withholding exemptions</b> and save the extra monthly income.</p> <p style="text-align: right;"><i>RENT SMART</i></p>
<p><b>Explore consolidating a student loan.</b></p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Use Food Share, food pantries, and community meal sites.</b></p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Make a list before you shop</b> and buy only what is on the list.</p> <p style="text-align: right;"><i>RENT SMART</i></p>
<p><b>Set spending limits</b> for birthday and holiday gifts.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Look for ways to cut monthly bills,</b> such as changing to lower cost cable and phone plan.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p><b>Make impulse buying difficult</b> by leaving checkbook, cash or debit card at home.</p> <p style="text-align: right;"><i>RENT SMART</i></p>