

Special points of interest:

- The Plainfield Public Library has resources to help you save money on a small annual budget.
- Coupon clipping is a way to economize annually.
- The Library offers computer classes in Microsoft Excel, an application which can help you establish a monthly budget plan on a PC.
- CNNMoney.com is a web site sponsored by CNN, Money Magazine, and Fortune Magazine which can help users with personal finance, small business, retirement, and stock market information.
- Go to this handy web site www.fool.com/personal-finance/saving/2007/03/16/teach-your-kids-to-save.aspx to find tips on how to teach your children and/or teens how to save their income. It's from The Motley Fool website.



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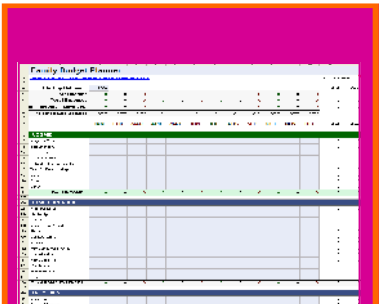
How to Save on a Shoestring Budget

Overview Commentary

Whether you have a modest plan to save more while shopping, or a more ambitious plan to set up an annual family budget to trim spending in one or more areas, the Plainfield Public Library can accommodate your learning curve and get you started on a savings plan with its various printed and electronic resources.

We have resources of supermarket survival, budget home decorating, budget wedding planning, house building, and low budget cooking among other topics. If you would like a Reference Librarian to show you how to access these and other resources, such as printed and electronic articles on economizing your life, come to the Information and Research Assistance Desk on the first floor of the Library.

Whether you are trying to save in all areas, for a long-term goal such as retirement, or for a special event such as a wedding or a future investment, The Plainfield Public Library can start you on the path to a more rewarding style of personal savings and finance. READY, SET, GO—START SAVING!

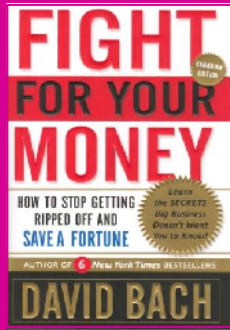


The main parts of a standard Family Budget Planner in MS Excel consist of labeled rows and columns which allow one to record annual expenses by the month. Some features of the planner may include starting balance, total income, total expenses, and projected end balances.

Additionally, you may find it easier to organize the rows and columns under headings such as "Income", "Home Expenses", or "Daily Living".

Some Highlighted Resources on Saving Money

- Haley's Green Hints, by Graham and Rosemary Haley, call # 640.41 HAL
- www.mymoney.gov
- www.kiplinger.com
- Beating the High Cost of Eating : The Essential Guide to Supermarket Survival, by Barbara Salsbury, call # 640.73 SAL
- An Insider's Guide to Refinancing Your Mortgage: Money-saving Secrets You Need to Know, by David Reed, call # 332. 722 REE
- Money Magazine, in the Periodical Collection



Here is an example of one of the Library's money-saving resources—Fight for Your Money.

“The safest way to double your money is to fold it over and put it in your pocket”.



Kin Hubbard



The U.S. Federal Trade Commission highlights many money-saving tips to consumers on its web site at www.ftc.gov/energysavings.

In-house Books

- The Biggest Loser Family Cookbook: Budget-friendly Meals Your Whole Family Will Love, by Devin Alexander, call # 641.552 ALE
- Excel Charts for Dummies, by Ken Blattman, call # 005. 369 EXC
- You're Broke Because You Want to Be: How to Stop Getting By and Start Getting Ahead, by Larry Winget, call # 332.024 WIN
- Rich Dad's Increase Your Financial IQ: Get Smarter with Your Money, by Robert T. Kiyosaki, call # 332.024 KIY
- Smart Women Finish Rich: 9 Steps to Achieving Financial Security and Funding Your Dreams, by David Bach, call # 332.024 BAC

Articles

- Future of Hybrid Cars Remains Buoyant Despite Recession. M2PressWIRE; 12/04/2009.
- Hot Times in Home Energy. Schomer, Stephanie. Fast Company; Apr2010, Issue 144, p30-31, 2p.
- The Super Couponers. Donovan, John. Nightline (ABC); 3/25/2010, p1-1, 1p.
- Art of Living Well Cheaply. Sonia Day. Toronto Star (Canada); 01/16/2010.
- The Quest for the Simple Life. Weisser, Cybele. Money; Aug2006, Vol. 35 Issue 8, p134-138, 5p, 7 Color Photographs, 1 Chart.
- Put Your Financial House in Order. Shah, Nirvi. Miami Herald, The (FL); 01/20/2010.

Online Resources

- www.kiplinger.com
- <http://money.cnn.com>
- www.mint.com
- www.ftc.gov
- <http://financialplan.about.com>
- www.betterbudgeting.com/budgetformsfree.htm
- www.finishrich.com/pages/home.php