



James City County Unit Newsletter

Winter 2010

Tips to Help You Save

There are many ways to save a little money here and there that add up. Below you will find tips to save

money and spend less in a variety of areas.

• General Savings

- Save your loose change. Fifty cents a day will add up to \$182 a year.
- Keep track of your spending. Use credit card, checking and other records to see where your money's going and evaluate what areas you could spend less in and reallocate that money to savings.
- Never purchase expensive items on impulse. Give yourself at least 24 hours to consider big purchases, allowing yourself the opportunity to avoid regretted purchases and add to your savings.
- Limit credit card purchases to what you can pay off each month. This will limit, or possibly eliminate, interest charges that you pay on purchases.



• Food

- Substitute coffee for expensive coffee drinks. You can save \$2 a day when you buy a regular coffee versus a cappuccino or latte, and even more by brewing your own. \$2 a day, five days a week, will add up to \$520 savings in a year.
- Take your lunch to work. Savings of a homemade lunch compared to eating out can save you any where from \$650 to \$2600 a year.

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- Shop for food with a list and stick to it. Shopping with a list will help you buy less and spend less at the grocery store.
- Use coupons and watch sales. Combining coupons and sales can help you save 50% or more on your grocery bill. Watch for stores that double and triple coupons or will let you combine store and manufacturer coupons.

• Banking



- Eliminate or reduce bounced checks. Each bounced check will cost you \$20—\$30.
- Reduce credit card debt by \$1000. This will reduce interest payments by \$150—\$200 per year.
- Use only the ATM's of your bank or credit union. Other financial institutions will charge you user fees, which could easily add up to over \$100 a year.

Continued on Page 2—see "Saving Tips"



See page 4 for information about
Money Management workshops



Saving Tips (cont.)

• **Transportation**

- Keep your car engine tuned and tires inflated to their proper pressure. Doing both can save you up to \$100 a year in gas.
- Shop around for gas.
- When driving, avoid fast start-ups and stops. This will use less gas and decrease needed maintenance on your vehicle.
- Use public transit instead of a cab.



• **Housing**

- Don't pay for space you don't need. Use space efficiently and purchase or rent less square footage.
- Live as close to work as possible to lower transportation costs.
- Refinance your mortgage to lower interest charges and monthly payments.
- Choose home repair contractors wisely. Use personal recommendations, get written estimates, and don't make full payment until a job is completed.



• **Home Heating and Cooling**

- Ask your local electric or gas utility for a free or low-cost home energy audit.
- Weatherproof your home. Caulk holes and cracks. Local hardware stores offer materials and advice about inexpensively stopping unwanted heat or cooling loss.
- Use window covering to block the sun in the summer and let in sunshine in the winter.

• **Clothing**

- Look for sales at discount outlets. They are drastically cheaper than clothing sold regularly at many department and specialty stores.
- Consider purchasing previously-used clothes from Good Will, consignment, or thrift sales.
- Assess clothing in terms of quality as well as price. Cheap clothes will cost you more in the long run if they have to be replaced frequently.
- Wash clothes at home. Only take to a cleaner what has to be taken.



• **Communications**

- Assess your communication costs. Costs can often be cut by reducing the number of phone lines you have and comparing internet and phone charges at different companies.
- Use email to communicate long-distance.
- Be aware of cell phone usage limits. Know when charges change (peak hours) and where your coverage area is.

• **Entertainment**

- Research free or inexpensive entertainment in your community. Use local newspapers and websites to learn about free or low-cost parks, museums, film showings, sports events, and other places for you and your family.
- Give up premium cable channels. It's cheaper to rent one video a week and libraries often have a good collection of videos that can be borrowed.



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 * **Would you like to** *
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 * **to be placed on** *
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www.americasaves.org/resources/savings_tip.asp

America Saves Week, February 21-28, 2010



PeninsulaSaves
You Can Build Wealth

As families across the country are struggling to cope with rising unemployment, tighter credit and strained budgets, financial security is more important than ever. This is a critical time to start intentionally reducing debt and saving money. Find out more at www.americasavesweek.org.

4-H Winter Opportunities

2010 Statewide 4-H Teen Weekend



The Virginia State 4-H Cabinet will host the 2010 Statewide Teen Weekend Event, March 5 – 7 at Mountain Lake Resort. This event provides an opportunity for teens across the Commonwealth to come together for a weekend filled with educational programs and leadership. The cost for the event is \$45 and transportation will be provided for up to 10 James City County/Williamsburg youth that register. Space is limited, so register early. Participants will take part in a variety of workshops and a service project. Send your registration form to the Virginia Cooperative Extension – James City Office at P.O. Box 69, Toano, VA 23168. Make checks payable to: VA 4H Foundation. See: <http://offices.ext.vt.edu/james-city/programs/4h/index.html> for registration information.



James City County 4-H Archery Club



The 4-H Archery Club promotes youth interest in natural resources and related natural sciences programs through archery target shooting. Students learn safe and responsible use of archery equipment to develop decision making, self-discipline, and concentration. Participants learn about range and equipment safety, eye dominance, parts of the bow, parts of an arrow, basic archery form, and development of technique. In order to maintain and purchase future equipment, a fee of \$30 per season will be charged. **Season 2** will meet Feb. 7, 21; March 7, 21; April 11, 25; May 2, 16; and June 6, 13. Meetings will be held from 4:00 p.m. - 5:00 p.m. at the Jamestown 4-H Educational Center, 3751 4-H Club Road in Williamsburg. Call 757-564-2170 or email jejohns1@vt.edu to register!

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james.city](http://offices.ext.vt.edu/james.city)

CLOVERBUD CAMP - March 12 & 13, 2010

This camp offers 5 to 8 year olds the opportunity to experience the excitement of overnight camping. Through the many songs, games, special programs, classes, and campfire experiences that camp offers, campers can learn critical life skills such as how to plan ahead, solve problems and work with others while developing a love of the outdoors. Camp fee ranges from \$75—\$90. The registration deadline is February 26. Go to <http://sites.ext.vt.edu/4hcenter/jamestown/> or call 253-4931 for more information.



ART APPRECIATION CAMP - April 9-11, 2010



“**Palette of Fun**” Art Appreciation Camp is focused on encouraging 9-13 year olds to express their artistic talents, appreciate different types of art, teamwork, and of course have fun!! Youth will have the opportunity to discover new arts and enjoy favorite ones, including a palette of classes in: **Photography Crafts Dance Music Theatre Set Design**. Camp fees range from \$100 to \$120. Registration is due March 26.

Go to <http://sites.ext.vt.edu/4hcenter/jamestown/> or call 253-4931 for more info.



James City County 4-H Junior Camp 2010
Will be the week of June 29 - July 3. Registration information will be available late February 2010.



Upcoming Programs 2010



Money Management in Tough Economic Times

You can take charge of your financial future and meet your financial goals—whether your income is small, medium or large. Make plans to join us and learn how to:



Set Goals and Create a Budget

Tuesday, January 12, 2010

2:00 p.m. - 3:00 p.m.

Parker View Apartments Community Room

Workshop is free, registration is required.
757-564-2170

Managing the Holiday Bills

The holidays can be happier (and easier on your finances) if you manage them like any other financial goal. Learn how to manage the holiday bills to end the holiday spending blues.



January 12, 2010

6:30 p.m. - 8:30 p.m.

Virginia Cooperative Extension
James City County Government Offices building—Toano
(3127 Forge Road)

Workshop is free, registration is required.

For more information and to register, call 564-2170 or email dheath@vt.edu.

Stretching Your Food Dollar

Did you know that you can save 15% or more at the supermarket if you follow some simple rules? That means you can feed your family more nutritious meals, have more variety, and manage your resources more effectively. This workshop will teach you how!

Thursday, February 18, 2010

6:30 p.m. - 8:00 p.m.

Virginia Cooperative Extension

James City County Government Offices Building—Toano
(3127 Forge Road)



Workshop is free, registration is required.
564-2170 or email dheath@vt.edu.

With Love: Building Strong Relationships

This is a 3-week program that focuses on skills and knowledge necessary to form and sustain healthy marriages. By improving the marital relationship, it has the potential to improve the well-being of children, families, and communities. Each class allows participants to learn, observe, and practice skills addressing the theme for that evening's program.

Thursdays, March 4, 11, & 18, 2010

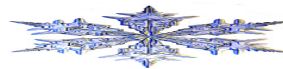
6:00 p.m. - 8:00 p.m.

Location to be announced
Newport News

This program is free, but registration is required.
Register by February 26 by calling 564-2170.

If you are a person with a disability and desire assistance or accommodation for any of the programs listed in this newsletter, please notify the Virginia Cooperative Extension, James City County Office, at 564-2170 seven days prior to the event.

James City Extension Unit Newsletter is published and distributed free of charge by Virginia Cooperative Extension Editor and Layout Design: Tracy Wainwright



Doris Heath