

Money MOM™

Family saving in Lane County

by Nanette Garrett

Here are some great ways to stretch your dollar.

Clothes

Children grow like weeds, often outgrowing clothing only months after it is purchased. As a parent, that's money out the door. Best solution? Find used clothes.

» **Thrift stores:** You'd be amazed at the deals you can find. Lost and found clothes from schools often end up at thrift stores and they are usually great quality.

» **Clothing swaps:** For bigger savings find a clothing swap or trade-in place like Play It Again Sports for sporting goods. You can attend a clothing swap or create it yourself.

Good places to organize swaps are at your local church, community center or school. Make it a seasonal event—out go the outgrown clothes and in come the right-sized ones each season.

Web fun

Want to save more than 60 percent on something you might enjoy? Subscribe to online coupons sites such as Groupon.com and LivingSocial.com. You can find rafting adventures trips, restaurant deals, and hair salon services at extremely discounted prices. You have to catch them fast as they last only a few hours to a few days.

Kids entertainment

Watching crabs crawling on the rocks by the ocean or squirrels jumping from limb to limb in the woods can be great fun for kids of all ages. The outdoor adventures that can happen are endless. From camping to biking there are great places to explore within miles of your home. Check out TravelLaneCounty.org for some great excursion ideas and featured outdoor events.

Family Health

Oregon has one of the best health insurance deals for children around, free coverage. Many families qualify with middle to low incomes. Kids receive full dental coverage, emergency visits and regular doctor's visit. There is a stipulation to go to the provider locations of OHP. All are



Meet Money MOM™

Nanette Garrett is a member service counselor for Pacific Cascade Federal Credit Union and a busy mother of three. If you've got a question about balancing the family budget, contact Nanette today.

highly qualified such as the new A Kidz Dental Zone in Eugene where they provide movies with headphones and a fun environment for kids while they get their teeth worked on. Call OHP 1-888-564-9669 for more information.

Savings account

Even if your child has \$10 you can open a joint account or subaccount with their name on it attached to yours. He/she will be more apt to want to save if they have a goal of why it's there. Saving for a car may work. Ask them to do extra chores and put aside the money they earn from it into the account. That might save you some worry and money when it comes time for junior to have his/her own set of wheels. Check out your local bank for more information.

Money MOM™ is brought to you courtesy of Pacific Cascade Federal Credit Union and MOM Magazine. See ad on page 31.

