

# JDI Cheatsheet: The Right Budgeting Advice to Plan Ahead

You can conquer the US market and economy with these finance tips.

## Grocery Stores

### Food Prices

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Check the local store's weekly ads and coupons for better grocery deals.

## Restaurants

### Tips for Waiters

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For dine-in you should add a certain percentage to your bill as tip for staff.

## Providers

### Monthly Bills

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Monthly insurance fees, phone and utility bills add up, check for bundles!

## Out-of-Pocket

### Deductibles

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You owe additional fees for every doctor & damage, even with insurance.

## Financing

### With Caution

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Financing can help your credit, but be careful not to overdo it & go in debt you can't pay off!

## Rewards

### Loyalty Cards

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Most stores & gas stations offer loyalty programs for customer discounts.

## Interest Charges

### Fees

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Always pay all monthly fees for credit cards and loans to avoid further charges.