### **Grocery Stores**

**Food Prices** 

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

#### Restaurants

Tips for Waiters

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

#### Out-of-Pocket

Deductibles

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

### Providers

Monthly Bills

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

# Financing

With Caution

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

#### Rewards

**Loyalty Cards** 

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

## Interest Charges

Fees

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