

AmeriCorps Budget Guide
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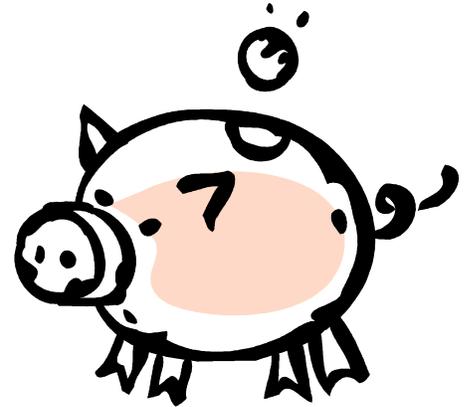
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Section 1: General Tips to Save Money



1. **Roommates:** You would be surprised by how much you can cut down your rent by just having roommates
 - Craigslist
 - Local college housing website

2. **Carpool:** You can save a lot of gas money this way
 - Share the Ride NC: A website where you can search routes and find people traveling the same direction
<http://www.sharetheridenc.com/>
 - Craigslist: also has a link for carpooling

3. **Public Transit:** If you live an area where public transit is available you can save a lot of money overtime

4. **Electricity:** The power company recommends keeping your AC between 72 and 78 degrees and try to keep your heat under 72 degrees to save on your bill. Also, use fans and space heaters when you can- they also cut down on your bill.
 - Example: I leave my AC on 78 degrees and my bill is \$20 a month for a 710 square foot apartment
 - Let your laundry dry outside in the summer- this will save on your electric bill
 - Regularly replace your AC filters- build up will cause more energy expenditure
 - Grill if you can (also saves on energy to heat up stove)

5. **Grocery shopping:** Chose stores like Food Lion, Target and Walmart over Harris Teeter- generally items run about \$1-\$2 higher at Harris Teeter which can add up
 - Sale papers and online specials- pay attention to what is on sale at your grocery and shop accordingly (a lot of times I plan what I buy based on what is on sale)
 - Coupons- can be time consuming but can also save a lot of money
 - Food choices- covered at the end of this section

6. **Ebay and half.com:** If you need to purchase something I suggest checking to see if it is on ebay or half.com.

- **Example:** I needed a book for a class that was \$28 in Barnes and Noble and was able to buy it on ebay for \$5 including shipping.
- Sounds crazy but if you know what you want you can buy name brand clothes on ebay and save a lot of money

7. **Birthday and holiday gifts:** I try to keep a running list of things my friends and family would like as gift. I periodically check sales that are happening and ebay for the gifts. You can save a lot of money by shopping for Christmas a few months in advance.

8. **Library:** If you want a book check the library first

9. **Coffee:** Make your own- even if you are buying it at a gas station it usually costs at least \$1 a cup. At home it costs about 10 cents a cup

- **Chock full of nuts coffee:** comes in a yellow and red checkered container, sold in most groceries, very cheap but good
- **Filter:** I recommend buying a copper filter (sold in wal-mart and target where the coffee pots are). They are only a few dollars and never have to be replaced unlike the paper ones that you have to continually replace.

10. **Eating Out:** Whether you are dining out or getting fast food it is cheaper to eat at home. Think about McDonald's breakfast biscuits that usually cost \$2 or more. You could buy an entire carton of eggs that would last a whole week for that. I really try to limit eating out to special occasions.

11. **Internet/cable:** I just don't have cable I only have internet which only costs \$20 a month. You can save a lot by just cutting out cable. Watch it at friends/family's house or on the internet (like Hulu).

Section 2: Food Choices



1. **Food Lion, Target and Wal-Mart** (I know I already said that but you will really save a lot of money)
2. **Crock pot:** Go to Wal-Mart/target and buy a crock pot. You can cook a lot of food at once you can then divide up for the week. It can also cook food while you are not home (you just have to use low-heat). This is a great time saving device.
3. **Rice dishes:** White rice is the cheapest food you can buy in a very large amount. I recommend purchasing big bags of plain white rice. Not the instant just regular white rice.
4. **Frozen vegetables:** Vegetables can get expensive and oftentimes they spoil quickly so I recommend buying bags of frozen vegetables. You can buy a bigger quantity for cheaper.
4. **Oatmeal:** You can buy a huge tub of Quaker oats at Food Lion for two dollars.
5. **Frozen fruit:** This is also much cheaper than fresh and last longer. I recommend purchasing frozen berries.
6. **Apples and bananas:** Generally very cheap fruits
7. **Bagged beans:** Extremely cheap but you have to plan ahead to cook them. They have to soak in water overnight.
9. **Canned tomatoes:** Something you can use to cook a lot of dishes with that is inexpensive
10. **Water:** Sounds expensive but it is cheaper in the long run to purchase a water cooler than to constantly purchase water bottles or Brita filters. You can buy the cooler at Target or Wal-Mart and also purchase the bottles there. Generally, Lowe's, Home Depot, and sometimes Harris Teeter will also sell the bottles.

Section 3: Applying for Supplemental Nutrition Assistance Program (SNAP)

(formerly known as food stamps)



1. Go to the United States Department of Agriculture, Food and Nutrition Website
 - a. <http://www.fns.usda.gov/FSP/>
2. Click on “Find out whether you could be eligible for benefits”
 - a. <http://www.foodstamps-step1.usda.gov/fns/>
3. If you are eligible contact your local food stamp office which can be located on the website below
 - a. http://www.fns.usda.gov/FSP/applicant_recipients/apply.htm



Section 4: Applying for Medicaid Health Insurance (part-time members)

What is Medicaid?

Medicaid serves low-income parents, children, seniors, and people with disabilities.

1. Go to the Government Benefits website and click “start here” to take an eligibility test
 - a. http://www.govbenefits.gov/govbenefits_en.portal
2. If you are eligible you will need to locate your county’s social services department. Here is the directory:
 - a. <http://www.dhhs.state.nc.us/dma/medicaid/apply.htm>
3. Before visiting the social services office be sure to bring the list of required documents with you. They are listed here:
 - a. <http://www.dhhs.state.nc.us/dma/medicaid/apply.htm>

Section 5: Sample Budget

1. Create an excel sheet for each month with the following categories to keep track of how much you are spending.
2. Save it on your desktop so you can check it every Sunday to see how much you've spent.
 - a. For me, in put my monthly income in the first row so I can periodically subtract my expenses to see how much I have left.

Date	Description	Expense	Category
1/1/2007	Food Lion	\$22.07	Food
1/1/2007	Glen Lennox	\$450.00	Rent
1/3/2007	BP Gas	\$40.00	Gas
1/7/2007	Wal-Mart	\$43.89	Food
1/17/2007	Duke Power	\$50.00	Electricity
1/26/2007	PSC Energy	\$67.87	Gas
1/24/2007	Cingular	\$50.00	Cell Phone
1/25/2007	Food Lion	\$30.00	Food
1/27/2007	Time Warner	\$30.00	Internet
1/28/2007	Kelly's Birthday	\$20.00	Gift
1/29/2007	Wal-Mart	\$15.00	Household
		\$818.83	

3. At the end of the month you can figure out how much you spent in each category by sorting the data by the column category. Highlight the category column, and click on sort. It will arrange the data like this.

Date	Description	Expense	Category
1/24/2007	Cingular	\$50.00	Cell Phone
1/17/2007	Duke Power	\$50.00	Electricity
1/1/2007	Food Lion	\$22.07	Food
1/7/2007	Wal-Mart	\$43.89	Food
1/25/2007	Food Lion	\$30.00	Food
1/3/2007	BP Gas	\$40.00	Gas
1/26/2007	PSC Energy	\$67.87	Gas
1/28/2007	Kelly's Birthday	\$20.00	Gift
1/29/2007	Wal-Mart	\$15.00	Household
1/27/2007	Time Warner	\$30.00	Internet

1/1/2007 Glen Lennox \$450.00 Rent

4. Then you can go in and figure out how much you spend on each category. For example, you can insert two rows between each of your expenses and then sum (Σ) the totals. I put the totals in bold to make it easier to see. It will look like this:

1/17/2007	Duke Power	\$50.00	Electricity
		\$50.00	
1/1/2007	Food Lion	\$22.07	Food
1/7/2007	Wal-Mart	\$43.89	Food
1/25/2007	Food Lion	\$30.00	Food
		\$95.96	
1/3/2007	BP Gas	\$40.00	Gas
1/26/2007	PSC Energy	\$67.87	Gas
		\$107.87	

5. This helps you to see where you need to cut back. For instance if you spent a large amount on food then you could brainstorm ways to cut back for the following month.
6. Another strategy is just to break your income down into all your mandatory expenses and then know you can only spend what is left on non-essential items such as birthday gifts.

Rent: \$400
Electricity: \$50
Gas: \$50
Car Gas: \$100
Food: \$100
Phone: \$50
Internet: \$30
Total: \$780

So if you make \$850 a month that only leaves you with \$70 extra. Not very much so I would consider dropping the internet bill which is non-essential. You could go to the library for the internet.

Section 6: Ideas for Cheap Meals

(Easiest way is to make large portions and divided up for the week)

1. Black Beans and Rice(serving for 5-6 meals): Ingredients needed
 - a. One bag of dried black beans
 - b. 2 cups of rice
 - c. 2 tsp olive oil or water if you don't have oil
 - d. Can of stewed tomatoes
 - e. Diced peppers and onions (Usually grocery sells pre-cut mix of these for \$2)
 - f. Container of salsa

Instructions:

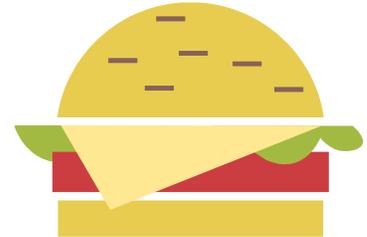
- Soak beans overnight in enough water to cover them
- Cook 2 cups of rice (works better in broth but if you can't afford it use water)
- Put 2 tsp oil or water in large pot, fry diced onions and peppers, throw in dried pepper and cilantro if you have it
- Put in tomatoes and beans and cook for 1-2 hours on low heat with lid covered (crock pot works best)
- Stir in rice at end, let cook for five minutes, and shut off)
- Top with salsa each time you serve it

2. Chickpeas and Orzo (serving 5-6 meals)
 - a. 32 oz container of broth
 - b. Box of orzo
 - c. 16 oz can of stewed tomatoes
 - d. 1 bag of dried chickpeas or two cans
 - e. Dried basil, pepper, oregano if you have it

Instructions:

- If you are using dried beans (usually cheaper) soak overnight in enough water to cover them.
 - Cook orzo in broth or water and dried spices if available
 - Stir in tomatoes and chickpeas and serve
- Other simple inexpensive meal ideas...

1. Spaghetti
2. Frozen pizza (many healthy options available like Amy's)
3. Egg, cheese and Toast Sandwich
4. Oatmeal cooked on the stove with a cup for frozen fruit. Can add in brown sugar
5. Peanut Butter and Jelly or peanut butter and banana wraps for a healthier version
6. Frozen meals are good if you are on your own (sounds bad but there are some versions such as Amy's and Kashi that are fairly healthy)
 - a. Try Amy's black bean burritos. They are fairly healthy and usually only \$2 each.
7. Coconut Rice and black beans (plain rice cooked in coconut milk) (dried black beans)
8. Home fries (cubed potatoes baked in the oven with some spices and olive oil)
 - a. You can buy a lot of potatoes for very cheap
9. Black eyed peas (bagged kind) and couscous (plain kind)



- a. With rice it is always cheaper to buy the plain, big containers rather than the boxed containers that come pre-spiced. You get a lot more for your money.
10. If you eat meat- chicken is cheaper to buy and make, red meat and seafood is cheaper to buy out. Cheese burgers for example can be purchased for \$1 at McDonalds