

## Programs and Services

- BUDGETING ASSISTANCE
- CREDIT REPORT HELP
- SEMINARS / WORKSHOPS
- DEBT MANAGEMENT
- DEBT SETTLEMENTS
- HELP BUILDING CREDIT

## Get Help Now!

Professional assistance is available now.

Call (800) 729-0551 or visit [www.accs.org](http://www.accs.org) for a free consultation with one of our Certified Credit Counselors.

Do not delay,

**Get Started Today!**



## Our Mission

We at ACCS are dedicated to providing no-fee credit counseling, money management education, and debt management programs to all individuals in need, within the bounds of our non-profit charter.

These services are provided without discrimination of income, debt ratio, or any other qualifications or requirements. Our goal is to assist anyone who is in financial distress, and return balance and dignity to their personal financial life.



A 501(c)(3) Non-Profit Agency

American Credit Counseling Service, Inc.  
4 Taunton Street, Suite 5  
Plainville, MA 02762  
Phone: (800) 729-0551  
Fax: (508) 695-0148  
Email: [info@accs.org](mailto:info@accs.org)  
[www.accs.org](http://www.accs.org)



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*Together we can do it!*

## Tips to Reduce Expenses

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## Tips to Reduce Expenses

### Housing

- Learn to do simple repairs
- Do your own decorating
- Do your own painting
- Lower the temperature at night
- Take advantage of Public Utility programs to lower electric and water bills
- Save newspapers and tin cans for recycling
- Plan meals to use minimum fuel (i.e. oven, pressure cooker, microwave)
- Use lights only when necessary
- Conserve water
- Make only emergency long-distance calls
- Give up all telephone extensions and cancel electronic phone features
- Improvise furniture
- Shop garage sales
- Use worn out towels to make washcloths
- Use washable dust and dishrags
- Use glass instead of paper cups
- Equip the house with storm windows and doors if possible

### Child Care

- Investigate government or church operated nursery schools that are for children of low-income families
- Share child care responsibilities with a friend, neighbor or spouse

### Food

- Make your lunch instead of buying
- Do more cooking from scratch
- Use slow pot methods to cook less tender cuts of meat
- If storage permits, buy in quantities when on sale
- Preserve food when feasible
- Grow a garden
- Do not buy junk food
- Use equally nutritious reconstituted dry or evaporated milk for cooking instead of more expensive whole milk
- If space permits, store products in freezer to prevent spoilage
- Cook only as much as will be eaten, unless it can be a part of another meal
- Use leftovers in soups and casseroles
- Plan meals in advance. Stick to the plan but take advantage of weekly grocery specials
- Use coupons for items you regularly buy
- Make a grocery list
- Use share program. To see if it is available Call: 1-800-536-3379

### Transportation

- Use public transportation
- Eliminate 2<sup>nd</sup> car
- Consider moving closer to work
- Drive small cars that cost less to operate
- Do your own maintenance
- Car pool
- Eliminate unnecessary car trips

### Entertainment

- Do family things together that are inexpensive
- Consider the cost of habits such as smoking
- Attend high school and sandlot sport events instead of more expensive college and pro
- Have potluck affairs at home
- Take vacations at home
- Use public parks and picnic areas
- Eliminate cable TV

### Clothing

1. Sew, repair and remodel as much as practical
2. Carefully coordinate when buying
3. Launder carefully
4. Hang on clothesline to dry instead of using a dryer
5. Organize laundry so that a minimum number of loads are run. Use detergent that works well in cold and warm water
6. Mend clothes promptly
7. Have children change to old clothes for rough play
8. Do not buy clothes that require dry cleaning
9. Buy clothing that does not need ironing

These are just a few of the things you can do to get your expenses under control. If you need some professional assistance, our Certified Credit Counselors offer a free consultation. Get started today by calling (800) 729-0551

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