



For Immediate Release
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Contact: Debbie Jemison
217-789-9340

Enjoy Your Summer Without Breaking the Bank

Fun in the sun, vacations, weddings, baseball and cookouts are on everyone's list this summer, especially after such an unusually long, hard winter. After being pent up inside, it's time to have some fun! But accomplishing everything on your list can be costly – that is, if you don't stick to a budget to help keep you on track.

Here are 3 ways for you and your family to stay in control of your finances while still enjoying summer to its fullest:

1. Can You Spell F-R-E-E?

Many museums, parks, sports teams, libraries and zoos offer certain days that are free to attend. These typically are in mid-week, so plan accordingly. Your city, as well as nearby towns, most likely schedules free concerts and festivals. Be sure to check out your citywide calendar or Facebook events for the most up-to-date information. If *The Lion King* or *Star Wars* are more your style, movie houses, too, offer big mid-week discounts and loyalty programs. Definitely worth checking into.

2. Vacations on the cheap

A little pre-research before this year's vacation can add up to big savings. Every destination city now offers Groupon and other similar discount programs to events and restaurants. For a discount, as much as half off or more, you can take advantage of much that the city has to offer. Hotels, too, offer deep discounts, especially if you secure your reservations early and use the brand's loyalty program. Be sure to compare prices for different dates for the best deals. Another inexpensive option: have fun and reconnect with family by planning a visit to your out-of-own relatives.

3. Become More Energy Conscious

According to the Department of Energy, you can save as much as 10% a year on heating and cooling by simply turning your thermostat back 7°-10°F for 8 hours a day from its normal setting. They also say that switching to energy-efficient lighting is one of the fastest ways to cut your energy bills. Other tips: grill outside rather than cooking inside during the summer months, and only run the dishwasher when it is full.

These summertime tips are courtesy of the members of the Illinois Bankers Association. For help with budgeting to meet your family's needs, please contact your local bank.