

**WTNS Radio OSU Extension Update for January 4, 2021**  
**Healthy People. Healthy Finances. Healthy Relationships.**

On today's OSU Extension update for Healthy People, Healthy Finances, and Healthy Relationships we'll talk about money saving tips and some upcoming programs from OSU Extension.

There is nothing like finding buried treasure. Now I have never dug up a chest full of gold from following a pirate's map. However, I have had those special times of finding a good deal on something that I needed. And almost better are those times when I discovered I had been spending more money for something than I needed to.

This is a great time of year to look for spending leaks. This partly involves looking through your bills and receipts to see exactly what you are paying for. The second part is looking at some of your current habits and practices that may be costing you more money than you realize.

If you use a credit card, a best practice is to review your statement each month. Check over every expense that is listed. Do you recognize each one? I will admit that it took me three months to notice a recent recurring charge. It was \$9.99, and I could tell it had something to do with an app on my phone. At first, I didn't think too much of it. Maybe I purchased a couple more songs than normal. I had every intention to check it out the second time it showed up, but I forgot. The third time, well, I finally started paying attention. Turns out I had signed up for a trial app that after 6 months began to charge a monthly fee. \$30 down the drain for an app that I did not use. Boo!

You may find that some companies are charging you to receive a paper bill in the mail. Or there may be a reduced fee if you utilize autopay rather than mail in a check. Old habits are hard to break, but from a safety and security standpoint, there is low risk to pay many bills online like utilities, credit cards, and even charitable contributions. At this point, I utilize autopay for everything that I can. This makes some people nervous, because they are afraid they will overdraw an account. If you have that little margin, then maybe autopay is not for you at this point. Focus on building up the amount in your account as overdraft charges certainly will not help.

And that leads us to fees. Do you pay regular fees on your bank account? Do you ever pay overdraft charges? Do you consistently pay fees for withdrawing cash from ATMs? It may be

worth your time to talk with a professional at the bank to be sure your current accounts are the best for your goals.

Some research suggests that the household cable bill is more expensive than all other utility bills combined. Are you really using these services enough to justify the cost? There are less expensive streaming services available that might meet your needs. It depends on how important live TV is to you compared to watching shows later. You may also find that you are paying for extra services on your cell phone bill like cloud storage. Do you know if you are utilizing it efficiently? If you don't understand each line of these bills and what the cost is, call customer service and ask a representative to walk you through your bill.

Some other money saving habits include rotating your tires, having a list when you go to the grocery store (and sticking to it!), buying generic rather than brand name, and asking about discounts, like AAA or a senior discount. I recently heard from someone that she and her spouse sat down together to look over their bills and spending habits and were able to shave off \$75 per month. That is \$900 a year! You can do it by taking a little time to search for that buried treasure.

I also want you to know about some upcoming programs from OSU Extension. A "Beating the Winter Blues" webinar series begins this Friday, January 8 and will continue each Friday in January from 11:00-11:30 AM. Topics include Beat the Winter Pandemic Blues, Beat the Blues by Unplugging, Beat the Blues with Exercise, and Beat the Blues with Humor. This is a free online program, and you can sign up on our website [coshocton.osu.edu](http://coshocton.osu.edu).

And the "East Ohio Women in Agriculture Program Series" begins next Thursday with a Farm Tax Update. A total of 10 webinars and 3 field days will be held January through May on a variety of financial, production, and home-related topics to help women in agriculture. Attend one or all programs in the series! Visit our website to register for one or more of these free programs.

In closing, at OSU Extension, we are proud to work for Coshocton County to help improve our families, farms, and businesses. Please feel free to contact OSU Extension for more information at 740-622-2265 or visit our website at [coshocton.osu.edu](http://coshocton.osu.edu). Make it a healthy day!