

## Use What you Have – The Cure for Your Financial Blues

Here's an idea that will help you get organized while warding off the financial blues—use what you have. You'd be surprised at how many items you have lying around that you've never used. Items that, by using them, will create **more space** in your home and **save you money**. For example:

1. Use those gift cards and certificates you received over the past year. It's a great way to get what you want or need without spending money. You can even stretch out their value through **end-of-season sales**. Just be sure to check the expiry date before using them.
2. Those decorative candles? They were meant to be lit and to burn out, so use them before you buy new ones.
3. Check your books and magazines. There's always one you haven't read. Consider cancelling subscriptions for any magazines you don't read regularly, and get rid of any items you aren't going to read.
4. Take an inventory of the food you have and think about ways to use it. Got pasta and tomato sauce? Add meat and cheese to your grocery list and make lasagna. Even your freezer is likely to have several items that you can prepare. This will **save you money** and **reduce clutter** in your cupboards and fridge.
5. Why rent when you can catch up on movies you've collected, or programs you've recorded? When done, take the movies you don't need to keep and **donate** them, or give them to a friend.
6. Built up a lot of points on your merchant loyalty cards for air travel, products or services? Now is the time to **redeem** them.
7. You probably have more beauty supplies than you realize. It's time to **take stock** and start using them. This is also a great way to clear out products that are past their expiry date. If you have items you don't plan to use, like shampoo, drop them off at your local women's shelter.
8. Have a lot of loose change around your house? Gather it up and use it. You can roll it up and put it in the bank or divide it up and give it to your kids as lunch money.
9. Instead of a new hobby or craft, revisit one that you set aside. You'll **save money on supplies**.

Remember, when it comes to excess or unused items around your home, **everything old is new again**. For example, consider cutting up old towels to make new cleaning cloths. And consider giving your extra or unused linen and kitchen supplies to someone who's just purchased a new home or rented an apartment.

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