

## 2021-2022 AMERICORPS TIPS AND TOOLS TO EXTEND THE LIVING ALLOWANCE

Making ends meet on an AmeriCorps living allowance can be a challenge, particularly if you have never lived on a limited budget before. We have compiled a list of tips and ideas we think you will find helpful. The Volunteer Iowa website has a page of resources for members and Alums; here's the [link](#). If you have things to add please share them with your program staff to be passed along Volunteer Iowa.

### FINANCIAL AND BUDGETING

Tip or Tool	How to Make it Work for You	Notes
Develop a budget	A monthly budget is a financial planning tool that allows you to plan how much you will spend or save each month. It also allows you to track your spending habits. Fulltime and three-quarter time members are eligible for a free subscription to the budgeting tool, <a href="#">You Need A Budget</a> . If this is of interest to you, contact your program staff for access. Here are some other budget resources that may help you.	For help with developing a budget, click <a href="#">here</a> For information on how to budget, click <a href="#">here</a> For a budget worksheet, click <a href="#">here</a> Article on Zero-based budget - <a href="#">Link</a>
Money Management Tools	There are several free tools that can help you manage your money. There are apps for people who are budgeting with partners and apps for people who are budgeting alone. And you can just use the envelope method of money management if you are uncomfortable tracking your finances in an app. The keys are using something and being consistent.	Simplified budgeting snapshot - <a href="#">Pocketguard</a> Individual budgeting/credit monitoring - <a href="#">Mint</a> Zero-based budgeting - <a href="#">Everydollar</a> Shared envelope budgeting - <a href="#">Goodbudget</a> Budgeting with a partner - <a href="#">Honeydue</a> General budgeting information - <a href="#">Nerdwallet</a> List of Consumer Reporting Companies - <a href="#">Link</a>
Statewide Financial resources	UnityPoint, with the assistance of Together We Can, has developed a statewide resource that provides free and reduced cost services that address a variety of financial needs. Access to lists of financial resources can be located by entering your zip code. The system also allows you to narrow the search by filtering by a variety of variables. This site is available in a variety of languages.	<a href="#">Community Financial Resources</a>
Form Good Money Management Habits	<ul style="list-style-type: none"> <li>• Keep a “change jar” at work and at home. Put your spare coins in every day, after doing laundry, after shopping, etc. Visit the bank once a month to deposit the money into your saving account or use it for emergency expenses.</li> <li>• If you are expecting a tax refund, make an oath to yourself to put that money into your savings or pay off a bill.</li> <li>• Round up your purchases to the nearest dollar or higher. For example, if something costs \$7.30, record it as \$8 or \$10 on your register. You will end up with more money than expected at the end of the month.</li> <li>• Leave your credit card at home. Rely on cash or use your debit card so you can track your spending.</li> </ul>	

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	<ul style="list-style-type: none"> <li>If you must use a credit card, make sure you have selected a card that has no annual fee and has a low interest. If you are in good standing with your creditor, it never hurts to call them to negotiate a lower interest rate; or go to <a href="#">bank rate</a> for a list of the lowest-rate credit cards available.</li> <li>Avoid ATMs if possible; try to bank during regular banking hours. If you need to use an ATM, be sure to only visit machines affiliated with your bank to avoid extra fees.</li> <li>Plan a little low-cost or free reward for yourself if you stick to your budget for an entire month.</li> </ul>
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### FOOD

Tip or Tool	How to Make it Work for You	Notes
Share with your fellow members	<ul style="list-style-type: none"> <li>Get a Costco, Sam's, or other food warehouse membership to allow you to buy in bulk and share in the savings with other members or family members</li> <li>Organize "make and freeze" meal events where you can plan meals, share food costs and prep, make, and freeze ahead meals with other members.</li> <li>Plan potlucks for members or neighbors</li> </ul>	<a href="#">Costco</a> <a href="#">Sam's Club</a> <a href="#">Ideas for freezer meals</a> <a href="#">Kids Eat Free - Des Moines</a> <a href="#">Kids Eat Free - Cedar Rapids</a> <a href="#">Dining Deals - QC</a> <a href="#">Dining Deals in Omaha</a> <a href="#">Kids Eat Free - Cedar Falls</a>
Food budget-extendors	<p>Eating and saving money on food can be a challenge. Everyone wants to eat well but saving money on food can really help your budget. Here are some articles and tips and ways you can extend your food-buying dollars.</p> <ul style="list-style-type: none"> <li>Visit your local food pantry and/or food bank site</li> <li>Sign up for Fetch or Ibotta</li> <li>Shop locally for fresh eggs and vegetables</li> <li>Chop and freeze what is in season to use later</li> <li>Community-Supported Agriculture can be a good way of getting fresh, local produce, dairy products, grains, meats, and other locally produced items</li> </ul>	<a href="#">Iowa Food Bank Location Search</a> <a href="#">Iowa Food Pantries</a> <a href="#">How to Eat Well on \$100 per Month</a> <a href="#">50 Ways to Save Money on Food</a> <a href="#">Misfits Market</a> <a href="#">Fetch</a> <a href="#">Ibotta</a> <a href="#">Community Supported Agriculture in Iowa</a>
Meal Planning	<p>Using the store ads is a good place to start. If you have kids, get them involved. Ask them to use the ads, give them a budget and tell them how many breakfasts, lunches, dinners and snacks they need to plan and create a grocery list for. This is a great way to help your kids learn valuable lessons. Here are some other tips:</p> <ul style="list-style-type: none"> <li>Cut coupons and use rebates</li> </ul>	<a href="#">Budget Byte\$</a> <a href="#">Frugal Recipes to Try When Money is Tight</a> <a href="#">WIC Recipes</a> <a href="#">Healthy Eating on a Budget</a> <a href="#">Eat Right When Money's Tight</a>

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	<ul style="list-style-type: none"> <li>• Make a list, and keep to it</li> <li>• Avoid shopping while hungry</li> <li>• Buy in bulk, when reasonable – buy bulk pasta or rice, but if you don't have a plan for 4lbs of carrots, only buy what you need or plan to cut and freeze the rest.</li> <li>• Store reward card</li> <li>• Use your SNAP benefits at the farmers market</li> </ul>	
Food and Meal Resources	<p>UnityPoint, with the assistance of Together We Can, has developed a statewide resource that provides free and reduced cost services that address a variety of needs related to food and meals. Access to lists of these resources can be located by entering your zip code. The system also allows you to narrow the search by filtering by a variety of variables. This site is available in a variety of languages.</p>	<a href="#">Community Food and Meals Resources</a>

### OTHER HOUSEHOLD EXPENSES

Tip or Tool	How to Make it Work for You	Notes
Housing	<p>Housing is likely the largest expense you will face during your service year, often between 25% to 50% of your income. If your program doesn't provide housing, don't be afraid to ask your program for housing recommendations if you are relocating; consider sharing housing costs by having roommates. Here are some sites that will enable you to enter the criteria to fit your needs, accessibility to public transit, zip code, etc. Qualification criteria may apply.</p>	<a href="#">Iowa Housing Search</a> <a href="#">Zillow</a> <a href="#">Apartments.com</a> <a href="#">PadMapper</a> <a href="#">Hotpads</a> <a href="#">Rentable</a> <a href="#">Find rentals in rural Iowa</a> <a href="#">Housing Resources for Seniors</a> <a href="#">Silvernest</a> <a href="#">Housing Resources for those in need of Independent Living Centers</a> <a href="#">Search for Federal Tax Credit rental housing</a> <a href="#">Iowa Finance Authority</a>
Rental Assistance	<p>The U.S. Department of Housing and Urban Development offers resources such as finding subsidized housing, applying for public housing, and housing choice vouchers, and other Iowa resources. Members serving in Boone, Jasper, Marion, and Warren County have access to a rental/mortgage assistance program. This program</p>	<a href="#">Tenant Rights, Laws and Protections</a> <a href="#">Disaster Assistance</a> <a href="#">Polk Co. ERAP</a> <a href="#">Housing Assistance Program</a>

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	<p>offers a once a year assistance of \$300. Other criteria apply. Click link in the next column to find additional information. Polk County also offers rental assistance – the Emergency Rental Assistance Program (ERAP). To qualify, applicants must demonstrate COVID-related impact to their inability to pay rent. Click link in the next column to find additional information.</p>	
Utilities	<p>Weatherization Assistance Program (WAP) is a federal grant program established to help reduce the heating and cooling costs for low income persons, the elderly, people with disabilities and children by improving the energy efficiency of their homes, and thereby reducing the households' energy bills. For information on eligibility check <a href="#">here</a>. If you are already enrolled in Low Income Home Energy Assistance Program, LIHEAP, you are automatically eligible for WAP services. Information on the LIHEAP is provided in the <a href="#">Member Benefits Resource</a> and can also be found <a href="#">here</a>.</p> <p>The <a href="#">EBB</a> is a Federal Communications Commission (FCC) program that provides a temporary (Covid-19) discount on monthly broadband bills for qualifying low-income households. Those who are eligible can receive up to \$50/month discount on broadband services and associated equipment rental and a one-time discount of up to \$100 for a laptop, tablet, or desktop computer (with a co-payment of more than \$10 but less than \$50). There are other limitations. For more information go to <a href="https://getemergencybroadband.org/">https://getemergencybroadband.org/</a></p>	<p><a href="#">To Apply for WAP</a>  <a href="#">Help with Utilities</a>  <a href="#">To Apply for EBB Assistance</a></p>
Cell Phone Services	<p>Using an independent cell phone company or moving to a pre-paid service can significantly reduce your monthly cell phone bill, even if you are a big consumer of data. You likely will give up some customer service and it is better if you are at a point in your current plan to break your contract or are willing to pay the penalty to break the contract. It also helps to if you have paid your phone off. You also need to be willing to do some research to see which companies provide the best service for your area and your needs. There are tons of options. Figure out what you really need. Some have great</p>	<p>Here are some options to investigate:  <a href="#">Mint Mobile</a>  <a href="#">Metro by T Mobile</a>  <a href="#">Visible</a>  <a href="#">Boost Mobile</a>  <a href="#">US Mobile</a>  <a href="#">Verizon Pre Paid</a>  <a href="#">Altice Mobile</a>  <a href="#">Black Wireless</a></p>

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	<p>family plan options, some have unlimited data, some plans reward users for longevity. Check if your program has a discount option with a cell provider. The list in the Notes section is not inclusive, just a place to start.</p>	<p><a href="#">Consumer Cellular</a></p>
<p>Healthcare</p>	<p>Learn how to save money and still receive the care you need. Start by reading the details about your healthcare plan so you know what services are available. In some plans tele-health services, visiting the doctor remotely, is less expensive than an in-person visit. Using an “in network” service provider is nearly always less expensive than using a someone who is outside the network. Prescription savings is another way to save on your healthcare. In the next column are some links to sites that may help you save on those costs. Information on the AmeriCorps member healthcare benefit is outlined on the <a href="#">Member Benefits</a> resource, as well as a resource on <a href="#">Public Benefits</a> and how the interact with the AmeriCorps living allowance and benefits.</p> <p>Resources for member wellness and mental health can be difficult to locate at times. The AmeriCorps healthcare comes with mental healthcare benefits, as does the Member Assistance Program (MAP), through the Association of State Service Commissions. If you’re looking for other resources here’s a list of others to consider.</p>	<ul style="list-style-type: none"> <li>• <a href="#">GoodRx</a></li> <li>• <a href="#">WellRx</a></li> <li>• <a href="#">InsideRx</a></li> <li>• <a href="#">Single Care</a></li> <li>• <a href="#">Corpsmember Health Plan Summary</a></li> <li>• National Suicide Prevention Lifeline - Call <a href="#">1-800-273-8255</a> or online <a href="#">CHAT</a></li> <li>• Community Mental Health Resources – Call 1-855-581-8111 or Text 1-855-895-8398 (Statewide), and the website <a href="#">here</a></li> <li>• Your Life Iowa - Call 1-855-581-8111, Text 1-855-895-8398 or <a href="#">go here for online chat function</a></li> <li>• Iowa Concern Hotline – Call 1-800-447-1985. Access their website <a href="#">here</a></li> <li>• National Alliance on Mental Illness–Iowa NAMI – Call 1-800-273-8255. Check out the website <a href="#">here</a></li> </ul>
<p>Various Household/Living Expenses</p>	<p>UnityPoint, with the assistance of Together We Can, has developed a statewide resource that provides free and reduced cost services that address a variety of needs related to household expenses, including rent and mortgage assistance, maintenance, utility, phone and internet assistance and assistance with medical care. Access to lists of these resources can be located by entering your zip code. The system also allows you to narrow the search by filtering by a variety of variables. This site is available in a variety of languages.</p>	<p><a href="#">Community Household and Living Expenses</a></p>

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### ENTERTAINMENT AND SELF-IMPROVEMENT

Tip or Tool	How to Make it Work for You	Notes
Cut the Cord	Share Netflix (or other streaming service) account with family, friends, or members/VISTAs. In some places in Iowa, it is possible to get free basic TV over the airwaves, you may just need an antenna.	
Use the Library and other free resources	Local libraries have more than just books – check them out for free internet, audio books, board games, DVDs, CDs, tickets to local events (zoo, science center, etc.), tablets for kids and more! Other free resources for books, podcasts and music include Spotify, Audible and Pandora to name a few. The Library of Congress has an assortment of resources for people who are blind or print disabled. That also benefits people who are looking for audiobooks.	For a list of libraries in Iowa, click <a href="#">here</a> <a href="#">Spotify</a> <a href="#">Audible Podcasts</a> <a href="#">Audible Free Children's books</a> <a href="#">Pandora</a> <a href="#">Library of Congress</a>
Bike Trails, Picnicking, Hiking, Geocaching	Iowa has 72 state parks across the state. Most of those have a variety of fun things to do. The state also has numerous county parks too. The county park system is easy to use – they have an online camp registration system and an online guide to help you decide which park best suits your needs - <a href="#">Iowa's County Conservation System Guide to Outdoor Adventure</a> . In 2020, Iowa Parks turned 200 years old. In support of this milestone, there were several free resources developed to get people to visit the parks. The Iowa Department Transportation (DOT) publishes a map of trails across the state. You can order those from the DOT website. You can also pick up free bike and trail maps in county courthouses and other public buildings.	The state park guide can be found <a href="#">here</a> Trails available on Iowa Department of Natural Resource (DNR) property, click <a href="#">here</a> County parks camping registration, <a href="#">Link</a> For geocaching information, click <a href="#">here</a> Geocaching trail <a href="#">link</a> Parks 2020 resources - <a href="#">click here</a> To order a Bike Trail map, click <a href="#">here</a> To search for hiking trails, click <a href="#">here</a>
Gyms/Yoga	<ul style="list-style-type: none"> <li>• Check with your gym or yoga studio to see if they offer a sliding scale based on income.</li> <li>• Sign up for a gym/yoga studio's free introductory class or time period.</li> <li>• Look for a Groupon or Living Social deals to gain access to a local gym/yoga studio.</li> <li>• Check with your local YMCA; most offer up to 50% discounts based on income.</li> <li>• Check out your local library for fitness/yoga videos.</li> <li>• Netflix or other streaming services have fitness/yoga channels, often free of charge.</li> </ul>	To find a YMCA in your area, click <a href="#">here</a> <a href="#">Living Social</a> <a href="#">Groupon</a>

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	<ul style="list-style-type: none"> <li>Running or hiking is free to do and gets you outdoors. If you like doing these activities with others, you can often find groups to join on Facebook.</li> </ul>	
<p>Concerts, festivals, theatres, theaters, museums, and historic sites</p>	<ul style="list-style-type: none"> <li>Ask about opportunities to volunteer in exchange for entrance</li> <li>Look for a summer schedule of free community events including: movies, summer concerts, theatre events</li> <li>See if you can usher at events (the Des Moines Performing Arts Center, or similar venues) that would enable you to see the show at no cost</li> <li>Many movie theaters have specials, either days of the week or times during the day, where ticket prices are reduced. Look to theater pages for more information.</li> <li>Want to go to Hinterland?! Become a volunteer!!</li> <li>Volunteer for festivals and events around the greater Des Moines Area</li> <li>Check out this resource – Free Things to Do in Des Moines, it is full of free and low cost things to do in the Des Moines area!</li> <li>Check out area museums for free dates or days. See if you can volunteer</li> </ul>	<p> <a href="#">Des Moines Performing Arts Volunteering</a>  <a href="#">AMC Movie Theaters</a>  <a href="#">Cinemark</a>  <a href="#">Marcus Theatres</a>  <a href="#">Fridley Theater</a>  <a href="#">Festivals across Iowa</a>  <a href="#">Hinterland volunteer</a>  <a href="#">Volunteer for events in and around Des Moines</a>  <a href="#">Free things to do in Des Moines</a>  <a href="#">Recreational Volunteer Events in Cedar Rapids</a>  <a href="#">Free things to do in Cedar Rapids</a>  <a href="#">Free things to do in Iowa City</a>  <a href="#">Free things to do in the Quad Cities</a>  <a href="#">Free things to do in Waterloo</a>  <a href="#">Free things to do in Mason City</a>  <a href="#">Free things to do in Omaha</a> </p> <p>Note: Various entities (i.e., museums, zoos, farmer’s markets, etc.) may have offer discounts to those who receive SNAP.</p>
<p>Activities with kids</p>	<ul style="list-style-type: none"> <li>Scavenger hunt (indoors or outdoors)</li> <li>Library movie night with Dollar Store treats</li> <li>Borrow tablets from the library with great educational games for trips or just for fun</li> <li>Glow sticks party – Dollar Store has glow sticks 10/\$1, throw in bubbles, and chalk and have a party!</li> <li>Board Game night – borrow from the library or from friends, swap with neighbors. Enjoy the games</li> <li>Find a parent group or blog in your area for tips and insider information on the best splash pads, pools and local activities</li> <li>Hike, bike, picnic and play at a local park</li> </ul>	<p> <a href="#">Dsm4kids.com</a>  <a href="#">Scavenger hunt ideas</a>  <a href="#">Des Moines Mom Blog</a>  <a href="#">Iowa City Mom Blog</a>  <a href="#">Cedar Rapids Mom Blog</a>  <a href="#">Omaha Mom Blog</a>  <a href="#">Quad City Mom Blog</a> </p>

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<p>Education</p>	<p>During a recent survey of AmeriCorps members in Iowa, training and certifications ranked very high on things that were desirable outcomes of members' service. While many members are receiving professional development opportunities because of their time as a member, you don't have to wait for your site supervisor to send you to a training or only take courses that align with your service. There are plenty of free and nearly free options for certifications and professional development for online courses from schools like Harvard, MIT, Princeton, Yale, Columbia, Stanford, Johns Hopkins, NYU, Duke, and more. Check out the resources in the next column. Note that many courses are free, but some may charge a fee for certification.</p>	<p> <a href="#">Coursera</a>  <a href="#">edX</a>  <a href="#">FutureLearn</a>  <a href="#">Udemy</a>  <a href="#">Sophia</a> </p> <p>These links are specifically related to the Non-Profit Sector:</p> <p> <a href="#">Nonprofit Ready</a>  <a href="#">Philanthropy University</a>  <a href="#">Candid</a>  <a href="#">National Council of Nonprofits</a>  <a href="#">Linkedin Learning</a> </p> <ul style="list-style-type: none"> <li>• <a href="#">View nonprofit management online training courses here.</a></li> </ul>
<p>Restyle your lifestyle</p>	<ul style="list-style-type: none"> <li>• Unsubscribe from promotional emails – they encourage you to buy or try things you just don't need</li> <li>• Initiate No-Spend days in your week – or entire weekends! This will take practice, but your spending can be cut in half</li> <li>• Consolidate monthly subscriptions (Amazon, Disney+, Netflix) with friends or family members</li> <li>• Repair or mend clothing instead of buying new. Check out this article - <a href="#">8 tips to help clothes last longer</a></li> <li>• Wait a month before buying anything new – can you live without it?</li> <li>• Buy secondhand – It doesn't just mean thrift shops, try Facebook Marketplace, Craigslist, eBay and other local buy/sell pages</li> <li>• Buy Nothing. Not that you will not acquire new things, just find items for free or make them. Check out the <a href="#">Buy Nothing Project</a></li> <li>• Simplify your bathroom routine. Or consider ways cut costs by making homemade cleaners, bodywash, toners and moisturizers. Pinterest has a lot of suggestions and recipes to help you start this process. Check out the products designed for men. Often, they're the same, just packaged differently and priced lower!</li> <li>• You can also reduce costs and help the environment by making a variety of homemade cleaning products. Vinegar is earth-friendly and is great for cleaning everything from windows to floors to bathrooms, and it's easy on your budget as well. Again, Pinterest has MANY posts about making and using homemade products to clean your home and other things, including laundry. Take a look!</li> <li>• Move social gatherings from restaurants and bars to your home or backyard</li> <li>• Know where your money goes – Track your spending and face your habits.</li> <li>• Consider this order when looking for something – “Use what you have, Borrow, Swap, Thrift, Make, Buy”</li> </ul>	



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