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Spring Savings Guide

Every month of the year brings with it a slew of unique opportunities for saving money as well as seasonal specifics for scoring great buys on goods and services. Winter, spring, summer, and fall can each present certain financial challenges, but also offer hidden gems in terms of financial fitness and frugality.

Here are some spring monthly savings tips for March, April, and May!

March

Daylight Saving Time begins on March 8, 2015 and we'll finally be seeing more natural light which means using less electricity.

Winter is coming to an end which means spring merchandise is already hitting the racks. There are tons of clearance deals on everything from sweaters and boots to snow shovels and sleds. Score some new gear to finish out the season or stock up for less, for next year.

April

Tax time is here! If you haven't done so already, start prepping. Round up your records (receipts, canceled checks, W-2s, 1099s); consider your filing options; and visit www.irs.gov for help. Being prepared now will help you get the most out of your return. Spring is just around the corner which means warmer temperatures. Turn off the heat and open the windows. Letting in the fresh air will not only improve your health but also your heating bill.

May

Create a "green" environment and save money on food, by planting a garden now and making your own compost. You can potentially save thousands of dollars by producing your own, fresh, pesticide-free produce as opposed to buying it retail at the market. With just a small compost bin you can produce up to \$200 worth of fertilizer when compared to purchasing the same amount from a home improvement store.

Source: Seasonal Savings Guide
By Cyndi Cohen, www.credituniononline.com



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