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A CHECKLIST FOR COMBATTING INFLATION/RECESSION

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1. We will try to improve our job performance so that we are more valuable to ourselves and our employer.
2. We will try to improve our health and physical conditions.
3. We will try to establish an income and retirement that keeps pace with inflation.
4. When buying something costing over \$100, we will check at least three suppliers to obtain the lowest price.
5. We will keep records so that we know what we pay for things, where the money goes, and for comparisons later.
6. We will make a list and comparatively shop for groceries and other items.
7. We will make a list of possible problem areas like plumbing, auto repair, electrical faults, etc. and make a list of service suppliers that we possibly will need. We will check with friends and local agencies to learn their experiences with these people.
8. We will know interest rates that we are paying and actively shop for interest rates and terms just like we shop for goods and services.
9. If a deal is so good that it seems impossible to pass it by, we are inherently suspicious.
10. We will buy items on sale but only when they fit into our scheme of needs and wants.
11. We are acquainting our children and family with involvement in buying and decision making.
12. When we buy something we have never bought before, we check with our friends, other persons who have purchased, and library sources such as Consumer Reports and Consumer Research.
13. Just as we try to make a good income, we also strive to be equally skilled in buying, consuming, and utilizing our income.
14. Maintain insurance for life, health, and liability including home owners and automobile.
15. We do have a will and contingency plan in case of death and/or serious illness.
16. When something we buy is unsatisfactory, we will ask the seller to help make things right.
17. We realize that we live in a time when we have inflation, that the economy can change drastically, and that we must be flexible and knowledgeable.

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