

East Side Forum

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BRIEFS

DEBT COUNSELOR OFFERS GIFT TIPS

What's better than saving money on a gift? Giving a gift that saves money for the recipient, too, says financial literacy expert Barbara Stark of American Debt Counseling Inc. Here are 12 gift ideas that will make a lasting impression on the wallets of everyone on your gift list.

- Rechargeable batteries and charger
- Membership to a warehouse club
- Personal finance

software or a subscription to a finance magazine

- Vegetable or herb seeds and pots for a window or container garden
- Pay for a service – baby-sitting, lawn care, cleaning, haircut
- Perform a service – create a resume, make alterations, change the oil in their car
- Newspaper subscription offering sales circulars and coupons
- Membership in an auto club offering discounts and savings
- Reusable lunch tote

and travel mug

- Entertainment coupon book and movie rental subscription
- Pre-paid gasoline, grocery store or phone cards
- Gift certificate to a family or fast food restaurant

Based in Sunrise, American Debt Counseling Inc. is a nonprofit organization providing financial education programs, as well as confidential and professional certified credit counseling and debt management

services across the nation.