



Osher Lifelong Learning Institute - SF State

Pathways to Work at 55+ **Effective Strategies for Approaching Today's Tough Job Market**

Budgeting and More - What To Do With What You Have...NOW!

Workshop Resources Developed by:

Gerry Meister, United Educators of SF – Retired; Amy Hittner, OWL – SF;
Jennie Horn, United Administrators of SF – Emeritus; and Polly Babcock, OLLI

Part I. Budgeting: Developing a Spending Plan That Works for You by Amy Hittner and Gerry Meister
We suggest using the attached worksheets as a guide in developing your personal plan.

--Budget Worksheet Sample

--Budget Worksheet Blank – participant completes

--Expense examples/categories

Part II. How to Save Money: Theory and Practice

--Living on Less by Polly Babcock, OLLI

--More Tips on Saving – Compiled by SFUSD Retired Administrators and Teachers

Part III. Resources on How to Save Money

--UESF Retired Division \$\$\$\$ Saving Tips

--Online Shopping Tips - an article taken from Consumer Reports' new magazine, *ShopSmart*,
that focuses entirely on online purchases.