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TIPS FOR BEATING



We have all heard the term *inflation* (probably more than what we care to lately). Besides complaining about the increase in the price of goods and services, what are some steps we can take to lessen the adverse effect on our finances and financial future?

Set and Stay on a Budget --

One of the best ways to beat inflation is to follow a budget or spending plan. This will ensure that you are watching what you spend, and are only spending what you make, regardless of how inflation affects the cost of something.



| MONTHLY BUDGET | | | |
|----------------|------------|------------|------------|
| ITEM | BUDGET | ACTUAL | DIFFERENCE |
| Rent | \$1,200.00 | \$1,200.00 | \$0.00 |
| Food | \$675.00 | \$725.45 | (\$50.45) |
| Gas | \$100.00 | \$88.15 | \$11.85 |
| | | | \$21.40 |

Be sure to have set budget line items for things inflation might affect, such as clothing, food, gas and housing. Allocate your money at the beginning of the month and then stick to the spending limits you have set.

You can be flexible by adjusting the spending amounts between budget categories but resist the urge to dip into your emergency fund or retirement savings. A budget will help you determine your spending priorities, which can help you decide what items are the most important to spend money on and which to skip.

Cut Unnecessary Expenses --

If inflation seems to be overwhelming your budget, consider cutting out unnecessary expenses. If you can work

out at the gym of your apartment complex, consider canceling your gym membership. You may be able to stretch the length of time between hair appointments by a week or two. Or, save on gas by carpooling, using public transportation or walk/cycle if traveling a short distance.



Other small sacrifices can help you deal with inflation too. Try cutting back on your daily coffee habit, or make your own at home and bring it to work in a travel mug. The same goes for lunches. Think about how much it more costs to buy lunch at a restaurant (even fast food) as opposed to packing a lunch from home.

Remember your Priorities

-- When dealing with the rising cost of living brought on by inflation, it is important to keep your financial priorities in mind. Whenever possible,



avoid relying on credit cards and accumulating debt that you'll have to deal with later.

Continue to save and invest your money, especially for retirement.

You do not have control over economic conditions, but you do have control over your spending and saving habits. The same advice will help during times of deflation.

C&S is Voted #1...again!



C&S was once again voted the News Tribune's Readers' Choice #1 Career/Employment Service in Central Missouri!

C&S is very proud to have received the First Place Award each year since the inception of the Readers' Choice competition. And, we will continue working hard

to keep that #1 ranking in the eyes of our employees, clients, customers and those in the community!

Thank you to everyone who voted for C&S and helped us secure the title again in 2022!



**Thank you
from the
staff at C&S!**



What's happening in April:

May 5 – Cinco de Mayo

May 5 – C&S 45th Anniversary
Ribbon Cutting

May 8 – Mother's Day

May 30 – Memorial Day (C&S
closed)

Permanent Placements

The following employees were recently offered and accepted permanent employment at their assignments. C&S would like to congratulate and thank each of these individuals for their hard work and dedication!

Christel Boone
Rachel Feldmann
Ryan Newton
DeAnthony Jones
Eric Mensah
George Braun
Michelle Green
Tonna Jamerson
Lacey Lashley
Dana Manley
Tasha Thornburg
Jimmy Floyd

SUMMER EMPLOYMENT

Do you know someone who is seeking summer employment? Even though school may still be in session, the time is right to apply for summer employment with C&S.

C&S is accepting applications for summer employment to establish an adequate pool of applicants to place with employers who seek summer employees. Please encourage anyone interested in a summer job to apply at C&S now!



Thought for

**LIFE IS LIKE A
CAMERA**

FOCUS ON WHAT IS IMPORTANT
CAPTURE THE GOOD TIMES
DEVELOP FROM THE NEGATIVES
AND IF THINGS DON'T WORK OUT
TAKE ANOTHER SHOT

The month...