

Sometimes we all have to eat fast food, despite our best intentions and planning meals ahead. We make dinners and put them in the freezer. We try and keep the pantry full, but fast food happens. Here are some ideas to help you stay within your budget:

**1. Choose the value menu.** It may seem obvious, but it's the number-one rule you should remember. Most fast food chains have a menu with items costing \$1 or less. It's always cheaper than a combo and it's better for your health.



**2. Order off menu.** Was your favorite fast food chain running a special \$2.99 meal recently or offering another selection at a low price? Some places will still give you the special item or price if you request it.

**3. Beware of the extras.** There can be hidden fees tacked on to that \$5 combo, such as thirty cents to upgrade your fry size, sixty cents for cheese, or fifty cents for each extra sauce. Before you know it, your \$5 meal can turn into \$7 or \$8.

**4. Deconstruct your combination.** It's true that a combo is usually cheaper than individual items, but what if you don't need a 32-ounce soda and an extra-large fry? Would you save a couple of dollars per person to order the sandwiches separately, along with a small fry and drink? Work out the pricing before you order.

**5. Think about sharing.** No one needs the amount of calories in a large combo meal. Two people can order one meal and an extra burger (usually from the dollar menu) and share the fries and drink.

Contact a financial counselor at America First Credit Union for your free budget analysis at (800) 999-3961.



## Fast Food Tips to Keep Your Spending Down

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