

SUMMER SAVINGS



How to enjoy the season without breaking the bank



BUDGETING

Setting a clear budget goal for the summer allows you to allocate your funds wisely and prioritize your spending on what truly matters to you.

How to build your budget:

- 1. Identify sources of income
- 2. List anticipated expenses
- 3. Estimate costs
- 4. Calculate total expenses
- 5. Subtract expenses from income
- 6. Adjust as necessary

STRATEGIES

Once you are determined to stick to a budget, there are numerous ways to enjoy yourself while planning ahead and staying true to your financial goals. Consider these summer savings strategies:

- Use coupons and discounts
- · Pack snacks and drinks
- Explore free and low-cost activities
- Shop smart for summer essentials
- DIY home projects
- Turn up the AC

For additional support, reach out to Alive's free financial coaches.

TRAVEL

According to a survey by American Express, the average American spends around \$1,979 on summer vacation travel. If you want to travel outside the city, you can stretch your dollar by strategically planning and budgeting for your summer activities early.





Hopper shows you peak travel times and gaps in peaks, so you can purchase travel at optimal low prices, leading to substantial savings.

SCAN ABOVE TO SAVE 10% OFF HOTELS

CREDIT CARDS

Using travel rewards credit cards or loyalty programs can help accumulate points or miles for future trips.

Alive's Travel Rewards + Card

- 4x unlimited points on travel, gas stations, electric vehicle charging stations, entertainment, and recreation purchases.
- 1.5x unlimited points on all other eligible net purchases

See terms & conditions



SCAN TO APPLY



DINING

Research conducted by OnePoll on behalf of
The Habit Burger found that 2 in 3
Americans feel guilty when dining out. The
research also showed that the average
person spends more than \$2,500 a year on
eating out. Consider the following tips to
save money while enjoying unique dining
experiences:

Dining Out Tips:

- · Limit eating out
- Look for deals and happy hours
- Take advantage of lunch specials

Top Happy Hours in Jax:

- Prati Italia
- The Volstead
- Restaurant Orsay
- Taverna
- Grape & Grain

GROCERIES

In January of 2024, the Census Bureau's Household Pulse Survey found that the average American household spends more than \$1,000 per month on groceries. While purchasing food for yourself and your family is a necessity, there are tricks you can use to stretch your budget at the supermarket. Try implementing these tips this summer:

Grocery Savings Tips:

- 1. Plan your meals on a biweekly basis
- 2. Make a shopping list
- 3. Use coupons and loyalty programs
- 4. Buy in bulk
- 5. Buy generic
- 6. Avoid convenience foods
- 7. Try the plant slant
- 8. Check out discount stores like Aldi

ELECTRIC

Saving money on electricity in the summer is crucial due to the significant amount people spend on energy during the season, which can strain budgets and contribute to environmental impact.

How to save on your bill:

- 1. Turn the thermostat up to 78 degrees
- 2. Seal & insulate
- 3. Use fans wisely
- 4. Use energy-efficient appliances
- 5. Cook outside
- 6. Prepare cool refreshing dinners

For additional support, reach out to JEA's <u>Payment Assistance</u> program.

PARKING

Parking costs can quickly eat into your summer budget, especially in downtown Jacksonville, where parking garages average \$5 for 2 hours or less. Plan ahead to save money. Consider using alternative transportation options like public transit or biking to save on parking fees and reduce your environmental impact while enjoying your summer activities in Jacksonville.

Downtown

- Parking is FREE on weekends
- Parking is FREE after 6 PM

Jacksonville Beach

• Parking is FREE Monday- Thursday

TRANSPORTATION

Consider using JTA to save money on gas and parking, helping you cut costs and reduce environmental impact while enjoying a convenient and affordable transportation option. Consider these travel statistics:

- You can expect to spend an average of
 \$120 a month on gas
- The JTA 31-Day pass is \$65 a month



SCAN ABOVE TO FIND YOUR ROUTE

ACTIVE TRAVEL

Depending on whether you are visiting downtown, Springfield, Avondale, or the 22 miles of beaches in Jacksonville, you will notice locals utilizing various alternative modes of transportation.

Downtown

 Downtown offers Lime or Bird e-scooters on every corner, costing \$1 to unlock and \$0.49 per minute, ideal for <\$5 tours.

San Marco / Avondale / Springfield

 Areas like San Marco and the smaller neighborhoods are pedestrian-friendly, with wide sidewalks and pedestrian crossings, making them perfect for walking.

Beaches

 Bring your bike to explore the 22 miles of beaches in Jacksonville.



FREE FUN

During the summer, Jacksonville offers a wealth of free entertainment options, from concerts to museum access, movie screenings, and markets to meander through. Enjoying these activities can help you stretch your budget while still having a memorable summer experience.

Art Activations:

- Cummer Museum (limited days)
- MOCA (with library card)
- Pheonix Art District
- Art Republic Mural Map
- Black Mural Map
- Jacksonville Mural Maps

Market Days:

- Jacksonville Farmers Market
- Riverside Arts Market
- Beaches Green Market
- · Eartha's Farm & Market

Festivals & Events

- Art Walk (1st Wednesday of the month)
- Ideas of Our Time (June 5 th | 7 pm)
- 904 Salsa Fest (June 29 th | 5 pm)
- Jax Digital Art Fest (June 15 th | 12 pm)
- Fourth of July Fireworks
- Jax Beach Country Fest (June 2)

Parks & Trails

- The Beach & Peach Urban Bike Park
- South Beach Park & Sunshine Playground
- Memorial Park
- Fort Family Park
- Castaway Island Preserve
- Touchton Park
- Riverside Park
- Walter Jones Historic Park
- Kingsley Plantation

Entertainment:

- Jacksonville Public Library
- Freedom Fountain
- JaxParks Movie Nights
- James Weldon Johnson Park
- Beaches Museum & History Park
- The Seawalk Sessions (First Wednesday)
- Kids Bowl Free Days
- Acoustic Nights at Bull Park

3 DAYS IN JACKSONVILLE FOR \$30 OR LESS



BEACH DAY

MORNING

Embrace the surfer lifestyle on a warm Thursday and sleep in. Pack up a real Floridian beach lunch: sandwiches and chips. Head out towards Jacksonville Beach around 11 am.

NOON

Take advantage of the free Jax beach parking, and enjoy splashing in the cool waves and enjoying the sunshine.

EVENING

Walk along the Jacksonville Beach Fishing Pier, and enjoy the sights before making your way to Engine 15 Brewing for happy hour. Grab two cold beers and an appetizer.

TOTAL COST: \$30

HIKING OLD FLORIDA

MORNING

Wake up bright and early to make a coffee before heading towards Tillie Fowler Park Loop Trailhead.

NOON

Pack up and drive over to Ringhaver Park Boardwalk, and visit the floating dock. Refresh yourself by grabbing Fried Green Tomatoes and an Iced Tea.

EVENING

Make your way to Bettes Park to grab a book from the free little library, and wait to catch the sunset over the river. Head home to enjoy the AC and a home cooked meal

TOTAL COST: \$20

URBAN EXPLORATION

MORNING

Sleep in one Wednesday and enjoy breakfast and a coffee at home to avoid work-time traffic before making your way downtown to the Jacksonville Riverwalk to enjoy a stroll taking in the scenic St.

Johns River.

NOON

Make your way over to James Weldon Johnson Park for a free Jazz concert. Wander in to see the MOCA museum before splitting a lunch at a food truck. Finally, visit the downtown library, and check out a movie for the night. Ask a librarian about Hoopla!

EVENING

Head home to enjoy your new books or movies, and enjoy a homecooked meal.

TOTAL COST: \$30

EPIC DATE NIGHTS UNDER \$45



MURALS OF MURRAY

ENTERTAINMENT

Begin by following the 16-stop <u>Murray Hill</u>
<u>Mural Map</u>. Take fun pictures, and share
your perspectives on the art.

COCKTAILS

Find parking near Fishweir Brewing, and order two of the \$6 Beer of the Week's. Recount your favorite murals or play games.

Total with the tip: \$15

DINNER

Walk across the street to Moon River Pizza, and order a medium T-Rex. Leftovers are epic!

Total with the tip: \$29

TOTAL COST: \$44

SAND & SUN

ENTERTAINMENT

Park at Water's Park, and walk to the beach access. From there, walk along the shore, enjoying the soothing beach waves. Scope out the perfect spot to watch the sunset.

DINNER

For dinner, you'll want to plan in advance.
Pack a picnic of assorted fruit, crackers, and soft cheese or dips. Roll out a blanket or towel, and eat as you watch the sunset.
Remember to pack up all your trash!

Budget: \$30

COCKTAILS

Switch things up and pack a mocktail to share.

My favorite? Coconut juice, San Pelligrino,
poured on top of muddled pineapple and mint.

Budget: \$10

TOTAL COST: \$40

SIP & STROLL

COCKTAILS

Sneak out of work early, and go to Cooper's Hawk at 4:30 pm for a Wine Tasting for Two! At just \$12 each for 8 pours, you can spend an hour just talking and relaxing. Memo to the ladies: there are no bar stools, so wear comfy shoes!

Total with tip: \$29

DINNER

Walk to Italia Prati for Happy Hour around 5:30 pm. Sit at the bar for the Happy Hour menu. Order the cheese pizza and add pepperoni for \$12. Drink plenty of water to recover from your fun wine-tasting!

Total with tip: \$15

ENTERTAINMENT

Wrap up your night by strolling through the Town Center and window shopping.

TOTAL COST: \$44



The Summer Savings Challenge

Embrace the summer sun and kick start your savings habit with our 13-week biweekly summer savings challenge! Over the next few months, you can build a nice nest egg that can be used to open a secured credit card or invest in a Certificate of Deposit (CD). Take advantage of the summer season to focus on your financial well-being, and set yourself up for a brighter financial future. Join our challenge today, and watch your savings grow!

WEEK	AMOUNT TO DEPOSIT	TOTAL SAVED
Week 1	\$20.00	\$20.00
Week 3	\$30.00	\$50.00
Week 5	\$40.00	\$90.00
Week 7	\$50.00	\$140.00
Week 9	\$60.00	\$200.00
Week 11	\$70.00	\$270.00
Week 13	\$80.00	\$350.00