

Tips on Saving Money in Madison

Finding an Apartment

1. Call the Tenant Resource Center. This is located on the East Side and can offer you anything from consultation on your rights as a tenant to where to find a sublet around town. They have a binder that is full of apartments for rent, sublets, roommate availability, etc. You can go in anytime during regular business hours to talk to an employee, look through the binder, and make copies of the sections that interest you. If you have access to the Internet, check out their Web site ahead of time. Also, they will have good advice on particular landlords (i.e., those who will screw you over). An honest landlord can prove essential—most require one month's rent as a security deposit when you sign the lease. Although there are written rules, many landlords will try to keep part or all of the deposit at the end of the lease without just causes.

Tenant Resource Center

<http://trc.studentorg.wisc.edu>
1202 Williamson St.
257-0006 or 257-0143

2. Check out the Campus Assistance Center Web site. This is a quick and easy way to find reasonable apartments. Again, you can search for those in need of a roommate, short-term accommodations, places that will allow animals, etc. Also, you can narrow the search for the exact areas of Madison you would like to live.

www.wisc.edu/cac/housing
Click on Search the Housing List

3. Check out kiosks, grocery stores, cafes, and anywhere around town for availabilities. Word of mouth and homemade signs often turn out to be the best resources.
4. Check out Madison newspapers (in paper form or search them online). Here are some of the best papers:
 - The Isthmus (www.thedailypage.com)
 - The Capitol Times (www.madison.com)
 - The Onion (www.theonion.com)
 - Wisconsin State Journal (www.madison.com)
 - Any neighborhood/community papers
5. Talk to the VISTAs
6. **If you lived in one house or apartment for a full calendar year, you are eligible for Homestead**

Credit on your Wisconsin taxes the following year. This can mean a large refund; it's definitely worth your while to fill out Schedule H if you qualify.

7. Make sure to take heat and electricity into consideration! Heat in Wisconsin can become very expensive (see the following section on saving money on your utilities and heat). A one-room efficiency can cost as much as \$70/month for heat during the colder months. Large, older apartments can get as high as \$90/person. (Just an FYI, the "colder months" in Madison generally last from October through March; that's six months' of heating bills). If you are in an apartment that does not include the heat as part of the rent, make sure to ask beforehand what the average cost is. Many apartments and efficiencies advertise heat and electricity included. This can be a good way to budget and plan what your monthly bill will be in advance.

Saving on Your Heating Bill

MG&E offers an Energy Assistance program that can provide discounts on heating bills. To find out if you qualify, call and set up an appointment. When you go in, bring your Social Security card/passport, your last MG&E bill (or your last electric bill if your heat is included with your electricity), and three months' worth of pay stubs.

Energy Assistance

1225 S. Park St. (across from the Park St. Copp's)
267-8601

Phone Bills

There are two main phone companies in Madison: SBC Ameritech and TDS. Things could change from year to year, but as of the 2002–03 school year, SBC has the best deal. Make sure to ask them about deals/programs for low-income households. In particular, if you are receiving food stamps, there should be some sort of reduction in your bill. The key is to not let them talk you into any extras (unless you want them). As of January 30, 2003, a very basic monthly bill through SBC (low-income program) for a person who averages about 200 calls a month was around \$11 a month. That breaks down into a \$3 flat rate fee and 200 calls a month at \$0.04 per call. This does not include call waiting (\$6/month), long distance, caller ID,

Internet hook up, etc. Of course, if you have Internet access and are going to average 700 calls a month, you might want to look into an unlimited call package.

For long distance, phone cards are the way to go. Phone cards allow you to budget in advance and there are never any surprises on your phone bill. SAMS Club has great deals on phone cards if you or a friend are a member. Otherwise, just look around for the best deal. Make sure to check if there is a connection fee! Finally, cell phones are convenient and fun. The number and location of cell phone companies vary almost monthly. Ask a fellow VISTA where they found a good deal.

Make sure to ask your phone company to send you information on Lifeline, a reduced cost telephone program. Here's what one former member had to say about this program

I just thought that you would all like to know that you could be saving on your phone bill! I was referred to a program by the name of "Lifeline" by the Energy Assistance Program, which is a program designed to reduce the federal taxes that are included on everyone's phone bill.

If you are eligible to receive energy assistance (which we all are), then you are eligible for this program. All phone companies are included, and it can be applied to any home line or cellular phone that are considered main lines. After doing a little research, I got the general number that you should call, and they send you an application in the mail, which is to be filled out and returned to Lifeline. After they deem you eligible, they will subtract all federal taxes from your phone bill, which is pretty significant from what I have seen so far.

Good luck and enjoy!

LIFELINE
866-827-3290

SBC Ameritech
1-800-924-1000

TDS Metrocom
661-0015

Grocery Stores

For the cheapest shopping, Woodman's on the East and West Side is unbeatable. The selection is huge and diverse, the prices low, and they do accept the Quest

card. Some stores closer to the downtown area are Capitol Centre Foods, Copp's, Williamson Street Co-op, Whole Foods, and a number of neighborhood grocers. Willy St. Co-op and Whole Foods have a wide selection of organic, ethnic and hormone free foods. They are definitely pricier but the quality is excellent (at the co-op, as a VISTA you also qualify for a low-income membership—your Quest food stamp card is all the proof you need for a 10% discount on every purchase!). For other stores and specialty stores (we have Mexican, Italian, Chinese, Asian, etc), check the Yellow Pages.

Woodman's

East: 3817 Milwaukee St.
West: 725 S Gammon Rd
Capitol Centre Foods
111 N. Broom St.

Copp's Food Centers

Check the phone book for the one closest to you.

Williamson Street Co-op

1221 Williamson

Whole Foods

3313 University Ave.
Farmers' Markets:

Check out the ones in your area. The biggest one is on Saturday mornings, around the Capitol Square during the summer, and at Monona Terrace and the Madison Senior Center over the winter. There are also markets at various times in the Willy Street, Park Street, and Hilldale areas. Check the "Markets and Gardens" listings in Isthmus weekly newspaper for details. You can get deals on fresh, local produce at the end of the market day when farmers want to unload what is left. Hagglng is permitted.

Health and Beauty

1. MATC, the Madison Area Technical College, offers a number of services at reduced prices. Granted your service is provided by a student but, hey, beggars can't be choosers! Students are always supervised by a licensed person in their field. Again, look in the Yellow Pages or at MATC's Web site to contact your particular department.

MATC General Information

Downtown Campus 258-2300
Truax Campus (By airport) 246-6100
www.matcmadison.com

MATC Dental: provides teeth cleaning, X-rays, and exams for \$25. The appointment can last up to

three hours, but this is a great price. Call 258-2400 to set up an appointment.

2. **Planned Parenthood:** Payments are based on a sliding scale. Our salary puts us in a bracket to receive free check-ups and birth control. This allows you to bypass what can be a lengthy process with the AmeriCorps insurance providers. Call to make an appointment at least a month in advance and bring your insurance card with you when you go. Like most organizations that provide assistance to lower income people, Planned Parenthood tends to be under-staffed, so expect to wait.

Planned Parenthood of Madison

416 W. Mifflin
256-7257

3. **The Bucky Book** is sold all over Madison and has hundreds of pages of coupons to area businesses. This includes hair salons, spas, karate classes, oil changes, gas stations, restaurants, movie theatres, and the list goes on forever. The book costs \$35.00 but will generally pay for itself within a month! (www.buckybook.com)
4. **Madison Cosmetology College:** They offer inexpensive haircuts and other services like manicures, pedicures, etc. The service is performed by students, so it's not perfect, but a supervisor has to come check their work. Plus, it's pretty cheap! Sometimes they also have coupons for \$5 cuts. Their Web site is: www.cosmetologycollege.com.
5. **YMCA** has two locations in Madison, both accessible by bus. The ride can be long, but the prices are well below any other fitness club in Madison. Fees are determined on a sliding scale and will vary by person. Beyond just the workout facilities, a number of services are offered by the Y and are detailed on their Web site.

YMCA of Dane County

East: 711 Cottage Grove Road
221-1571

West: 5515 Medical Circle
276-6606

www.ymcadaneconomy.org

6. **MSCR** offers a variety of inexpensive classes for your body and mind. Just get online to check out the options and costs.

www.mmsd.org

Click on Madison School Community Recreation
Click on Dept/Programs

Thrift Stores

Madison has a plethora of inexpensive used goods stores. SAVERS is the largest and most organized. They have everything from clothes, coats and shoes to silverware, records and furniture. Basically, if you need it, they have it. Clothes are sorted according to size and style, and they even have half-price day twice a year; these two days are definitely worth scheduling into your agenda. Second best is St. Vincent de Paul's (affectionately known as St. Vinnie's). These stores are smaller but on good days you can find awesome buys. Finally, the Goodwill and Salvation Army are always available. Remember, one person's trash is another person's treasure.

Savers

1880 E. Washington

St. Vinnie's

1309 Williamson
1900 S. Park

Goodwill and Salvation Army

Numerous locations

Transportation

Bus Pass

A single adult bus fare is \$1.50. Look at the back of the bus schedule books, which are available on all Madison Metro buses, to find the closest place for you to purchase a bus pass. A monthly pass is \$39.00. All work-related bus fares, as well as monthly passes must be purchased by a VISTA, who can then be reimbursed by the United Way.

Bike

Biking is one of the best ways to get around Madison. There are bike lanes on many of the more traveled streets and places to lock up your bike everywhere. Also, there are racks on the fronts of busses for you to hook your bike onto. This allows you to bus part of the way and bike the rest. If you come to Madison without a bike and want a bargain, check out the bike auction. Twice a year, the Madison Police Department holds one; there are a number of bikes that were confiscated, stolen, etc., that are offered at great prices. These auctions are generally held in May and September. Check out the Web site for specific dates. Show up an hour early to decide which bicycles you would like to bid on. The actual auctions usually start at 9 a.m.

Bike Auction

City Garage

200 N. First St. (corner of First and E. Johnson)

http://www.ci.madison.wi.us/events/police_auction.htm

Walk

The best part of this, other than taking in the beauty of Madison, is that you can completely disregard the 10,000 one-way streets!

Film

If you have film to develop, wait until Monday and drop it off at the Den. They provide a free roll of film for every role that you develop with them. You will receive the new film upon pick up of the developed pictures.

The Den

555 State St.
74 University Ave. (Inside University Square)

Food and a Drink

Want a beer and a snack but can't afford both? Check out Genna's on the Capitol Loop (if you're 21). They offer Happy Hour specials Monday through Friday, 4:30–6:30 p.m. The atmosphere is relaxed, the drinks are cheap, and the appetizers are free! Fill your tummy up with chips and salsa, cheese curds and spicy meatballs, then wash it all down with a beer, all for \$2.00!

Genna's Lounge

105 W. Main St.

Would you prefer chips, salsa and a margarita? Go to Pedro's and indulge in the free appetizers and Happy Hour prices. This is a great place to go with fellow VISTAs to talk about life outside of elementary schools.

Pedro's

3555 E. Washington

Restaurants

Madison has an enormous selection of good restaurants. The Yellow Pages has sections that divide the restaurants by location and type of cuisine. Read the Isthmus food reviews to get the skinny on local eats. And, as always, ask your fellow VISTAs for suggestions. Here are a few ideas to get you started:

Mediterranean Café

625 State St.

Amy's Café (try the bread bowls)

414 W. Gilman

Kabul's Afghanistan and Mediterranean Restaurant

541 State St.

Peacemeal Vegetarian

115 State St.

Jamerica (a little pricier, but great)

1236 Williamson

Hong Kong Café

2 S. Mills St.

Elvehjem Museum

The Elvehjem (pronounced Elvihem, with a silent "h") offers rotating displays and is free to the public. This is a good way to spend a day off or a weekend afternoon.

University Square Four Theater

They serve beer at the snack bar. This is the ideal spot for those without a car. Right in the University Square, this theater has a limited but often good selection of new(er) releases. Go to a weekend matinee for only \$3.00!

Market Square Theaters

This is a second-run theater on Odana Road. They play all the blockbusters, plus most of the independent films that play at Hilldale. You have to wait a month or so after they've been in the first-run theaters, but the price is only \$2.75, so it is well worth the wait!

Isthmus Paper

This is the No. 1 source for entertainment in Madison. The paper is free and can be found in any café or grocery store in town. The entertainment section is phenomenal: music, theatre, dance, art, fairs, markets—practically everything can be found in the Isthmus. New editions come out every Wednesday and list what is going on around town for the week. (www.thedailypage.com)

Parks

They are numerous and beautiful in Madison. All you need is a friend and a Frisbee!