Grilling and Saving is Easy!

Everyone loves a good grill session with their closest family and friends, but it can strain the budget if not properly done. Here are a few simple tips to serve excellent food while being frugal.

- **Dress up the simple favorites**: Your guests don’t need a large steak to enjoy themselves. Try dressing up some classic favorites like burgers and hot dogs with different spices and sauces.
- **Grill for leftovers**: Make sure everyone at your get-together is satisfied, and then grill a few more for your family to have leftovers. This will save time and money overall.
- **Grill different foods**: Sometimes we think the grill is just for meat. Try grilling corn, peppers, and even broccoli and watch your guests munch happily.
- **Don’t go overboard with fuel**: Some grillers tend to use too much fuel (like charcoal or propane) while cooking. On average, only three pounds of charcoal is necessary to cook for six people. Be careful with your fuel portions.
- **Invest in a quality grill**: You don’t need to purchase a grill with all the bells and whistles, but a grill that will last a while is a better buy than a cheaper grill that fizzles out after two years. It is buy to buy quality for the future.

How to Keep Auto Insurance Low

Auto insurance in Utah is a must for any registered vehicle in the state. There is a minimum amount that every vehicle must at least have; this amount is 25/65/15. This means that your insurance provider will cover $25,000 in damages if you injured one person; $65,000 if more than one person was injured’ and $15,000 in property damage. Utah is one of the only states that keep a record of every state-registered car and the insurance policy on the car. You could be ticketed for not having insurance, or being able to provide proof of insurance when pulled over. This is just another reason why auto insurance is so important to have on all vehicles. Since it is a must for all car owners, how can you keep your monthly payment low? Here are a few factors that affect the cost of your insurance:
1. **Credit History.** This is one of the biggest factors in determining your auto insurance rates, as researchers have found a high correlation between the two. Insurers use a credit system called “insurance risk score” to determine how likely you are going to be to file an insurance claim. The lower your score the higher the rates you could end up paying. Be sure if you need to get auto insurance you try to either keep up your good credit history or build a better credit score as this affects your auto insurance rates.

2. **Traffic Violations.** Those with more traffic violations and tickets are going to be paying more for auto insurance. The reason for this is because you are more likely a high risk driver that will file a claim. To make up for this they make these drivers pay more annually. All tickets and points eventually drop off of your record, depending on what they are could determine how long that process takes.

3. **Type of Vehicle.** The type of vehicle you drive can affect your auto insurance by being a type of car with a bad safety record or a car that is more prone to being stolen for example. Also if you have a newer car and still paying a car payment you will be required to not only have liability insurance but collision coverage as well to protect the banks’ loan to your vehicle. This will increase the rates you have to pay.

4. **Location.** There is also a direct correlation with your location and auto insurance rates. If you are living in an area more prone to crime, extreme weather conditions, and more car accidents than you can expect to pay more for auto insurance. Someone who travels on the freeway for longer distances is more at risk than someone in a small town driving on back roads a few minutes to work. The first can expect a higher insurance policy.

5. **Marital Status.** Believe it or not but your marital status can be a factor in your auto insurance. The reason being is that insurance companies have found that married people tend to drive less recklessly because they are driving around with their spouse or their children.

6. **Provider.** The provider of your auto insurance is probably one of the other biggest factors in determining how much you are paying for auto insurance. Shopping around for the auto insurer that is going to offer you the best protection for the best price is the one you should go for. Just remember that the cheaper insurance is not always the best solution. You want to be sure you are properly covered in the case of a big accident so that they don’t come after all the assets you own. Sometimes the extra $10.00 for auto insurance a month can be defiantly worth it.

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