

CREATIVE IDEAS

TO REDUCE YOUR FINANCIAL FOOTPRINT

1. **Into genealogy?** Attend a class at Abbot Public Library. Use their online access to Ancestry.com and you can save the Ancestry fee- **free**; research family genealogy and give as a **gift**.
2. **Grocery** shop on Senior Days at Crosbys and Stop and Shop and save a percentage.
3. Plan **travel** with friends to sites of interest with COA - day trips and longer trips; past trips include Alaska, Arizona, Northern Lights
4. Want more opportunities to **socialize**? COA "Meet- Ups" and COA **Day Trips**
5. Need a **new appliance**? Check Marblehead Municipal Light Dept. for list of **rebates** for energy efficient models.
6. Upgrade you home insulation. **Save** on **heating/cooling** costs and get **rebates** from Marblehead Municipal Light Dept.
7. Confused about your **Health Insurance** Plan or **Medicare**? Not sure it makes sense for your needs? Schedule a meeting with a volunteer, trained SHINE (Serving Health Insurance Needs of Everyone) representative at the COA - **free**.
8. Thinking about doing your own **taxes** this year to save? Speak to a consultant at Abbot Public Library. Call for hours and **free** appointment.
9. Love **reading, buying books**? Reserve new books from Abbot Public Library before you buy.
10. **Books, puzzles. Take one**/leave one in COA reception area.
11. **Books.** Shop at reduced prices for used books at Abbot Public Library book sales or at "Sail Away" book shop room in the library. Books also available at Magic Hat.
12. Into **books and friends**? Start your own **book club** with **free starter kits** at Abbot Public Library - free; attend free author talks at COA, library, and other local organizations.
13. **Listen to Books.** Abbot Public Library has books on tape and a program to download them **free** for you.
14. **Books- digital access**; The NOBLE network provides access to almost 10,000 titles from the OverDrive collection of **ebooks and downloadable audiobooks**. Abbot Public Library – **Free**.
15. Homebound? **Home library book delivery** available from Abbot Public Library – **Free**.
16. Trouble seeing detail? **Borrow LED Page Magnifier** from Abbot Public Library – **free**.
17. **Free Author Talks.** Offered at COA, Abbot Public Library, JCC, and other organizations
18. Shop for **gifts** at Magic Hat. Lightly used items for sale to benefit Marblehead Public Schools. You never know what you might find! Open 4 days a week at Veterans School
19. Love **theater**? Volunteer at Marblehead Little Theater.
20. **Love music and drama**? Watch for student performances in the paper, **free movies** at COA, Drop in Songs and Music at COA – all **free**.
21. **Stay in Shape.** Take a fitness class at COA for \$4 per class/ \$10 Tai Chi.
22. **Get Stronger.** Staffed COA Fitness Center with treadmills, recumbent bikes, and weights Mon. through Fri., 7 a.m.- 2 p.m. \$3/ visit or \$35 per monthly pass.
23. **Love watching sports**? Attend local Marblehead student games (check schedule in papers or online). **Most free**.
24. **Learn Bridge.** COA offers classes in Instructional Bridge, \$10 per class.
25. **Play Games.** Canasta, Cribbage, Drop-in Bridge and Mah Jong at the COA. (You need to know how to play for these COA offerings.)
26. **Crafts.** Create personal **gifts** at the COA. Miscellaneous craft projects are offered monthly.

27. **Quilting.** A weekly Quilting class w/ Janet is offered for \$6.00. A Monthly Quilt Guild is offered the first Wednesday of the month from 6p-8p. Annual fee: \$20
28. **Knitting:** The Knitting group meets Thursday mornings at the COA from 9:30a – 11:30a. Some items made are sold at their Annual Christmas Boutique in December. Newcomers are always welcome.
29. **Love animals** but can't care for one full time? Volunteer at Marblehead Animal Shelter.
30. Car trouble? **COA Transportation:** provided to Crosbys on "Senior days" and to Salem Market Basket weekly, and to medical appointments, local errands, JCC, YMCA, and Abbot Public Library; schedule in advance at COA.
31. Love **history?** Volunteer at the Marblehead Gift Shop in Abbot Hall; attend **free** talks at COA, Marblehead Museum, and other organizations; attend Glovers Regiment activities.
32. Marblehead **Town History: research and explore.** Explore Marblehead history in Abbot Public Library's Marblehead Room (contains local maps, resident books, annual reports, biographies and local history books) and at Abbot Hall. **Free**
33. Borrow a **Chromebook:** You can borrow one from Abbot Public Library- **free.**
34. **Need Internet access** on vacation? Borrow a mobile hotspot from Abbot Public Library - **free.** Provides internet access to WiFi equipped devices, such as smartphones, tablets, laptops, and PCs. Hotspots are great for working remotely and taking on vacation so you don't have to pay for hotel WiFi and for using at home or on the go.
35. **Cell phone problems?** Flashlight stuck on? Forget how to enlarge screen, copy photo from a text, combine duplicate email addresses? Abbot Public Library and COA both have opportunities to help with your technology – **Free.**
36. **Love Marblehead?** Attend Town Board and Commission meetings (usually also on Zoom), volunteer for a Board or Commission, run for office, attend Police Academy - **free.**
37. Need a **sewing machine?** You can borrow a Brother Sewing Machine from Abbot Public Library - **free.**
38. Want to **compost** food scraps? Collection bin is located at Transfer Station. Sticker for Transfer Station necessary: \$80/year.
39. **Free compost** for your **garden** at Transfer Station. (Sticker for Transfer Station necessary: \$80/year.)
40. **Free "stuff" at Swap Shed** -Open 9 a.m.—11:30 a.m. the first Saturday of the month from November to April; from May – October open every Saturday 9 a.m.—11:30 a.m. (Sticker for Transfer Station necessary: \$80/year.)
41. Need to **entertain visitors** (adults, children)? Visit a **museum** with museum passes to ten area spots available at Abbot Public Library. (Note: **variable costs.** some are half or reduced price). Visit local beaches, playgrounds- **free.** Devereaux beach free with Transfer Station sticker (\$80 per year). Walk the rail trail - **free.**
42. Want to do a presentation? **Borrow a 1080P HD Projector,** screen and cords from Abbot Public Library – **Free.** Reserve a room to present at Abbot Public Library.
43. Need a **DVD player?** Borrow a Sony DVD Player from Abbot Public Library – **Free.**
44. Lose your Tools? Borrow **Stanley 65 Piece Toolkit** from Abbot Public Library – **Free.**
45. **Bird Watcher?** Explore Marblehead open spaces - Steer Swamp, rail trail, ponds, Audubon Bird Sanctuary on Marblehead Neck. **Free**
46. **Need canes, walker, crutches?** Call the COA
47. **Save on public transportation!** Reduced Fare Charlie Cards for Seniors (age 65 and older) are reusable cards that can be loaded with cash value or passes to pay for MBTA buses and subway fares. You can sign up for a Charlie Card at the COA Mondays through Fridays 9a-11a.
48. **Buy Less?** Explore groups on social media like Facebook "Buy Nothing Project", where items are **free.**
49. Looking for **lower costs for veterinary care, pet grooming, cosmetology services, baked goods, lunch** by North Shore Essex Tech students (Marblehead sends students to this school)
<https://essexnorthshore.org/our-services/>

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