

# DETROIT

## Shop smart and spend less this back-to-school season

(StatePoint) As summer nights shorten and the school year approaches, you may be looking for ways to reduce the stress and costs of back-to-school preparations and ease into a new routine.

Thankfully, the experts at Dollar General are offering families suggestions for an easy and affordable return to classes.

### School Supplies

Start by separating and categorizing students' supplies lists and compare to items that may be left over from the previous school year. To pick up needs in one easy stop, visit a local Dollar General to purchase school supplies that are colorful and cost-effective, with over 100 back-to-school items priced at \$1 or less. School and classroom essentials may include notebooks, coloring supplies, backpacks, a reusable water bottle and more. Additionally, a variety of hand sanitizers starting at \$1 can be easily placed into lunchboxes, desks, pencil cases or given to school staff to help stop the spread of germs.

For teachers who want to save big in 2022, sign up for a DG account and get verified for 30% off qualified items on up to four shopping trips through September 9, 2022. Additionally customers can save \$3 on qualifying \$15 or more supply purchases in the stationery, cleaning and paper, and houseware categories through September 9, 2022. All offers are available through DG Digital Coupons online and in the DG App, where customers can load coupons and rewards on an easy-to-use platform and redeem them at check-out.

### Healthier Eating

Back-to-school also means after school activities such as clubs and athletics. While juggling practices, rehearsals and club meetings, consider packing healthier snacks to support a busy schedule. Meal prep can also be helpful on busy days, and Dollar General's DG Easy Meals provides access to simple recipes with affordable ingredients to make breakfast, lunch, snacks and dinner easy and stress-free. Entrees like Pecan-Crusted Salmon or Buffalo Chicken Pizza can be made ahead and stored in the fridge or freezer until ready to eat. Dollar General also offers Better For You recipes that provide healthier meal options featuring ingredients available at DG stores.

### Organization Necessities

As the school year begins and schedules fill up, some find it harder to stay organized. Use a customizable planner or calendar to remind you of pick-up times, parent-teacher conferences and other important appointments. These tools are also great for high school or college students managing a new class schedule. Write out chores on a dry erase board, which can be secured to the side of the fridge, to keep track of daily duties. Finally, if your surfaces tend to collect clutter, a large canvas storage container can be a great way to keep items together for a quick cleanup.

With these back-to-school tips and tricks, you can send students of all ages to their classes prepared with everything on the list, all while saving time and money in the process.

## Five ways to save at a time of higher gas prices and rising inflation



4. Drive safely and more consciously to conserve fuel. According to the U.S. Department of Energy, "obeying the speed limit, accelerating and braking gently and gradually, and reading the road ahead can improve the fuel economy of your vehicle by 15%-30% at

highway speeds and 10%-40% in stop-and-go traffic."

5. Talk to your insurance agent to make sure you are getting all the car insurance discounts you deserve. Erie Insurance offers a wide range of discounts and money-saving features, such as first accident forgiveness, diminishing deductible, reduced usage, youthful driver and college student. They also offer a discount for bundling policies and have an app called YourTurn that can reward you for safe driving. Drivers may earn up to \$20 a month in gift cards. To learn more, visit [erieinsurance.com](http://erieinsurance.com).

"We know that at a time of rising prices people are looking for ways to reduce the cost of car ownership, and insurance is one place to start," said Bob Buckel, vice president, Personal Auto, Erie Insurance. "Looking for a plan that gives you exactly what you need and nothing you don't means you'll be protected while not paying any more than you should. This is a great time to reach out to your independent insurance agent to review your policy and discounts."

While the future of inflation rates and gas prices is uncertain, the good news is there are creative ways to lower the cost of owning your

(StatePoint) With higher gas prices and rising inflation putting pressure on finances, drivers are looking for ways to save on the cost of car ownership. On average, it costs between \$15,000- \$24,000 to own a car over a five-year period, including fuel, maintenance, insurance, repairs, financing and state fees.

While some of those costs are beyond your control, here are five things you can do to lower the cost of car ownership:

1. When shopping for a vehicle, compare prices at multiple dealerships and research factors that will influence the cost of owning a particular model car, such as its fuel efficiency, along with the estimated cost of repairs and parts replacements down the line.  
2. Scan local gas stations for the best price and consider becoming a rewards member at grocery stores that offer fuel perks. Certain gas brands have rewards programs as well, many of which you can access via smartphone apps.  
3. Consider setting up a savings account for car-related expenses. Earmarking some of your income for automotive needs will help ensure you can cover expected and unexpected costs.

# NATIVE SUN

## What consumers need to know about the future of in-person banking



more than 60% of its 2,600 branches nationwide will convert to a new format. Basic financial transactions will begin to be completed using automated or self-service solutions, such as ATMs and video banking, freeing bankers' time to hold more in-depth conversations and truly engage with customers in offering financial advice, expertise, and solutions to help them meet their financial goals.

"We remain committed to making a positive difference

for our customers and communities, and to helping all move forward financially," says Kevin McCann, retail growth and innovation executive for PNC. "We believe the balance we will be striking between physical and digital banking will allow us to meet our customers where they are by providing that sweet spot of convenient digital tools and meaningful side-by-side personal interactions."

Those who are less comfortable with the latest technologies and who may be feeling anxious about these changes can put their concerns aside, according to McCann, who notes that bankers also will be available to spend time helping customers understand the digital tools available to them, within and outside of the branch.

To learn more about the evolution of branch banking, visit [www.pnc.com](http://www.pnc.com).

At a time when both physical facilities and digital tools are critical to banking customers, a new way forward is emerging.

(StatePoint) From digital payments to video banking, the way consumers conduct basic financial transactions has changed substantially throughout the past decade, and the COVID-19 pandemic has only accelerated the trend toward digital banking. However, brick-and-mortar bank branches continue to play an essential role for many consumers when it comes to important financial conversations. Industry experts say more changes are coming down the pike to meet consumers' evolving needs and to provide the right mix of digital tools and experiences, with more personalized human interactions at brick-and-mortar bank locations.

Leading the charge in implementing some of these changes is one of the largest diversified financial services institutions in the United States, PNC, which is embarking on a multi-year conversion of its retail branch network in response to feedback and insights gleaned from its customers. Between May 2022 and the end of 2026,



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