

Central Iowa

Budgeting Tools

Methods for how to budget

- [Wally](#): Free tool for tracking your expenses, not as many features or options for customizing
- [Mint](#): Free tool with several features (like bill pay) and is synced with your bank accounts
- [You Need a Budget \(YNAB\)](#): Good tool for combatting debt, offers different classes, comes with a fee
- [Mvelopes](#): Has a free version, based on envelope spending
- [Tiller](#): Similar advantages to Mint but without the app, synced with bank accounts, has a fee
- [Quicken](#): Classic personal finances software, synced with bank accounts, has an upfront cost
- [Microsoft Excel](#): Easy to customize and be detailed, manual entry
- [Explore multiple options](#)

Taxes

- [TurboTax](#) - Free filing for those making \$33K or less
- [VITA](#) - Offers free tax help to people making under \$54K

Saving and Investing on a Budget

- [Investopedia](#)
- [GO Banking Rates](#)



Libraries

Libraries around the Des Moines metro offer some amazing resources that can help you save money and enjoy your time in Des Moines!

Summer Reading Programs

Most Des Moines metro libraries offer summer reading programs for children, and many extend those programs to adults as well. As a reward for reading books, you can win coupons, free tickets (often to the Zoo or an I-Cubs game), or other items!

- [Clive](#)
- [Des Moines](#)
- [Johnston](#)
- [Urbandale](#)
- [Waukee](#)
- [West Des Moines](#)

Entertainment

Many libraries offer the ability to check out Ebooks, audiobooks, and other forms of entertainment with your library card

- [Overdrive App / Bridges](#) - allow you to check-out ebooks and audiobooks that can be delivered to your phone or e-reading devices. They have also had some pilot programs to start offering magazines and videos
 - Supporting libraries
 - Clive
 - Des Moines
 - Johnston
 - Urbandale

- West Des Moines
- [Hoopla](#) - allows you to check out ebooks, audiobooks, television shows, comic books, and movies
 - Supporting libraries
 - Clive
 - Urbandale
- [AVOD World Cinema Collection](#)
 - Supporting libraries
 - West Des Moines
- [IndieFlix](#)
 - Supporting libraries
 - West Des Moines
- New York Times
 - The Des Moines Library gives you free access to the [New York Times](#). You have to renew your account every 3 days.

Adventure Pass

- The Johnston, Urbandale Library, and West Des Moines Library allows those with a library card to check out an “[Adventure Pass](#),” which gives you a free ticket to one of four local attractions: The Blank Park Zoo, Living History Farms, The Science Center, and the Botanical Gardens

Language Learning Tools

- Transparent Languages
 - Supporting libraries
 - Des Moines
 - Johnston
 - Urbandale
 - Waukee
 - West Des Moines

Reading Challenges

- The Clive Library and the Des Moines Library offer incentive programs for adults to read year-round and then win prizes!

Books

Scholastic Warehouse Sale

While an event primarily targeted at teachers, if you volunteer at the [Scholastic Warehouse Sale](#), you earn vouchers to buy books of your own at the end of your shift from the Warehouse. Last record was \$10 voucher per single hour of shift, and shifts were about 3-4 hours.

Half-Price Books


Find low-price book options at [Half-Price Books](#). If you have extra books that you are looking to get rid of, you can make some money by selling your books back to the store

Housing


- If you are looking to cheaply purchase furniture to furnish an apartment, there are resources to do so in the metro
 - [Des Moines Craigslist](#)
 - [Des Moines Area Swap Shop](#)
 - [Freecycle](#)
- Insurance
 - [Lemonade](#) - affordable renters/home insurance



Exercise

- [YMCA](#) - talk to the YMCA about reduced rate possibilities
 - [Community Recreation Centers](#) - great way to save money on gym
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Clothes

- [Salvation Army](#)
 - [Goodwill](#)
 - [Locations](#)
 - [Hope Ministries](#)
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Food

- Coffee
 - Java Joes (near office)
 - Double Punch Tuesdays
 - Starbucks, Caribou Coffee have Rewards Programs that can help you attain free coffee
 - Starbucks also does “Happy Hour” promotions to receive discounted drinks
- Chick-Fil-A
 - If you like the respective Facebook pages of the metro Chick-Fil-A’s, they frequently offer free sandwiches between 5-7 PM
 - [Mills Civic Parkway](#)
 - [University Avenue](#)
 - [Merle Hay](#)
- Dominos

- [Offer \\$5.99 Two-topping](#)
- [Sonic](#)
- [Downtown Des Moines deals](#)

Discount Movies

Jordan Creek - \$5.25 tickets on Tuesdays

AMC Theaters - \$5 tickets if showing starts before 4 PM

[Free Flicks](#) - During the summer in Des Moines, you can view movies in parks around Des Moines for free

Transportation

- DART Bus System ([System Map](#))
 - [Local Routes](#)
 - [Express Routes](#)
 - [Flex Routes](#)
 - [Dart On-Call](#)
 - [Shuttles](#)
 - Fares
 - [Regular Fares](#)
 - [Reduced Fares](#) - Medicare card holders, middle/high school students, people with disabilities, individuals 65+, and refugees;
 - Free - Veterans ride DART free; Students at Drake, DMU, or Grandview; and certain Employers
 - Opportunities Through Transit (if you are income-eligible, you can get pass for \$18/month)

Inexpensive Things to Do in Des Moines

- Tour the Des Moines Capitol Building
 - Hours: M-F 7 AM - 5 PM, Sat 9 AM - 4 PM, Closed Sunday
 - Price: Free
- Farmer's Market
 - Hours: Saturdays, 7 AM - 12 PM
 - Price: Free, but bring cash to buy a breakfast burrito, wheatgrass smoothie, or any of the other awesome stuff at the Farmer's Market
- Des Moines Art Center
 - Hours: T, W, F 11 AM - 4 PM, Th 11 AM - 9 PM, Sat 10 AM - 4 PM, Sun 12 PM - 4 PM, Closed Mondays,
 - Price: Free
- State Historical Museum
 - Hours: M - Sat 9 AM - 4:30 PM, Closed Sunday
 - Price: Free
- Iowa Hall of Pride
 - Hours: M-F 9 AM - 4 PM, Closed Sat & Sun
 - Price: \$10 for adults
- World Food Prize Building
 - Hours: Tuesday 9 AM - 3 PM, Saturday 9 AM - 1 PM
 - Price: Free
- Better Homes and Gardens Test Garden
 - Hours: Tuesday 12 PM - 2 PM
 - Price: Free
- Resources to find things to do
 - [Catch Des Moines](#)
 - [Travel Iowa](#)
 - [Iowa DNR](#)
 - [Local University Lecture Series](#)