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Lynn Ballou is a CERTIFIED FINANCIAL PLANNER (tm) professional and Regional Director with EP Wealth Advisors, a Registered Investment Advisory Firm in Lafayette. Information used in the writing of this column is believed to be factual and up-to-date, however, we do not guarantee its accuracy. This column does not involve the rendering of personalized investment advice and is not intended to supplement individualized professional advice. A financial, tax and/or legal professional should be consulted before implementing any of the strategies directly or indirectly suggested and discussed. All investment strategies have the potential for profit or loss.

About this time of year families are often scrambling to keep kids occupied, while still having money in the bank to pay for the school supplies needed in just two short months. When the chlorine at the pool gets to be too much, or you are between camps, here are five frugal ideas of places just around the corner that won't cause you to reach for your financial inhaler.

1) The Library: We are so lucky to live in Contra Costa County where we have one of the best library organizations for families and children, with three great local branches. This summer's reading program is called Build Your Brain and it comes with the usual great ideas for reading and learning. And, of course, there are many opportunities for reading circles. But did you also know that your library has lots of free or discounted passes available online through the Discover and Go tab for you to use? Go to www.ccclib.org to learn all about the various activities, as well as branch hours. Bring a picnic and head to the park and playgrounds afterward for a fun day that's well within budget.

2) Community Center Activities: Again, count your blessings for living here within a quick hop to three amazing towns, all of which have robust classes and activities available for summertime fun and learning whether it's cooking, art, science, sports or simply silly playtime. Check the following links to the different communities and look for the Parks and Rec tabs on each site: www.moraga.ca.us; www.cityoforinda.org; www.lovelafayette.org.

3) Summer Pass to the Zoo: My kids loved the zoo and we enjoyed weekly trips there all summer. And with Oakland now expanding to include a new restaurant and gondola ride, this annual pass might be one of your best bets. Bring a picnic, and just enjoy wandering or plan your day around the shows and feeding schedules. It's a short drive away at a very reasonable cost. You also might want to look into some day camps. I'll see you there!

4) Don't forget Berkeley's Lawrence Hall of Science and Tilden Park: I can barely tear my granddaughter out of there once we get in - and she's only 2-1/2! If you haven't been recently, you'll find that in addition to two levels of great ways to explore and enjoy science from all aspects, there is now an even more enjoyable outside zone with water and sand play. You'll enjoy the café with the great views and while you are on the hill, think about a trip to Tilden Park's Little Farm to feed the animals (lettuce and celery only), enjoy the incredible Merry-Go-Round, or our family favorite, the Steam Train.

5) The garden: This is a great time of year to learn about farm to table and where our food comes from. Scratch out a small patch of earth in your yard for your kids to dig and mulch. Head to the local nursery for a few seedlings - maybe tomatoes or zucchini or even beans, which can grow fast and be fun to harvest. Or if your kids are like mine were when they were younger, they might want to try their hand at growing their own pumpkins for Halloween. If you love to attract butterflies and hummingbirds, ask your local nursery for some recommendations about flowers you can use to edge your veggie patch. If you are really feeling ambitious, build some raised beds that you can use again every year. Before you start, you may want to visit one or two local botanical gardens for inspiration. In Tilden you can go to the Native Plant Garden and right up from the UC Berkeley campus is the beautiful Berkeley Botanical Garden. Annual passes are very inexpensive, and there are many programs you can all enjoy.

I know finding the time to take your kids to all these activities can be difficult. Consider setting up a driving/babysitting co-op with trusted friends and families. Take turns different times of day, different days or even a week at a time to do the driving. Afterward, head for some cool fun at the Lafayette Reservoir. Rent a boat, catch a fish, make a picnic, or play on the play structures. I want to be a kid again!

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Wishing you a summer of wonderful and affordable memories!

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