

Practical \$\$\$ tips for tough times

FOOD

- Free coupons in the mail-it's not just junk mail anymore.
- Internet coupons. Try <http://discounts.shopathome.com> to start
- Plan a meal menu every week or month. Listed below is just one of the excellent websites online that are full of tips. The one below have a weekly and monthly menu planner that you can print out and take to the market with you. <http://www.familieswithpurpose.com/family-meal-planner.html>
- Use circulars to plot shopping to accommodate sales and coupons
- Restrict take out and restaurant use. Eat at home. If you must eat out, try <http://www.restaurant.com> for discount coupons for restaurants
- **NO fast food.** Avoid processed snacks, sodas, energy drinks and desserts, they're costly and mostly fattening.
- Eat meatless dinners at least twice a week.
- No more Starbucks. Make your own coffee at home
- Don't go to the grocery store more than once a week. You always spend more than you need there. When you do go, make a list and *stick to it*.
- Have potlucks regularly. In addition to being a nice moneysaver, it provides entertainment and social interactions plus strengthens extended family bonds.
- Switch to generics, compare labels and really save.
- Filter your own water at home and get a nice water bottle to take with you.
- Use online recipe resources to prepare fast and economical meals.
- **Go to the grocery store with your belly full.**
- Go ethnic. For example, Mexican meals are really cost effective and can stretch a budget well.
- Make your own baby food. Buy canned fruits and vegetables and fresh fruits bananas, and puree (or chop) these in a food processor. (depending on the age of the baby). Then pour the food into ice cube trays and freeze them. After they are frozen, place the food cubes in a ziploc bags for storage. One caveat: watch the sodium and buy salt free or low sodium products. From one 16 oz. You can easily get 12-16 servings of home made baby vegetables or fruits for infants.
- Shop at home before you go: Before you write your grocery list, dive into the freezer, pantry or wherever you hide the things you bring home from the grocery or drugstore. It's surprising how many of us duplicate purchases without realizing it
- **Don't take the kids grocery shopping.**
- Buy in bulk and bring your own containers. Bring bags, pint and quart containers, and use them. It's cheap AND green!
- AVOID CONVENIENCE STORES Try not to spend money on groceries at convenience stores unless it is really necessary.
- Drink more water. Not only does drinking plenty of water have great health benefits, water drinking has financial benefits, too. Drink a big glass of water before each meal, and not only will you digest it better, you won't eat as much, saving on the ol' food bill. You'll also find yourself feeling a bit better as you begin to get adequately hydrated (most Americans are perpetually somewhat dehydrated).
- Make a quadruple batch of a casserole. Make four batches of it and put the other three in the freezer. Then, the next time you need a quick meal for the family, grab one of those batches and just heat it up - easy as can be. Even better, doing this allows you to buy the ingredients in bulk, making each casserole cheaper than it would be ordinarily - and far, far cheaper than eating out or trying a prepackaged meal.
- Eat breakfast. Eating a healthy breakfast fills you up with energy for the day and also decreases your desire to eat a big lunch in the middle of the day. Not only that, breakfast can be very healthy, quick, and inexpensive.
- Brown bag your lunch. Instead of going out to eat at work, take your own lunch. Lots of people think that this means "nasty lunch," but it doesn't. With some thoughtful preparation and just a few minutes of time, you can create something quite enjoyable for your brown bag lunch - and save a fistful of cash each day, too.
- Pack food before you go on a road trip. Have everyone pack a sack lunch for the trip and eat at a park along the way. You'll save a lot of money and a fair amount of time this way.

ENTERTAINMENT

- Cancel Netflix and premium cable, use library DVD collection for free and trade owned DVDs among friends and family.
- Use the library instead of buying books, DVDs or other media or
- Swap books, music, and DVDs cheaply on the internet via services like PaperBackSwap. You can very easily swap the books and CDs and DVDs you've grown bored with via the internet with others. The best part? You'll get a flood of new books (or CDs or DVDs) to enjoy, mailed right to you - for free. You can also try Swaptree.com to swap with other people.
- Trade homes with other families in destination cities for vacation lodging for free.
- Develop a hobby- You will save money you spent on leisure activities and will do constructive for your own development. Indulging in social activities is a great way to inner satisfaction too.
- Buy video games that have a lot of replay value - and don't acquire new ones until you've mastered what you have. Focus on games that can be played over and over and over again, and on mastering the games that you buy. Good targets include puzzle games and long, involved quest games - they maximize the value of your gaming dollar.
- Don't go to stores or shopping centers for entertainment. Doing so is just an encouragement to spend money you don't really have on stuff you don't really need. Instead, find other places to entertain yourself - the park, the basketball court, a museum, a friend's house, or even in your own home. Don't substitute shopping for entertainment and you'll be way better off.
- Check out what your town's parks and recreation board has to offer. This area has many wonderful parks, free basketball and tennis courts, free disc golf, trails, free museum days, and lots of other stuff just there waiting to be used. You can go have fun for hours out in the wonderful outdoors, playing sports, hiking on trails, or trying other activities - and it's all there for free. All you have to do is discover it.
- Dig into your community calendar. There are often tons of free events going on in your town that you don't even know about. Stop by the local library or by city hall and ask how you can get ahold of a listing of upcoming community events, and make an effort to hit the interesting ones. You can often get free meals, free entertainment, and free stuff just by paying attention - even better, you'll get in touch with what's going on around you.
- Encourage your friends to do less expensive activities. This is often a tricky thing to do, but there are a number of techniques you can try. My favorite one is to be the first one to suggest something - that often gives you the power to steer the group towards things that are cheaper. If you can convince your friends to go to the park and shoot hoops instead of going golfing, those green fees are going to stay in your pocket.
- Cut down on your vacation spending. Instead of going on a big, extravagant trip, pack up the car and see some of America some years for vacation. To save even more gas, explore the hidden byways of the Bay Area.

UPKEEP & BUDGET

- Polish and repair shoes instead of replacing
- Use craigslist and scrimper.net to help you search easily for free stuff on craigslist.
- Contact credit card companies and have your minimum payment reduced.
- Pay cash for everything, no credit. If you ain't got it, don't spend it. Period.
- Get rid of all but one credit card that is used for emergencies only. No, new clothes or dinner out is NOT an emergency.
- Automate your bill paying to avoid late fees
- Keep a money journal for a week (or longer) write everything you spend it in. Review at the end of the week and you'll probably be surprised at the money you spend semi-unconsciously
- Use mint.com to track your cash flow
- Increase your deductible on your car insurance
- Pay your insurance premiums annually or semi annually
- When you are going to be on vacation or are not going to drive a vehicle for a few weeks for some reason call your insurance company and suspend the coverage on the vehicle. Insurance companies earn the premium you pay up front during each day the policy is in force. When coverage is suspended they do not earn any premium for those days ... your money is still there when you reinstate the coverages and you only pay for the days you're using the vehicle. You can keep the comprehensive coverage and suspend everything else - you'll still be covered for theft,

vandalism, etc. if something happens to your car while you're gone but you don't have to pay for liability. DON'T PAY FOR SOMETHING YOU'RE NOT USING.

- Switch your bank accounts to a bank that respects you. You shouldn't be spending your hard-earned money on maintenance fees - you also should be earning some serious interest on your checking and savings accounts. Try ING Direct as your primary bank – you can earn roughly 3% on my checking account and 3.4you're your savings account.
- Master the thirty day rule. Whenever you're considering making an unnecessary purchase, wait thirty days and then ask yourself if you still want that item. Quite often, you'll find that the urge to buy has passed and you'll have saved yourself some money by simply waiting. If you want, you can even keep a "thirty day list" where you write down the item and the day you'll reconsider it.
- Find out about all of the benefits of your job. Most people aren't even aware of all of the benefits available to them. Spend some time with an HR person finding out about all the benefits of your job - you might be surprised at what you might find. People regularly find free tickets to sporting events, free personal improvement opportunities, and an optional employee match on some retirement funds, to name a few previously unknown perks.
- Always ask for fees to be waived. Any time you sign up for a service of any kind and there are sign-up fees, ask for them to be waived. Sometimes (but not always), they will be - and you save money just by being forthright about not wanting to pay excessive fees. I did this with my last cell phone sign-up and got part of my fees waived, cutting down significantly on the bill.

HOME AND PERSONAL HABITS

- Place all electronics with ghost circuits on power strips and turn off when not in use.
- "Put a sweater on!"
- Arrange to use your neighbor's internet connection with a wifi setup and/or use internet cafes with terminals or wifi. Public libraries also have internet terminals to use for free.
- If you must have hard-line internet at home, use Skype for long distance and webcam or use Vonage to save on your phone bill.
- Terminate your landline and only use your cell phone
- Only wash with cold water. The detergent does the cleaning, not the temperature of the water. If you have heavily soiled items, just soak them in detergent BEFORE washing. The only exception is to use hot water to wash bed sheets as only hot water will kill dust mites, which most everyone is allergic to.
- Get rid of your desktop computer. Laptops use around 70% less energy.
- Get and use cloth napkins, you'll save money AND trees. Nice ones can be bought cheap as second hand stores.
- RE-USE That plastic pint container that held the cottage cheese will also hold your leftovers
- In commercial kitchens they DON'T USE PAPER TOWELS! Instead, they use cheap, plain white dishtowels for everything. Cheap dishtowels will save you money.
- Call 1-800-411-SAVE for all your directory assistance needs. It's completely free and you get to speak with a live operator! They have business and government listings as well as home numbers.
- Limit yourself to a weekly cash allowance for your treats ~ alcohol, cigarettes, McDonalds or whatever it is that you crave.
- Learn to do minor repairs for yourself. If you do not know how you can find out quickly on the internet, and there are even instruction videos.
- Keep your hands clean. This one's simple - just wash your hands thoroughly each time you use the bathroom or handle raw foods. You'll keep yourself from acquiring all kinds of viruses and bacteria, saving you on medical bills and medicine costs and lost productivity.
- RECYCLE
- RE-PURPOSE
- Translate dollars spent into the hours you worked to earn those dollars. This is straight from Your Money or Your Life. Time literally is money. Each dollar in your paycheck represents some amount of time it took for you to earn it. (And it's not just your hourly wage.) Figure out how much time a dollar is actually worth to you, and you can begin to see your expenses in a whole new light. Is that new digital camera really worth a week at the office?
- REPAIR

MISC.

- Haunt vintage and second hand stores for gently used items. Recycling clothes and home items saves big money and is really good for the planet.
- Place all loose change at the end of the day in a jar. Once a month use that money for a special treat.
- Join freecycle.org to get or give away unused items. Very good resource.
- Make gifts and cards
- Recycle ribbon, wrapping papers, etc.
- Do all your errands at once, and arrange them from farthest away to nearest, it saves gas and time.
- Set up a "Trade Day" with other parents to recycle clothes and toys for children within your neighborhood, church, family, club.
- When shopping online use cash back websites like billsback.com , you will save between 10% and 15%. This is great in a tight economy.
- When making purchases check a store's online price before you go in to the store. Sometimes the online price is cheaper than the store price. So just have the store match their online price.
- To save money and still give nice gifts for birthdays and occasions throughout the year, do all your gift shopping at the after Christmas clearance sales.
- You can save big when buying seasonal items by buying them AFTER the holiday, when stock is reduced by as much as 80%.
- Buy children's toys at discount stores like Big Lots — they get lots of items at deep discounts. Also, use Dealtaker.com to shop around if there is one particular item a child really wants.
- barter services with neighbors and friends
- Give a gift of a service instead of an item. For new parents, give an evening of babysitting as a gift. If you know pet owners, offer to take care of their pets when they travel. Offer up some lawn care as a gift to a new homeowner. These are always spectacular gifts for anyone.

TRANSPORTATION

- If going to the gas station makes you cringe, make sure your car is in top shape with a tune-up. Fixing any serious maintenance problems can improve your gas mileage by as much as 40 percent.
- Inflate your tires and keep 'em up. This saves 10-15% or more in gas consumption.
- Becoming a better driver can help you save money, too. Smooth braking and acceleration, as well as slower driving, will improve your mileage and keep money in your wallet.

MONEY MAKING

- Learn to purge. If you haven't used it, worn it, or thought about it in a year, have a garage sale and sell it. Invite your neighbors to participate.
- Sell your extra things on craigslist or use the Pennysaver to advertise things for sale. Use e-bay carefully, sellers report occasional problems.
- Take online surveys or publish on e-how to make extra money.



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