



The Frugal Idea Book

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How You Can Live With More for Less

I remember years ago, my grandparents visited us and the entire family went shopping for some appliance they wanted. I don't remember the details, but I do remember my grandfather did not have a credit card and he was suspicious when the store offered him a credit application. Even though it was a large value purchase, he had the cash in his pocket.

It may seem like an old-fashioned approach to things, but buying only what you can afford can actually help you live more fully. My grandfather was a bricklayer with six children. Even though none of them tells stories about how rich they were growing up, they also don't tell stories about how they went hungry or were deprived of a good life. There was plenty of food, a supportive home, lots of fun, and even a few luxuries now and again.

My grandparents followed a few basic rules for frugal living that helped to create a solid foundation for their entire family without having any negative impact on quality of life. As an adult, I can see how my mother followed those same rules. I can also see how I broke all the rules in my younger years. Looking back on my early twenties and on the years when my husband and I were first married, I remember sleepless nights full of stress that had to do with financial matters, whispered conversations as we tried to figure out how to pay for a trip or school item for our kids, and plenty of mistakes with money.

Now, I can see where my grandparents' "old-fashioned" rules of frugal living can be applied even in a modern setting. Perhaps it isn't feasible to go without credit as my grandparents did. After all, you may need a credit card to rent a car, book a hotel room, or shop online. Things do cost more today, there are demands that may not have existed back then, and so many things you have to say no to. Even with all of this, it is possible to live simply and frugally.

A couple we know has four children under the age of ten. She is a middle school teacher and he is a warehouse representative. They don't make a great deal of money, but they manage to pay the mortgage, put good food on the table, pay for extracurricular activities for all of their children, and keep their credit card debt under \$500. They even save money every month and are teaching their kids to do the same.

You can achieve these things in your life, too. You don't have to live with bare minimums. You don't have to wish for bygone eras. You don't have to dream of the day you win the lottery or strike oil in your backyard. You can live a better life

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today by following a few simple steps to simplify your home, adhere to a budget, and change your way of thinking about what you really need to be happy.

Read on to find out how you can follow the simple path to living a good life on a budget.

Stuff Won't Make You Happy

Stuff won't make you happy. Okay, truthfully, stuff can make you temporarily happy. I bought a bottle of expensive bubble bath on sale the other day, and it made me happy. I was happy that I had bought it for 75 percent off and I was happy later that evening as I relaxed amid scented bubbles.

However, stuff will not make you happy in the long term. There is always something bigger and better on the horizon. When you stake your happiness on material possessions, your joy has an expiration date. It becomes obsolete. In fact, in some cases, the things you own may even begin to contribute to unhappiness.

A few years ago, my husband looked around our house and said, "I'm sick of all this stuff." We'd worked hard to afford the house, the cars, and all the items stashed within, but sometimes, it all seemed like such a burden. We looked back on the days when we lived on \$10 an hour in a small rental house and realized we had been happier when there was less stuff cluttering our lives.

That doesn't mean we sold our house and quit our jobs, but we did begin to simplify. I think there is a misperception about living simply that turns people off before they really look into it. When we say, "Live simply," people often imagine the lifestyle of monks in Tibet or some guy camped out in a cave or tent. In reality, simplification doesn't mean eschewing all material possessions, but learning to live within your means and make quality decisions about your life. In this chapter, we'll look at a few tips and thought processes that can help you simplify any area of your life.

Don't Let Stuff Rule Your Life

I remember a weekend many years ago when my daughter had a sleepover for her birthday. Six little girls in pajamas and sleeping bags were having a great time in our family room, but my husband was on pins and needles. "They're going to knock something into the television." "Someone's going to spill liquid on the stereo." "Are they wrestling down there? Tell them not to wrestle near the speakers!"

The comedic value behind his belief that six little girls were most likely wrestling in our basement aside, his priorities that evening were not concerned with whether our child's birthday party was going well. Instead, he spent hours worrying about

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whether the home theater was faring well. He was on the verge of letting material possessions rule his thought processes and actions.

I'm not saying that we'd let our children tear things up or that I'd give baseballs and bats to a group of kids in our family room. At the same time, I'm not going to put up barbed wire around the entertainment system or spend every minute cautioning people to watch out for the speakers. There is a fine line between respecting the hard work that went into procuring nice things and allowing nice things to influence your decisions.

If you find yourself making decisions based on stuff, then you might want to rethink your priorities. If I asked you if your possessions were more important than your spouse, children, or other loved ones, you'd probably say no. Consider your actions on a daily basis and make sure they reflect that answer.

Understand "Want" Versus "Need"

Stuff can also rule our lives by creating a false sense of need. We don't "need" that new pair of shoes, new electronic gadget, or the fine bottle of wine. Truthfully, there aren't that many things that we need to live. There are plenty of things we want, though, and that isn't a bad thing. I don't think people were meant to struggle from day to day simply to put food on the table or construct protection against the elements. It seems like we are, to some degree, wired to seek more than that, and fulfilling some wants can help to create a more enjoyable life.

The problem arises when we allow ourselves to get out of control. Several years ago, our family made a decision to limit eating out. We enjoyed dining out and I certainly wanted a day off from cooking from time to time. We didn't need to eat at a restaurant, though, and our food budget was taking a major hit. My husband and I sat down to look at spending data and were surprised to see that we spent between \$300 and \$500 every month dining out. That was more than we spent on groceries!

We started paying more attention to our habit of dining out and made the following determinations.

- Want played a large role in our habit of eating out, but there were times when we did need to take a more convenient route. My husband is in sales, so this was especially true during busy retail times that overlapped with a writing deadline for me. During those times, it was more cost-effective to pay for a meal than to take time away from a job.
- We were allowing control over our food budget to slip by eating at increasingly expensive restaurants.

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- We indulged the family in extras that were not necessary when dining out. For example, we would splurge for an appetizer or dessert even when the entrée was plentiful.
- Our family treated eating out as a “special” occasion, even though we got to a point where we were eating in restaurants once a week or more.

To curtail the habit of indulging in our want, we made a rule. Our family would eat out at a nice restaurant once a month, including fun extras like desserts. Any other time that work or other plans made dining out a necessity, we would choose an inexpensive option like pizza, Chinese take-out, or deli sandwiches. This rule reduced our food spending, allowed us to get a little bit of our want, and took care of our need in an efficient and economical way.

To make good decisions about saving money and simplifying your lifestyle, you need to be able to make accurate determinations about what things are wants and what things are needs.

Quality Over Quantity

In addition to differentiating between wants and needs, you can also make a decision to seek quality over quantity. We decided that it was better to enjoy one really nice meal out as a family. Instead of a lot of electronic gadgets that take up space in my kitchen, I buy high-end items that I am most likely to use. For example, I do a lot of baking, so I purchased a nice set of pans and an electric mixer. I got rid of the deep fryer, sandwich maker, and counter-top grill because I used those items less than twice a year.

Reducing the quantity of stuff in my kitchen provides a better workspace, a cleaner room, and the money to invest in the things that really matter to me. Take ten minutes and go through several cabinets or drawers in your kitchen. Take a piece of paper and a pen with you. Create two columns on the paper. Label one “used this month” and another “did not use this month.” Place every item you see in one of those columns. You may be surprised at the number of things you are not using.

You can apply this concept of Quality and Quantity to any area of your life, from stuff to time. Learning to opt for quality can help you declutter your life, reduce stress, and learn to do more with less.

Why We Buy Too Much Stuff

We’ve already touched on the idea that stuff is often used as a surrogate for happiness, which is one reason why some people collect so many material possessions. Stuff is like a drug. You buy one thing and get that temporary high from the purchase. Once you come down, however, you need a bigger and bigger

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purchase to raise you back up. Your \$7 nail polish purchase becomes a \$70 sweater and maybe even a \$7,000 vacation at some point in the future. Fulfilling yourself with stuff becomes harder and harder.

Seeking an ever-expanding happiness is not the only reason we buy too much stuff, though. Each person is different, but here is a look at some common reasons for overspending.

You Might Need the Item in the Future

Some people are preparation shoppers. Although my mom is a minimalist, she has one closet in her home that is full of clutter. Growing up, we called it the magic pantry because anytime you were in need of something, the item could be found in that closet. My mother bought things like rope, large sheets of plastic, extra hangers, bug spray, and empty bottles whenever she saw them at a reasonable price. She rarely needed the item at that moment, but would store it in the magic pantry.

There were two key things about my mom's magic pantry that made it work:

- Everything in it was actually used within a few months of purchase.
- She never spent more than a few dollars on any of the items.

My mom knew what things would definitely be used and chose to pick them up to save money. There is a difference between that process and buying things willy-nilly because you might use them in the future. For example, years ago when my son started Boy Scouts, my husband decided we might need camping equipment at some point. He started picking up items here and there. He bought a pop-up tent for \$50 over six years ago, but it's never been removed from the packaging. A lot of these items are sitting in our basement, taking up space.

It makes sense to buy an extra can of green beans when they are on sale, but make sure you have a good understanding of what you will need in the near future. Otherwise, you may be wasting time, space, and money.

The Item Is on Sale or Is a Deal that Cannot Be Passed Up

Sometimes, people buy things simply because the deal is that good, even though there isn't even a need for the item. I have a friend who regularly shows up at her office with things like handbags or candles. She gives these items away because she bought them at a deep discount. "I couldn't pass up the deal, and I figured someone could use it." Although this is kind, it certainly isn't frugal. Even if she saved \$30 on the item, if she spent \$20, it was \$20 more than she needed to spend.

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Avoid shopping the sales when you don't actually need anything. In fact, avoid shopping at all unless you have a specific purpose or need in mind.

An Unorganized State Leads to Duplicate Purchases

I have to admit that my grocery bill is regularly \$10 or so higher than it should be, simply because I'm an unorganized shopper. I almost always leave something off the list, forget the list, or decide in the grocery aisle that I did need that one item after all. At this moment, we have an extra container of deli meat and a couple dozen cans of green beans we didn't need because of unorganized shopping methods. The canned beans can sit for a while, but we've had to toss out deli meat that went bad before someone ate it because I bought too much.

Being organized and understanding what you have and what you need can keep you from buying extra items in any area of life. Keep your bathroom cabinets organized and you know when soap or shampoo is needed. Keep your tool area organized and you'll have the right amount of nails or screws on hand.

Organization brings the following benefits:

- Reduces clutter in the home.
- Stops unnecessary purchases and saves money.
- Helps you to understand what you need and reduces the number of trips to the store, saving time and money on fuel.

Peer Pressure or a Fad Prompts Unnecessary Purchasing

There are times when people buy things simply because they think the items are cool. Have you ever replaced perfectly nice things in your wardrobe with the latest fad, for example? I've purchased new jeans in a style that was completely uncomfortable or unflattering simply because everyone else was wearing them. I spent money I didn't need to, added to the mess in my closet, and wasn't even happy wearing the clothes. I'm not saying that you need to wear clothing that is obviously 20 years out of fashion. However, by opting for classic items that are comfortable and look nice, you can reduce the quantity of clothing in your closet and save money.

For example, I have several pairs of classic-cut jeans, a pair of black boots, a nice black dress, several simple shirts, and some sweaters. These are all things that seem to remain in style. I dress each item up with other items that could be new or in style. For example, a new scarf or pair of shoes can give a different look to my black dress.

You can withstand the peer pressure associated with fads in almost any area. Do you really need the latest piece of home electronics, or are you satisfied with the functionality of what you have? The same holds true for furniture, design elements, toys, games, and cars. When you stop worrying about what other people think and start making decisions based on your own needs and desires, then you will be surprised how little the popularity of a given item matters.

Reducing the Impact of Impulse Buys

Impulse buying is a habit that can derail your savings, clutter your home, and get in the way of living a simpler life. Here are a few tips for avoiding impulse buys.

- Impose a time out before purchasing an unnecessary item that you want. Set a rule for waiting an hour, a day, or a week before making the purchase. This allows you to consider the purchase logically and decide if the item is really worth the cost.
- Shop online to avoid the temptation of strategic end caps, clothing sales, and other marketing ploys.
- Choose sensible friends to shop with. Impulse buying can be contagious, so avoid shopping trips with friends who like to splurge.
- Never make a purchase when you cannot return the item. If you realize you don't actually need the item or have made a duplicate purchase, a friendly return policy is important.
- Carry only a certain amount of cash and leave credit cards and checkbooks at home to limit the amount of money you can spend. One girl I know has two checking accounts. She uses the main account to pay bills and manage her money, but she doesn't carry a debit card for it. She carries the card for a secondary account, which she funds with a limited amount of shopping money each month. This allows her to make fun shopping trips without overspending.

Making Way for Simplification: Selling Your Stuff

When people make a change to frugal and simple living, they often consider future decisions without looking back on past decisions. It's hard to move your house fully into a simple life when it's full of clutter and extraneous items. In some cases, selling things you no longer want, need, or use can help clear the way for your new life. This section will help you choose what items to sell and look at some ways to sell them safely.

Choosing Items to Sell

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When we were very young, my husband had a bad habit of selling anything he could when we needed the money. Sometimes, he would jump the gun due to nerves and sell things when we could have scraped by without the extra money. In the end, this caused us additional expense, because we would eventually want or need to buy the items again.

When choosing what items to sell, you need to make sure you are getting rid of items that you really don't need or want. For example, selling off the family television when everyone enjoys watching movies together may not be the best decision. Selling the extra television in the basement guest room is a different story. Here are some tips for identifying things you might want to sell.

- Don't sell items you use regularly, such as more than once a month.
- If an item is not regularly used, but is for a specific, necessary purpose, consider keeping it. For example, a man might only wear his good suit on Easter Sunday or for a wedding, but he should probably hold onto it. If he has three suits and doesn't need them for work, he might consider selling one or two.
- Don't sell items that are required for sustaining quality of life, such as medical items or emergency generators.
- Never make a decision about selling someone else's items without consulting them first.
- If you have multiple children, don't sell things that can be reused. For example, don't sell a highchair if a younger child may grow into it. You will only have to buy it again.

Ultimately, your decision to sell should come from a sort of formula that takes into account:

- The need you have for the item.
- When you might need the item next.
- How much you might be able to get for the item.
- Emotional attachment to the item.
- The inconvenience caused by or space taken up by the item.

Four Places to Sell Your Stuff

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Once you decide which items you want to liquidate, you need to figure out the best place to sell your stuff. Different venues will work better for different items, so you may want to incorporate several of the tactics below into your liquidation.

1. Online

Auction and online selling sites are becoming increasingly popular for both people who want to get rid of stuff and those looking for a great deal. Three major third-party selling sites are eBay, Amazon, and Craigslist. You can also sell or trade items on niche-based sites. This section will cover the pros and cons of all four online options.

eBay

There are two ways you can sell things on eBay. You can sell in a store format where you set a fixed price or you can sell things via auction. Creating an eBay store involves additional fees and commitments, so you would only choose this route if you wanted to sell numerous items over an extended period of time. Auctions are a fast way to sell things and tend to get the most attention. However, you need to have something that other people will value. Putting a single mass-market paperback in an eBay auction may not be a profitable way to spend your time and fees. Putting a rare Denon audio receiver up for auction, on the other hand, can net you several hundred dollars. Both eBay and PayPal take fees from sales.

Benefits from selling on eBay could include:

- Ability to make quick cash.
- Access to global or national markets, making it more likely you will sell your item.
- Money is deposited directly to your PayPal account if you choose only to accept PayPal payments.

Disadvantages might include:

- A possible loss on the item if an auction does not get the right amount of attention or serious bidders.
- Shipping requirements and expenses.
- The seller is generally held responsible if the buyer is not happy with the purchase.

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Amazon

Just about anyone can register to become an Amazon third-party seller. You can sell used and new books, DVDs, BluRays, toys and more. Like eBay, Amazon takes a percentage of all sales. Depending on the item and price, fees of both companies are roughly equal. However, because Amazon will deposit the money directly into your bank account, you do not have to pay PayPal fees.

Benefits of selling items on Amazon include:

- Access to a huge consumer base for things like books and movies.
- Amazon charges the buyer for shipping and credits the seller.
- In-demand items usually sell within a few hours or days.

Disadvantages of selling on Amazon include:

- A strict set of seller rules to follow.
- Amazon will terminate seller accounts without explanation if it feels the account breaks any rules.
- The number of competing sellers can drive down prices.

Craigslist

You can list an item for sale on Craigslist in the same way you would list in local classified ads. There are virtually no limitations on what you can list, as long as you can legally sell the item. You can also arrange a pickup with local buyers to avoid high shipping costs on things like furniture, vehicles, or fitness equipment. One major drawback with Craigslist is that buyers and sellers are offered no real protection, so you should follow common sense safety rules and be watchful for scams. Require payment up front via cash or PayPal and never invite a buyer to your home.

Niche Sites

If you are selling a specialty item, you may be able to find a quick buyer on a niche site. For example, four-by-four enthusiasts sponsor a number of forums where people can buy, sell and trade trucks and ATVs. Again, you should follow common sense rules and avoid situations that seem too good to be true.

2. Consignment Shop

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If online sites aren't right for you, you might consider approaching a local consignment or pawnshop. You may be able to sell items outright or offer them for sale through the shop for a percentage of the purchase price. In both of these cases, the amount you receive will be less than a direct sale, because the shop also needs to make a profit. The benefit of going this route, however, is that you do not have the hassle of dealing directly with the buyer, shipping items, or creating a profile or online store.

3. Buy, Sell, Trade

In some cases, you might consider a buy and trade option. For example, a few years ago we went through my collection of paperback books. I had hundreds of books I would probably never read again. The books were not going for much money on Amazon, so we made a decision to trade them in at the local used book exchange. I reduced the size of my collection of books and, in return, received a number of new-to-me books that I hadn't yet read. Ultimately, we saved money because I didn't have to buy new reading material for months.

4. Yard Sale

One final choice for selling your stuff is to have a yard sale. This is a great way to get rid of odds and ends that don't fit an online or consignment shop requirement. In most cases, you are not going to get as much for your stuff with a yard sale, but it can help you do a final cleanout of your closets. Don't expect that everything will go, however. You might want to consider donating leftover items to a charity organization instead of bringing the clutter back into your home.

Benefits of Selling Your Stuff

An obvious benefit of selling things is that you make money. In most cases, you probably won't make a profit, however. This means that you will sell an item for less than you paid for it. If you had months or years of use from the item, you still come out ahead, because you got all that use and received some of your money back. The money you receive can help start a savings account, pay down bills, or buy something else that you really want.

The real benefit from selling unnecessary stuff, however, is in getting rid of clutter and beginning a simplification process for your life. Think about the week after a major holiday. All the people are gone, and you've finally got your house back in order. Extra bedding is washed and put away, special dishes are back in the cabinet or storage, and a dozen extra jackets or other items no longer lie about in the living area. If the clearing away of holiday extras and decorations gives you a sense of relief, then imagine how you will feel if you can live with that feeling all the time!

The Home Savings Checklist

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Until now, I've mostly talked about the simplification of your lifestyle and the impact that will have on your material possessions and shopping habits. Although simplification leads to monetary savings, there are things you have to do to receive the greatest benefits from these habits. Before you begin to develop habits that save money, however, you need to believe that saving money is important. If saving isn't high on your priority list, it is hard to make consistent decisions that reduce your costs.

Personal finance gurus often talk about the importance of saving for a rainy day. Having the cash on hand to replace a car part or deal with a medical emergency makes life less stressful overall. Other reasons to save money include:

- Saving for retirement, college, a new home or other financial commitment.
- Learning to develop good money management habits.
- Security associated with additional cash in bank accounts.
- The ability to spend money on items that you really want when you cut back on extra spending elsewhere.

Tips for Each Area of the Home

This section provides a checklist of easy tips for every area of your home. Learn how to shave pennies and dollars off your grocery bill and other areas of spending.

Kitchen Savings

- Buy a Sunday paper and save the coupon inserts. Use the coupons in conjunction with store sales to get the best possible deal. For more information about coupons, check out the section on Frugal and Healthy Foods.
- Buy in bulk to get more for less, but don't believe that every deal at a store like Sam's or Costco is best. Price shop between bulk stores, supermarkets and a local grocery store to learn where the best deal on each item can be found.
- Learn to store food properly. Bulk deals go to waste if the food goes bad. Break up large packages of meat into smaller freezer bags, store cereal or dry goods in airtight plastic containers, and keep all items in a dry, cool area to avoid mildew or mold.

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- Make it a goal to buy all food items on sale. Most grocery stores rotate sales items on six- to eight-week patterns. If you know you need cake mix for a birthday or event in the next two months, buy it when you see it on sale.

Bedroom Savings

- Follow care instructions on sheets and comforters when you wash them to prolong use. Overstuffing your washing machine with bedding can cause tears and other damage, resulting in the premature purchase of new items.
- Use creative décor and storage methods. You don't always have to splurge for the designer shelves or bed, for example. When my son was ten, I wanted to redecorate his room and make it more functional. At the time, I had very little extra money. I painted the walls and purchased a dozen plastic locker crates that were on sale for back to school. I also purchased another dozen smaller CD crates in coordinating colors. For less than \$75, I was able to paint the room and create an entire shelving system from the crates. I even used some of the smaller crates as décor elements by mounting them on the wall and displaying animal figurines he had collected inside.
- Use all of your space. If you aren't storing things in plastic containers under your bed, then you are wasting valuable square footage. You can reduce the need to purchase shelving or closet organizers by expanding storage into hidden areas beneath the bed or behind furniture.

Closet Savings

- Use the same creative shelving and organizing techniques discussed in the bedroom tips. You don't need to buy fancy closet organizers that can cost hundreds of dollars as long as you are creative.
- Organizing your closet is one of the easiest ways to save money because you may not realize what you have. I went through my closet one year and found a few items meant to be used as Christmas presents stashed among folded sweaters. Since Christmas was over, I used the items as birthday presents throughout the year.
- Save money on new clothes by organizing your closet to promote mixing and matching. I hang pants in one area, by color. Shirts, skirts, and dresses are treated in a similar fashion. In a final section, I hang accessories. These are items that must be worn with something else, like mesh sweaters,

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snug undershirts, camisoles, and scarves. Now, I can create a “brand new” outfit by selecting items from each area. You don’t need many items of clothing to create dozens of outfits using this method.

Laundry Room Savings

- Buy detergent and other laundry items in bulk. If you buy powdered detergent in a bulk box, transfer it to a large, airtight container. Use a smaller airtight container to hold about a week’s worth of powder and refill it as necessary. If you buy large containers of liquid detergent, transfer them to a smaller bottle for regular use. Easy-to-manage containers make spills less likely, allowing you to get the most from each container.
- Use cold water for washing and reduce the energy costs by as much as 90 percent.
- Run the washer at a maximum spin speed to remove as much moisture as possible before transferring clothes to the dryer. This reduces the time and energy needed to dry clothing.
- Separate clothing appropriately to maximize drying efficiency. Lightweight cottons dry faster than towels, for example.
- Hang clothing on a line where possible to reduce the expense of running a dryer and using extras like static sheets.
- Use ½ a cup of white vinegar with your wash instead of fabric softener. Your clothing will be softer, your machine will last longer, and you will save a lot of money on expensive laundry brands.

Bathroom Savings

- Buy as many items as possible in bulk. This includes soap, toilet paper, and cleaning chemicals.
- Use a low-flow showerhead to reduce water usage. You could also use an adjustable head to get a stronger stream for jobs like rinsing hair.
- Double up on towel use for regular showers. Ask everyone in your family to use a towel twice before tossing it in the hamper. This saves wear and tear on expensive bath towels and reduces the amount of money spent in the laundry room.

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- Buy large containers of hand soap and refill small containers that sit near the sink. One gallon or multi-gallon jug of hand soap could last an entire year.
- Dry razor blades carefully with a towel to reduce rust build-up. This will make even a disposable razor last as much as twice as long.
- Encourage your family to avoid letting water run while brushing teeth. You can even save money by turning off the shower when scrubbing hair or body, then turning it back on to rinse.

Saving on Utilities

In addition to tips for saving on energy costs in each room, here are a few for saving throughout your home.

- Turn off any unnecessary appliance at the end of the day. Before bed, make a sweep of the house to flip switches and turn dials. Running a large ceiling fan on high every night can cost \$35 a year. Even if you want the fan on, consider turning it down to save money.
- When it's time to purchase new appliances, opt for energy-efficient models. Consider replacing old refrigerators and air conditioning units even before they break. A more efficient model could deliver better comfort at a lower monthly cost. Some of these units can pay for themselves within a few years.
- Set your water heater for 120 degrees. Setting it higher can cost you an extra \$60 a year, and, really, do you need bath water that is 121 degrees or hotter?
- During your next spring or fall cleaning time, review the outside of your home for cracks. Caulk cracks in the home and areas where windows are not flush. This will keep cold or warm air from escaping your home.
- Install a digital, programmable thermostat. You can set it to reduce or increase temperatures during the day when people are not home. It can be programmed to change the target temperature an hour or so before people will arrive home, so the house is comfortable. You can also use it to control the temperature at night during the winter, when your family might be comfortable at a few degrees cooler.
- Encourage everyone in your family to develop good habits about appliances. When someone leaves a room, they should check lights and

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other items. Instead of leaving the television on all the time, turn it off when no one is watching.

- Experiment with the vents in your home to achieve a good balance for each season. For example, since warm air rises, we can close off some of the upstairs vents in our home during the winter. Our downstairs wood stove and heating vents usually produce enough heat that the upstairs is taken care of.
- Ensure your attic and other areas are well insulated. Our old house was poorly insulated and ran on propane heat. We spent thousands of dollars every winter until we updated the insulation. The savings paid for the insulation update within two years!

Saving Money on Pets

For many people, the household may also include pets. Our feline, canine, and other friends can be expensive, but these tips will help you reduce the cost of caring for your family's favorite animals.

- Keep up with routine veterinary care to avoid large and unexpected vet bills later. Periodic checkups and following professional advice about food and medication can save thousands on the cost of surgeries or other care if your animal gets sick or develops a late-life health problem.
- Opt for a good quality pet food, but don't fall into the trap of pampering your pet with so-called gourmet food. Professionals usually don't recommend discount or generic pet foods, however, as they could be lacking in nutritional requirements.
- Reduce grooming costs by brushing your pet a few times a week and bathing them when possible. A clean, well-kept dog is less expensive at the groomer than one with matted fur. You can also avoid expensive grooming shops and take your animal to a store like Pet Smart, which offers affordable grooming services.
- Don't buy pets expensive toys. Like babies, they are more likely to play with the box. Cheap dog toy options include balls and large rawhide pieces. Cats like bits of string and balled-up foil.
- Instead of buying a new pet from an expensive retail store or farm, adopt a dog or cat at the local SPCA. For a low fee, you get to pick out an animal and the center will usually provide spay or neuter services for free.

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Sometimes, the animal is even provided with its first round of immunizations.

Cutting Entertainment Costs

For some time, my husband and I thought we were doing really well with saving money. We'd cut our grocery bill in half, our utility costs were down, and we weren't spending money on unnecessary things for the home. When we considered our spending one month, however, it still looked like we were wasting money. By digging deeper into our receipts, we figured out that we spent hundreds of dollars on things like eating out, trips to the movies, and other activities. We started working to reduce the costs of our entertainment without getting rid of the fun altogether. Here are some tips on how you can do the same.

How to Save Money When Dining Out

Dinner out for three or four people was costing us between \$50 and \$100 every time. When I compared that with our grocery bill, I realized I could cook up to ten meals for the price of one meal out. An obvious choice was for us to stop eating out so much. We made a decision during that point in our life that we would only get take-out once a week or less and we would only dine out once a month. This allowed us to have a fun treat every once in a while and address the need for food on a busy or troublesome day.

In addition to reducing the number of times you eat out, you can also save money on each meal. Here's how I learned to reduce the cost of each meal:

- Watch for online deals. I use [Groupon](#) and [Restaurant.com](#) to buy gift cards or codes to restaurants in advance. I can save as much as 50 percent on our entire bill by planning ahead. I also signed up to receive email offers from these companies. Restaurant.com runs offers occasionally where you can get \$25 worth of food for \$2 to \$5!
- Keep up with the specials for your favorite restaurants. When our kids were younger, we saved a lot of money by knowing when kids ate free at local restaurants.
- Consider sharing entrees. My teenage daughter and I can almost always split an entrée and be pleasantly full. We ask for an extra plate and save between \$10 and \$20 for each meal. Sometimes, we add a second side if we think we may need more food.
- Drink water with your meal. For a family of four, the soda cost on your bill could be as much as \$12. Drinking water is a healthier option and keeps everyone from filling up on empty soda calories.

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- Avoid appetizer or starter menus. Delicious as those items may be, they are usually overpriced for the amount of food they contain. If the entrée is not going to fill you up, opt for a less expensive cup of soup or a healthy side salad instead.
- Skip the end-of-meal coffee or dessert to save additional money. These items can also be overpriced. In some restaurants, you will pay \$6 or more for a scoop of ice cream with a mediocre slice of cake. When we are celebrating and dessert out is part of the treat, my family usually stops for ice cream or frozen yogurt on the way home from dinner. We are especially fond of frozen yogurt bars that allow you to create your own dessert and charge by the pound. We can get enough to satisfy our sweet tooth without making ourselves sick, and it is generally cheaper than dessert in the restaurant.
- For takeout or fast food, always make use of coupons. Pizza coupons are available in the local paper, online, and from the menu or box on a previous order. You can save between \$2 and \$10 by selecting from the deal menu and using coupons.
- Avoid the illusion of savings with a value meal. If you are taking the food home, you don't need the drinks. You can also save money by skipping the French fries or buying a single large fries for everyone to share. We usually pick up the burgers or sandwiches and add our own sides like chips or sliced fruit and veggies.
- When choosing the restaurant, remember the theme of this book. Simple is often better. Don't choose an expensive establishment because of the bells and whistles. Choose an affordable restaurant that offers good value and tasty food.

How to Save Money on Activities

Family, couple, and individual fun doesn't always revolve around food. We have some friends who take their kids to see a movie every couple of weeks, and that ends up costing them \$1,000 or more every year. Other activities include dates, concerts, and family outings. Although we cut back on these things to save money, there are times when getting out and about with your friends and family is important. Sharing entertainment can improve relationships and reduce stress. Here are a few tips for saving money while you enjoy yourself with friends and family.

Do It at Home When Possible

Enjoying your family doesn't always mean getting out. In fact, a lot of the things you can do out are things that you can have just as much fun doing in. My brother-

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in-law lives nearby and we have a get-together every few weeks that involves junk food and a movie. Since we don't generally eat that kind of food, it ends up being a treat for everyone, and was especially fun when my kids were younger. We would go to the store and pick out a box of candy for everyone. The same box of candy that cost \$4 to \$6 at the theater is available for about 98 cents at Walmart. I would make theater-style food like nachos or hotdogs, as well as popcorn. I bought reusable plastic cups with lids and used brown paper lunch bags to serve popcorn in. The theater nights were so fun, my kids invited their friends as they got older and asked to have movie nights in our home.

Here are some other ideas for in-home entertainment.

- Consider pooling money with a group of friends and renting a bounce house. Adults can enjoy conversation and dinner while the kids jump all day. If you have a trampoline, you don't even need to rent anything.
- Host a finger-food and board-game party. Even adults will enjoy the challenge of games like Pictionary, Password, or Trivial Pursuit.
- Invest in a volleyball or badminton set to give preteens and teens something different to do in the backyard.
- Set up a water park in your back yard with sprinklers, slip and slides and multiple wading pools. This can be a fun way for kids of all ages to spend the day.

How to Find the Best Deals

Not everything can be done in the home, however, so you may want to learn how to find the best deals on outside entertainment options. Groupon is a great resource for discount admission to all kinds of local activities. I recently bought four admissions for the price of two through Groupon for our local railway museum.

To sign up for information about local deals on Groupon, follow these steps:

1. Go to Groupon.com.
2. Enter your email address. Don't worry, Groupon doesn't spam you and you can customize the email notifications you receive from them.
3. Enter your zip code and address. This allows Groupon to show you the best deals near you.
4. Browse the deals and click "Buy" when you see a deal that works for you.

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Make sure you read the fine print on each deal. Sometimes, the deal is limited to a certain day or for a certain time period. One good thing about Groupon is that if your deal expires before you use it, you can bring the printed Groupon code to the restaurant, museum or store and they will credit you for the amount you spent on Groupon. This way, you never actually lose the money.

Other tips for finding a great deal on local entertainment and activities are included below.

- Watch the local news and check websites for local radio stations and newspapers. Local media often highlights a great deal or activity in the community or human-interest section. In some cases, the advertiser may provide coupons or coupon codes to be published by the media outlet.
- Keep an eye out at local registers and on store bulletin boards. Local activities may provide coupons or discount tickets through nearby retailers. This is especially true for things like community fairs or traveling circuses.
- Consider annual memberships for local museums or attractions. If your family would frequent a venue several times a year, you could save hundreds of dollars by paying in advance for membership. This is a great value for a venue where exhibits and offerings change on a regular basis, as each visit provides new entertainment. Memberships usually come with extra savings, like free Imax movie tickets or discounted pricing for special events.
- Save money when you do go to the cinema by timing your visit with matinee deals. Our local Carmike offers \$5.50 tickets between 4:00 p.m. and 5:30 p.m. That's almost \$4 off the standard adult ticket and \$2 off a child's ticket.
- Friends of ours invest in the large popcorn bucket at the beginning of each year. They pay \$18 to \$20 for the bucket of popcorn the first time. Each time after, they only pay \$3.50 to fill the bucket up. My friend calculated their savings last year on popcorn, and it was close to \$100.
- Our family skips the popcorn altogether when we go to the movies. Instead, we make an entire night of it and stop for pizza on the way there or back. For the price of popcorn and drinks at the theater, we can get our favorite pizza and take some home for later.
- Let your kids cash in on good grades. Local arcades, bowling alleys, go-kart tracks, and mini-golf courses may offer discounts when students show up with a good report card.

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Making the Most of Free Opportunities

If you pay close attention, you may be able to score entertainment for free. In most areas, there are also regular free entertainment options of which you can take advantage. Here are some ways you can find fun things to do that have little or no impact on your wallet.

- Make use of local parks to bike, picnic, or coordinate a game of soccer or football with friends.
- Find out about hiking opportunities in your area. Pack a backpack of snacks and water and spend half a day on the trail. Provide small bags for younger children to collect interesting leaves and other items, but don't let them pick up anything unless you know what it might be. You don't want to end family fun day with raging cases of poison ivy.
- Keep a list of any museum, park, or other institute that doesn't charge admission. When your family needs some time away from the house, look through the list and visit a place you haven't been to in a while.
- Check brochures or websites for local museums and activity centers. Some of these facilities offer free dates and admission might be waved once a week or month. National museum and park days usually involve free admission as well.
- Spend some time at a local creek if there is public access or you have access to a private area. Kids of all ages love to wade and play in the creek during summer months and adults can bring folding chairs and enjoy time in conversation.
- Join the mailing list for the local library and get to know the staff at the customer service desk. Story time has been an entertainment staple for families with small children for years, but you might be surprised at the activities offered by your library these days. Last time I checked, our library offered the following:
 - Youth video game nights.
 - Adult Scrabble competition nights.
 - Pokémon card gaming nights.
 - Free music events once a month.
 - Free classes for children and teens in crafting, writing and computing.

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- Lego club nights for older children and teens.
- Numerous lectures.

How to Save Money on Kids' Extracurricular Requirements

When my son started band in 6th grade, I thought we would be driven to bankruptcy with the expense. I was prepared to spend some money, but I had no idea how much would be required. My friend, who has multiple children in sports, says the same thing, and another friend recently complained about the expense of dancing and gymnastics. It seems like there are numerous opportunities for our children these days, but these opportunities are not without a cost.

Over the years, I've learned how to cut back here and there on extracurricular expenses, and my friends have also shared their own secrets for saving money on fees, equipment, and other items. Some of these tips are shared below.

Buy Used When Possible

My son's first instrument was the trumpet. At the time, we didn't know if he would stick with it or if this would be a passing phase. We rented the instrument from the school for a fraction of the purchase price on a new item. After the first year, it was apparent that he was staying with band, although he wasn't sure if he would continue forever with just the trumpet. Instead of paying for another year of rental, I bought a used trumpet for roughly the same amount. I purchased the instrument from a company that offered a trade-in guarantee if we bought a new instrument in the future. Later, my son was able to trade that used item in on a better quality new trumpet after he decided he would play the instrument throughout all of high school and college.

A friend of mine buys most of her kids' sports equipment used at a local shop. The shop takes things in on trade, so she also trades items in toward the next round of purchases whenever her kids outgrow things like baseball gloves and bats. She has purchased tennis rackets, balls, safety gear, helmets, baseball bats and more for deep discounts because she is willing to buy gently used items.

Plan in Advance

Sometimes you can't buy something used or the used price is also quite expensive. When there isn't a way to save money on the item, I always try to plan ahead so I'm not making a sudden, high-dollar purchase. This also allows me time to find the best possible deal, even if the item is still costly.

Of course, to plan ahead, you have to teach your children to give you as much information as they can as early as possible. This was easy when my kids were young and information came directly from teachers and coaches. Although we had

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a few bad experiences, I found that most adults involved in these activities understood the problems with expenses and gave parents as much notice as possible.

As my kids moved into junior high and high school, however, teachers relied on them to tell me information. I once had to tell my son we couldn't afford his band trip because he came up with the form at the last minute. It was a difficult thing for me to do, but he definitely learned the lesson. I explained that I could have saved the money if he had told me at the beginning of the year, which was when he'd first heard about the expense. From that point on, he gave me information as soon as possible and we were better able to plan and save.

Some Things Aren't Necessary

My husband and I really work to make sure our kids can fully participate in their activities. We made a rule long ago limiting the number of activities they could participate in, because we believe full and quality participation in one or two major activities is better than half-hearted participation in many. To that end, we try to cover costs associated with items, trips, and outings.

There are some things, however, that cause us to draw the line. For example, when my daughter started band, she played the clarinet. We purchased a good used instrument that was perfect for her first year. The teacher sent home a letter for all clarinet players recommending a certain type of mouthpiece if it was feasible. I looked into it, and the piece cost over \$70. I told my daughter it was too much for someone who had just started playing the instrument. It turned out, that's what every clarinet player's parents said that year. It also turned out that my daughter dropped band the next year, so I'm glad we didn't spend the extra money on a mouthpiece!

My kids have learned that sometimes, you say no. Not every item is necessary and you make decisions so you can afford other things. If my daughter had still been playing clarinet a few years later and was planning to stick with it for years, maybe we would have considered the expensive mouthpiece. Since she switched to drama for the next few years, the \$70 savings was eventually used for costume pieces and other things.

Trimming Around the Holidays and Special Occasions

One year, our entire family worked hard to save money. We cut back on everything, from groceries to activities. Around November, though, something happened. The holidays arrived and the festive spirit gripped us. Suddenly, much of our savings evaporated in a mix of food, entertainment, decorations, gifts, and other seasonal items. Although holidays and special events are important, you shouldn't let them completely derail your progress. Over the years, I've learned

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how to splurge a little and enjoy myself without wrecking the entire train. In this section, I cover how to save money on food, travel, gifts and decorations for major holidays and some special events.

Saving on Travel Expenses

Whether you are traveling three states over for a wedding or flying across country during Christmas, simply getting there can cost hundreds or even thousands of dollars. You can save enormous amounts of money on travel simply by planning ahead and doing a bit of research. Using the same site to book your airfare, hotel, and rental car in a bundle deal can save hundreds. Here are some other ways to cut down on travel costs.

Getting the Best Airfare Deal

Never book your airfare within two weeks of the date you want to travel. The closer you get to the date, the more you are generally going to pay. If you can manage a ticket purchase a few months in advance, you may be able to score the best possible deal.

Being flexible about the exact date of arrival and departure will also reduce your flight cost. Generally, if you can travel over a weekend or during a weekend, you may be able to reduce the cost of the ticket, especially if you do not need to return home on a Friday. For example, leaving on a Sunday and returning on a Wednesday is usually less expensive than leaving on a Monday and returning on a Friday.

To find the best possible deal on airfare, use a site like [Orbitz](#) or [Travelocity](#). Enter the date you would like to leave and the date you would like to return. Select preferred airports. Look for an option to check “search within 3 days of departure” and “search nearby airports.” You may have to use an advanced search option. The site will return the best deals found using a range of departure days and multiple airport options. You may be able to reduce the price further by searching for flights that require one or more connections.

Saving on Food While Traveling

Whether you are traveling by plane or car, you can cut travel expenses by avoiding pricey convenience foods. If you don't have to eat in an airport, don't. If timing or flight delays put you in an airport during mealtime, look for a less expensive option like pizza or hotdogs. You might also look for chain restaurants, as they typically offer similar pricing even in an airport setting, although their menu may be limited. Avoid buying food from the newsstand or specialty airport shops.

When traveling in a car, pack your own meal ahead of time. You can use a cooler to bring sandwiches, cheese and crackers, cold pizza or fried chicken, or other

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items. Don't buy sodas or bottled water at gas stations. Instead, bring your own. Fill a travel mug with coffee before you leave to avoid an early stop, and use coupons when possible if you do stop at restaurants.

How to Save on Car Travel

In addition to saving on your food, you might also be able to cut down on overall expenses when traveling by car. We have a friend who owns a large truck and no other vehicle. He always rents a small car when traveling long distances, because he has done the math and knows that renting works out cheaper than paying for fuel for his truck.

Other ways to save money when traveling by car include:

- Keep up with maintenance that could result in greater fuel economy. This includes using quality oil, changing oil and air filters, and maintaining other fluids, belts and chains.
- Avoid carrying extra items if you can. Although a light weight won't make a huge impact, you might get a partial percentage on fuel economy if you take the golf clubs out of the trunk before the trip.
- Use cruise control to maintain a constant rate of speed when driving on an open stretch of highway. Accelerating over and over uses more fuel than driving steadily.
- Check regional prices on fuel and plan accordingly. My husband has always done this, and it saves us \$30 to \$100 on a trip of 1,000 miles. He knows that it will cost more for fuel in North Carolina, for example, so he stops at the South Carolina border. On stretches of interstate that we are familiar with, we even plan which stations we will stop at to get the best deal on fuel and other items.

Saving on Gifts

Gifts can be a large expense during the holidays, but you might also need to buy birthday, wedding and other gifts throughout the year. This section will talk about budgeting for holiday gifts and provide some tips for buying gifts for events during the year.

Following a Christmas Budget

The number one way to keep from overspending during the holidays is to create a gift budget and stick with it. Creating the budget isn't hard, but sticking to it may take some willpower. Follow these simple steps to create a realistic budget for each

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year. I usually start in September so that I have time to find great deals on nice things for everyone.

- Create a list of all the people for whom you would like to buy a gift. Be realistic about your financial ability here. It would be lovely if you could purchase a nice present for everyone you know, but for most people, that isn't feasible.
- Choose a maximum gift amount for each person. You don't have to choose the same amount for every person. For example, you are probably going to spend more on your mom or spouse than on your child's teacher.
- Understand that a gift does not have to be expensive to be nice. As a writer, I love getting a nice blank journal. To me, that is a thoughtful gift and I appreciate it more than an expensive piece of jewelry or perfume. The key to affordable gift-giving is buying something the other person will enjoy or use.
- Keep your list handy as you shop. You never know when you will find the perfect gift for someone.
- If you find a great gift under the amount you set for that person, don't feel like you have to buy something else to round it out. For example, I planned to spend \$25 on a gift for a friend, but I found a scarf she really wanted on sale for \$17. I didn't need to add anything else to the gift, because it was a nice item that she wanted. If you get a great deal on gifts, then you save even more.
- Give yourself a plus X dollars rule. For example, I allow myself a "plus \$3" rule. That way, if I budget \$20 and find the perfect item for \$21.99, I can still buy it. I don't buy something for \$30, though, because that is outside of the rule.

This may seem like a militaristic way to handle gift giving, but I use it as a challenge to find something nice within budget. It also forces me to pay more attention when shopping, shop early, and shop on sale.

Saving on Gifts in General

In addition to setting and following a budget, you can save on gifts any time of the year by following the tips below.

- Consider your gift giving in a yearly group. You know in advance some of the birthday and other gifts you will need to purchase during the year. Create a list at the beginning of the year and keep your eyes out for the
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perfect item. This way, when you see that platter that matches Aunt Sally's dishes for a deep discount at Tuesday Morning, you can buy it, regardless of the fact that you saw it in February and Aunt Sally's birthday isn't until August.

- Shop online, but don't ignore your local store. By perusing several options, you are more likely to get the best deal. You can even download apps that will allow you to price check several retail establishments within seconds.
- Use free shipping deals. We subscribe to [Amazon Prime](#) because we order enough online and the free shipping perk makes the annual subscription worth it. Not to mention the fact that you also get to stream movies and television and you get to borrow books for Kindle as a Prime member.
- Create your own gift baskets. Choose a theme that the person would enjoy and buy a few inexpensive items that match. Buy a basket and bag from a dollar store and craft a fun, pretty basket. I've made baskets with themes like crochet and yarn, movies, music, video games, spices, cooking, wine, beer, board games and more.
- If your grocery store sells gift cards and offers point perks for customers, always buy gift cards there. We buy our gift cards at [Kroger](#) and get points toward discounts at their fuel stations.
- Consider offering a service or your time instead of an item. New parents might appreciate a free house cleaning, free hot home-cooked meal, or free babysitting more than they need another cute outfit for baby, for example. When my kids were younger and their friends had a birthday, we would often give a card good for an outing along with a small gift. We might later take the kids to see a movie, visit a museum, or spend time at the go-kart track. This was a huge hit with the kids, because it was something to look forward to after their birthday.

Saving on Decorations and Other Items

No matter what holiday it is, you will always find decorations cheaper after the fact. You can pick up ornaments and outdoor decorations for 50 to 90 percent off after the holiday passes. Instead of spending too much during the season, add to your decorative collection for next year. Make sure you take decorations down with care and store them in a cool, dry place in order to ensure they last a long time. My mother-in-law still has paper decorations her kids made twenty years ago, so you can definitely get longevity out of these items.

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You can also purchase wrapping paper, paper products and greeting cards for use during the next holiday season. I would caution against buying foodstuffs like candy and saving it for the next year, however. Even in simple and frugal living, you need to draw the line somewhere!

Frugal and Healthy Foods

We've already covered some tips for saving money at the grocery store, but in this section we will highlight three tips for eating meals that are healthy and cheap.

The Value of Meal Plans

Planning your family's meals is probably the most important step in consistently reducing food costs while maintaining a high level of nutrition. Knowing what you will cook and eat ahead of time allows you to shop for items on sale, decreases the chance of impulse buys, reduces the amount of junk food you purchase, and can help to manage your pantry in a more organized fashion. Here is a step-by-step guide to developing a monthly meal plan for family dinners.

- Identify ten mainstay entrees. These are things everyone in your family eats and that are relatively easy and inexpensive to prepare. Baked chicken, tacos, hamburgers, lasagna, spaghetti, meat loaf, pork chops, beef stew, various soups, chicken salad, and omelets are all examples of things that might be considered in this category.
- Identify between ten and fifteen sides that everyone will eat that are also easy to prepare. Ideas for this category might include green beans, broccoli casserole, mashed potatoes, mac and cheese, rice, peas, cooked greens, steamed veggies, and corn.
- Choose two to four "special" meal options. These are entrees and sides that are more expensive or take more time to prepare. Chicken cordon bleu or steak might be good choices for this category.
- Sit down with a calendar for next month. Populate each day with an entrée and one or two sides, using the list you created. Try to vary the type of food each day. For example, don't put meatloaf and hamburgers right next to each other, as they are both ground beef based. The exception would be using leftovers to create a new dish. If I bake a whole chicken for Thursday's meal, I might make chicken salad with the leftovers for Friday's meal.
- Mix in the "special" dishes for certain occasions or as a treat. Make sure you plan them for when you will have time to cook the food.

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- When necessary, plan for takeout or eating out so you won't cook or buy extra food for those days.

Once you have created a meal plan, you can use it to populate your shopping list. Create a list of all the items you will need to make every meal. Cross off items you already have on hand. Add the other items to your shopping list. Don't forget that the meal plan only includes dinner, so you will need to shop for breakfast and lunch items. Some people I know use the meal plan idea for all meals, and you can follow the same steps for breakfast and lunch if you want to do the same.

Once you have a shopping list, you can buy items as they are put on sale. As you use the meal plan method, you will become more adept at shopping ahead. For example, I know that any given month will require some green beans or ground beef, so I pick up extra any time I see them marked down.

To make the most of your meal plan, you also need to make sure leftovers don't go to waste. You can plan to use a side dish for two dinners in a row, add extras into lunch for the next day, or create sandwiches or soup out of leftover meats.

Fresh Food and Buying Local

A quick way to reduce your grocery bill is to shop the perimeter of the store. This is also generally a good way to increase the nutritional value of your food. Even though fresh food may seem more expensive than other choices, many times it isn't. By adding fresh greens and other vegetables to a meal, you also cut down on the amount of meat you might need. You can reduce the cut of meat and add spinach or kale to get the necessary protein. If fresh veggies aren't available for a good deal, check the frozen food section for veggies, but avoid expensive and unhealthy convenience items like pizza rolls.

Often, buying fresh foods locally can save a bit of money. Our local produce stand offers vegetables, fruit, eggs and butter at a cost that is equal to or less than the price at the grocery store. Since the produce stand is closer, I also save on travel expenses. This can add up, since you can't buy your fresh items in bulk to save on trips.

Using Coupons

You don't have to be a "crazy coupon lady" to save money with coupons. A friend of mine said her husband throws all coupons away and will not take them to the store when she provides them. "That's like throwing out dollar bills," she said, and I agree. If I'm going to buy a product anyway and can save \$1 by simply handing over a slip of paper, that's worth my time.

Here are some tips for how to incorporate coupons into your food shopping in a realistic and easy way.

- Look through the local Sunday paper for coupons and sign up for coupon mailings at your favorite store. Only clip coupons for stuff you actually need or want. When I first started couponing, I clipped everything, thinking that the deal might be so good, I'd want to purchase the item. However, my family doesn't like pickles, no matter how great the deal is.
- Keep your coupons in a small organizer. You'll have to experiment to find the best way to organize them for your purposes. I simply order them by expiration date.
- After you create a shopping list, preferably from your meal plan, sit down with your coupons and ads for your favorite stores. Go through and mark items that are on sale. Next, make a notation for each item where you have a coupon.
- If you can stack coupons and sales, you save the most money. For example, if shredded cheese is on sale four for \$5, then each item is \$1.25. If you have a coupon for \$1.00 off, you get one of those items for a quarter. If you have two coupons for \$1.00 off two, then you bring the overall price of all four items down to \$3, or 75 cents each.
- If you have been following the meal plan process long enough, you can make it a goal to only purchase items that are on sale or for which you have a coupon. Buy extra for other meals or months. By building up a stock of a few months in advance on non-perishable items, you allow yourself the luxury of buying more items on sale.

In addition to using coupons for groceries, look for coupons on other common expenses. This might include beauty products, cleaning items, and pet food. Remember, though, that you should never buy an item simply because you have a coupon for it!

Managing Income and Debt

No matter how frugal you are, if you don't have enough income or you are mired in debt, anything you save on utilities, shopping, or other areas will seem to dissipate before you know it. Although increasing your income and paying down debt is a subject that cannot be covered fully in a small section in such an eBook, this chapter will provide a starting point and a few general tips.

Living Within Your Means

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Living frugally and simply means that you live within your income and avoid debt wherever possible. You might have a mortgage and car payment, but avoid running up a credit card bill. This means that you only buy things when you can afford them. You might not pay cash for everything, but you need to have the cash on hand to cover the cost. This way, you can pay off your credit cards every month.

Credit Ends Up Costing You More

Some people tend to create the belief that credit is evil. Credit isn't good or evil, it just is. The reason that I advise against using credit when you can pay for something outright is because credit ends up costing you more. Consider a \$50 sweater that you really want but don't have the cash to buy. If you put it on a credit card without paying it off immediately, the interest and fees associated with the charge could increase the cost of that sweater to \$75 or more.

In addition to increasing the monetary cost of items, overwhelming debt can cause increased stress, reduce your financial options, and cause issues with future decisions like a home purchase. Some employers even check a person's credit during the interview process and a poor credit score or overwhelming debt can keep you from getting a new job.

Creating a Plan to Deal with Debt

Getting out of debt requires a plan. You need to understand exactly who and what you owe, create a monthly budget that allows you to pay extra on accounts, and live as frugally as possible while paying down debt. There are numerous books that lay out plans of action in detail, including a number of low-cost eBooks. Not every plan will work with your individual situation, so you may want to review a few options before making a decision on your course of action.

Five Ways to Create More Income

In some cases, you may not have enough income to make debt payments, pay down debt, and live, even minimally. Here are five ways you can create additional income.

- Sell some things using the tips in the chapter on selling your stuff.
- Get a second job. If there are two adults in the home and only one of them works, the second could get a part- or full-time job.
- Review your resume and credentials and consider whether obtaining higher paying work is a possibility.

- Sign up with a crowd-sourcing site like Rate My Video or Amazon's mTurk to make some extra cash completing surveys and doing small jobs online.
- Find out if you qualify for assistance with childcare, education expenses or other items. This may allow you to use your income for other necessities or to decrease debt.

Start a Simple Life Today

You don't have to be my grandparents to live a simple, frugal and happy life. If you work with your entire family to change how you approach finances, shopping, and other areas of your life, you can save hundreds every month. Saving money isn't about pinching pennies, it is about taking control of your life and choosing a wiser path.

Start Right Now!

You can start right now by taking the first step. Gather your family for a discussion or talk to your significant other. Living simply requires everyone to be on board with the process. Then, make one goal for the next month. The goal needs to meet all of the following conditions:

- It must be something you can do.
- It must save you money.
- It must not detract from basic life functionality or necessity.
- Preferably, it should somehow increase life enjoyment or simplify your life.

Coming up with a goal that everyone can agree on and meets all those conditions may not be easy, but working together to create the goal will be a good introduction to the process of changing your habits together.

Once you come up with the goal, put it up somewhere. Write it on a family white board or put it on the refrigerator to keep everyone motivated and thinking about the goal. If you meet the goal, celebrate together in a small way. You don't want to go out for an expensive dinner because that works against what you are trying to do, but you could celebrate with taco night at home or a pizza.

A Success Story

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We know a couple with three kids. They were struggling daily to get by with just about everything, especially time. One of their boys was struggling in school and every day seemed to bring another problem. They decided that one of them needed to stay home during the day to improve their overall quality of life. To do so, however, they took a large hit on income.

They started to make decisions immediately. They dropped expensive cable, sold one of their cars and bought a more economical replacement, and started to make cuts in unnecessary spending. It wasn't easy at first, but they managed to make do with one income without increasing the amount they owed on credit.

I asked my friend one day what piece of advice she would give someone trying to live frugally to help them be happier. Here's what she said: "At first, we tried to save every single penny we could, and we were miserable. We found out that it's about a way of life, not about each individual purchase. Depriving yourself all the time sets you up to fail. We allow ourselves some fun and luxury, but we make overall decisions with an eye on our wallet. We don't have the ability to go out and buy anything we want at any given time like we used to, but it doesn't matter. We are so much happier."

If you want to take control of your life and experience that same happiness, you can. You don't even need to quit your job or make a major change immediately. Just start with that one simple goal that you and your family come up with and go from there.

Remember that it's not about saving each little penny, but about making each decision better for your overall life.