



Saving Cents



Saving money is possible with a little research and creativity. Many times, saving money may mean less convenience, but it will pay off in the end. A few dollars or cents saved here and there can really add up by the end of the year. Looking for bargains, keeping track of and comparing prices, and cooking our own meals more often are just a few ways to save. These changes can call for a sacrifice of time, but with practice, they will not seem like an inconvenience at all. Becoming a savvy shopper and putting your ingenuity to work can be very rewarding.

We must also remember to be good managers of our money (Luke 16:1-12, 19:12-27). Bargain shopping can allow us to have more money to put in our savings (Proverbs 6:6-8), to help with more pressing expenses (Proverbs 22:7), and most importantly, to have more to give back to God (I Corinthians 16:2; II Corinthians 9:7). It may help with practicing delayed gratification. Postponing a purchase in order to buy on sale can allow more time to rationally think and truly decide if it's a necessity, or a want that can wait. Also, it may help with not being so attached to material things (Matthew 6:19-21; Luke 12:16-21). We may find that we can get along with much less than we think.

☞ Money Saving Tips ☞

Cleaning House

Use baking soda and vinegar to clean rather than harsh cleaners. It is cheaper than buying several cleaning products and safer for your health. Make sure you always spot test any surface to be certain that it will not be damaged. Never mix vinegar with bleach, the fumes are very strong.

Baking soda and vinegar have several uses:

Source: <http://www.greenlivingtips.com/articles/154/1/30-baking-soda-tips.html>

General home

- Anywhere that moisture is a problem, such as cupboards under sinks, place a bowl of baking soda to help control humidity. You'll need to occasionally stir the powder for maximum effective life.
- Crayon marks on walls, chalkboards or whiteboards? Try applying baking soda/water paste on an old toothbrush and lightly brush the affected area.
- Water stains on wooden floors can be removed with a sponge dampened in a solution of baking soda dissolved in water.

- Sprinkle some baking soda into your vacuum bag to help reduce musty/pet smells being spread throughout your house when vacuuming.
- Sprinkle baking soda on rugs and carpets before vacuuming as a deodorizing treatment. Most carpet powders you buy are baking soda based! Just a brief note on this - not recommended for areas that are very humid as the baking soda may stay in the carpet.
- Clean a mop by soaking it in a mixture of 4 tablespoons baking soda and a gallon of water for a while.
- Stains on porcelain sinks, toilets and plastics can be removed by applying a layer of baking soda and then using a damp sponge .
- A 50/50 mix of vinegar and water makes a great, inexpensive glass cleaner.
- Use full strength vinegar to polish chrome and stainless steel
- Use a 50/50 vinegar and water mix to clean your iron. Add the mixture to your iron and allow it steam itself clean
- Pour boiling white vinegar down a clogged drain to remove the obstruction
- Used in a fine atomizer, vinegar is effective as room deodorizer

Kitchen

- A bowl of baking soda in your fridge will help remove excess moisture and absorb odors.
- Sprinkle some in your veggies crisper and cover with a cloth or paper towel for crisper veggies that last longer.
- Sprinkle baking soda onto a damp sponge for cleaning out your refrigerator and countertops without scratching.
- Dissolve a couple of tablespoons of baking soda in water in a microwave safe bowl, then bring to the boil in your microwave. Allow to sit for a minute or two, then you should easily be able to wipe out any baked on stains, plus your oven will microwave will smell fresher too.
- Sprinkling baking soda in the bottom of garbage bags will help to control odors as you add trash.
- To give your dishwasher a good clean, run it through a cycle and use baking soda instead of detergent.
- Baking soda can be thrown on stove fires to extinguish the flames. The carbon dioxide generated when the powder burns starves the fire of oxygen.

- Wash chemicals and pesticides off fruits and vegetables in a pot filled with water and 3 - 4 tablespoons of baking soda added.

- For cleaning your dishwasher, vinegar frozen into ice cubes, then a couple added to the bottom of the dishwasher just prior to a cycle is an effective alternative to using heavy chemical cleaners.

- Vinegar can be used as a countertop disinfectant; but it's a good idea to wipe over at night in order that the smell dissipates.

Bathroom

- Use liquid dish detergent with a sprinkling of baking soda to clean bathroom surfaces.

- Place a small container of vinegar in your toilet and bathroom to eliminate odors.

- A half cup of vinegar added to a toilet bowl left overnight removes bowl odor. The smell of the vinegar will also dissipate overnight.

- Spray vinegar on bathroom surfaces and let sit. Makes cleaning easier and gets rid of soap scum in the shower.

Laundry

- Work a baking soda and water paste onto stains prior to washing to help remove them from the fabric

- Half a cup of baking soda added to a full load of washing will help brighten your wash and remove odors.

- Save money on washing pre-spray by spraying vinegar on deodorant and other stains on garments just prior to washing.

- Vinegar is a great fabric softener. Replace your normal fabric softener with about half the amount of vinegar.

Plumbing

- As an alternative to caustic soda for clearing blocked drains, throw a cup of baking soda down the drain, followed by a couple of jugs of boiling water.

Workshop/auto

- Mix a paste of baking soda and vinegar and apply with a pot scourer to remove light rusting

- A baking-soda/water paste applied to chrome surfaces, allowed to dry then buffed off will leave chrome shining!

- Baking soda applied to fresh grease and oil spills on your garage floor will draw away the oil, which can then be scraped off.

- ♻ Another great tip is to use a sheet of aluminum foil in place of a dryer sheet in the dryer. It does get rid of the static, but you have to be careful not to overdry your clothes. Also, it is a good idea to remove synthetic fabrics before they are completely dry and allow them to hang to complete drying. This can also cut down on static.
- ♻ Borax is another cleaning agent that works great in the laundry. Just a half cup added to the load can help brighten and clean laundry. It is also an ingredient in homemade laundry detergent, which is another great money saver if you have the time.

Homemade Laundry Soap source:

<http://www.thefamilyhomestead.com/laundrysoap.htm>

1/3 bar Fels Naptha

½ cup washing soda

½ cup borax powder

-You will also need a small bucket, about 2 gallon size-

Grate the soap and put it in a sauce pan. Add 6 cups water and heat it until the soap melts. Add the washing soda and the borax and stir until it is dissolved. Remove from heat. Pour 4 cups hot water into the bucket. Now add your soap mixture and stir. Now add 1 gallon plus 6 cups of water and stir. Let the soap sit for about 24 hours and it will gel. You use ½ cup per load.

Food Shopping

- ♻ Buy in bulk if you can. Costco has one of the lowest profit margins, and that is the reason why their prices are so low. Because you have to purchase a membership, it may not be worth it if you are not going to shop there on a regular basis.
<http://www.rd.com/advice-and-know-how/16-ways-to-save-100/article12622.html>
- ♻ Discount grocery stores are great ways to save. Stores like Aldi (www.Aldi.com) and Walmart are able to give such great deals because they carry private label products. Same quality, but cheaper to buy.
- ♻ Avoid being married to name brands - store brands are usually just as good and many times are manufactured in the same facilities as name brands, the nutrition label is what's important.

- § Clip coupons! Ask if your store honors double/triple coupon events. You can find coupons in the Sunday newspaper, as well as online (www.couponmom.com)
- § Shopping online can sometimes be cheaper. Look for deals like discounts on delivery charges or for being a first time shopper. <http://www.1-coupons.com/shopping-tips/money-saving-tips.htm>

Sources for the following tips:

<http://financialplan.about.com/od/savingmoney/a/GroceryTips.htm>

http://familyfinances.suite101.com/article.cfm/grocery_shopping_tips

- § Don't shop hungry! You are guaranteed to overspend!
- § Shop with a list and meal plan if possible. It takes some time at first to get used to making a list using your coupons, store ads, and/or meal plan. But with time and practice, it will not take much time. You will become much more aware of prices and immediately know whether or not you are getting a deal. A sample meal plan sheet is included in this packet.
- § Don't take your credit cards! Shop with debit or cash. You will spend much less if you have a spending limit.
- § Take a calculator! When you have set your grocery limit in your budget, take your calculator along when you shop. You will really see how fast the bill adds up, and will be able to make better decisions about what items you should and should not buy.
- § Keep a price record.
- § When find a good deal on something you use a lot, stock up! If you find a good sale on the item, you will not have to buy it for a while, freeing up money for other grocery purchases.
- § Avoid multiple item sales! This is where your calculator can come in handy. Calculate the price of the individual item. More than likely, you will find something cheaper.
- § Be aware of price per ounce, lb, etc. which is usually in small print on shelf price label. This can help you figure out if you are really getting a deal.
- § Shop less often, try going twice a month or monthly
- § Buy cheaper cuts of meat – you may have to modify cooking methods, such as cooking tougher pieces of meat longer, or slicing thinner to get a tender texture. You may have to take extra time to de-bone or trim fat. It is cheaper to do it yourself than to pay for it to be done. Once you get the hang of it, it will take no time at all.

- § Pay attention to the perimeter of the store for the healthiest choices. Many avoid buying fresh fruits and veggies because they seem to be expensive. However, if there is less prepared food in your cart (which is very expensive) there will be more money for fresh fruits and veggies. Buy in season! In-season produce is usually cheaper! You can find what is in season in your area by doing a search online. Also, farmers markets are great places to find in season, local produce, and sometimes you can negotiate the price! If you cannot buy fresh, frozen is the next best option. If you have to buy canned, make sure you rinse the canned fruits/veggies/beans with water to remove the excess salt/sugar.
- § Try going vegetarian part of the week! That will mean less meat to buy, which will definitely lower your bill. Try new recipes using beans, and even tofu, which can be found very cheap at some Asian markets.
- § Check out Community Supported Agriculture (CSA) workshares at <http://www.localharvest.org/>. Some farms will deliver fresh produce to your home or to a local pickup site on a regular basis. Also, many farms allow you to come out and pick your own produce, and you take home whatever you pick for free! This is a great way to teach kids about where their food comes from, and have them help you pick some great, fresh produce!

Cooking

- § Add more vegetables to dishes and use less meat; healthier and more cost effective
- § Stretch ground meat in meatloaf, meatballs, by adding oatmeal or rice
- § Try more bean dishes, dried beans are inexpensive, filling, and delicious
- § Research new recipes that use fewer/cheaper ingredients and don't take much time
- § Cook and freeze – make double of recipes that freeze well, like soups, stews, lasagna, so that dinner will only require reheating <http://learningstore.uwex.edu/pdf/B1306.pdf>

Clothing Shopping

Sources: <http://www.moneyinstructor.com/art/saveclothing.asp>
<http://www.finweb.com/financial-planning/money-saving-clothes-shopping-tips.html>

- § Look for quality fabrics that do not need to be dry cleaned
- § Avoid items that are too trendy! Try to stick to classic designs that will still be in style next year. Use accessories, which are usually less expensive, to make your look more trendy.

- § Cut and fit are important! Less expensive clothes sometimes look that way because of the fit. If a garment fits well, it will look good, no matter the price. Try on before you buy!
- § Take advantage of sales! Especially if you want to shop at high end stores...don't pay full price!
- § Don't take your credit cards!!! This gets many people into a world of trouble. Shop with cash or debit, and if possible, have an idea of what you are going to the store to purchase.
- § Buy pieces you can mix and match.
- § Great discounts can be found by shopping online or through a catalog (look for free shipping!), as well as at outlet stores, discount/closeout stores (such as Marshalls, TJ Maxx, Filene's Basement), and lower end stores in retail families (like Old Navy). Don't forget about Target and Walmart.
- § Don't be afraid of thrift stores/consignment shops – just make sure you check the quality of what you buy. Look for holes, tears, and other things that would be too much trouble to fix. If necessary, learn simple sewing techniques to fix lost buttons and hems. If it's cheap but you don't wear it, then it's just a waste of money
- § Flea markets can be good for some staples such as socks, hosiery, and underwear.
- § Shop in your closet! Every year remove those things that you don't wear and donate them; you can write them off on your taxes – if you haven't worn it in a year, you probably won't wear it.

Babies/Kids

- § Kids can make a toy out of just about anything. So, cut down on purchasing toys! Kids can have fun with simple things such as boxes, blocks, bowls, wooden spoons, colored paper and crayons, homemade paint and clay. Plus, it increases their creativity. Use dollar stores and discount online retailers (look for free shipping) to buy items for crafts or parties. Also, resources like www.craigslist.com and www.ebay.com are ways to find second hand and new toys for kids at lower prices. The website www.freecycle.com is a network of people who give away things for free. You can sign up and get toys for free, as well as get rid of things you no longer use.
- § Make your own baby food. This saves so much money and is not very time consuming at all. All you need to do is puree the cooked food and freeze it in ice cube trays for convenient one ounce servings. Find more info at www.wholesomebabyfood.com and www.wholesometoddlerfood.com.
- § Consider nursing your infant! Nursing has so many great benefits for the mom and baby, and one great one is that it's free! You can use bottles if you want, but even

buying an expensive pump is less than what you will spend buying formula for 6 months!

- § Learn to sew, knit, and/or crochet! You can make blankets, hats, etc. for yourself or for inexpensive gifts. It is extremely relaxing and may even become your new hobby. <http://www.learntoknit.com/home.html>, <http://www.sewing.org/> . You can also find videos online that will show you how to execute different stitches and techniques.
- § Make use of your library! Libraries have free programs for the entire family, not to mention all the books and videos you could ever want! It is a great form of free, educational activity for children.
- § Use free websites to make great educational games and activities for the kids. A few good ones are www.childcareland.com , www.starfall.com , www.pbskids.org , and www.ebibleteacher.com .

Recreation

- § Another plug for the library! It really is a great place to have relax and have quality time with the hubby and/or kids. And it's FREE!!!
- § Did you know that you can swap homes with someone and get free lodging for your vacation in the process? It's called a homestay, and it's becoming very popular. <http://www.rd.com/advice-and-know-how/16-ways-to-save-100/article12622.html>
- § Eat out less. It saves money and makes the times when you do go out to eat even more special. Search online for inexpensive, but good restaurants, a good site is www.washingtonian.com for restaurants in the DC/MD/VA metro area. Make the less expensive meals at home special by sitting down as a family/couple to eat, without the television, or sharing a potluck meal with friends.
- § Look for travel deals online, and watch ticket prices as they make fluctuate greatly as it gets closer to the time of your trip. Also, don't forget about discount airlines. Southwest is a great one, as it still doesn't charge extra fees. Consider driving to your destination if it's not too far. Using a rental car deal can be cheaper than an airline ticket, and some places even throw in gas for free!

Health and Beauty

- § Get generic drugs whenever possible, and buy mail order through drugstore or health plan <http://www.rd.com/advice-and-know-how/16-ways-to-save-100/article12622.html>
- § See if you qualify for prescription assistance through www.pparx.org .
- § Use household items such as fruit, oatmeal, honey, etc. for beauty treatments. A great simple one is mixed honey and granulated sugar to make a paste and using it as an exfoliator. You can even use it on your face. Other great recipes can be found at

www.health.com. Be sure to always do a 24-hour patch test to make sure you do not have an allergic reaction.

- ❖ Give yourself simple manicures and pedicures at home.
- ❖ Consider buying your glasses and contacts online. Two great websites are www.zennioptical.com and www.coastalcontacts.com.

Miscellaneous Home

Sources: <http://www.rd.com/advice-and-know-how/16-ways-to-save-100/article12622.html>
<http://www.1-coupons.com/shopping-tips/money-saving-tips.htm>

- ❖ You may want to challenge property taxes. You can do this by going to your local assessor's office and finding out what property taxes your neighbors are paying. If your house is similar but your taxes are higher, you may want to challenge your bill. Also, read the description of your home. Errors in square footage or the number of bathrooms could mean an overcharge. The assessor's office or local board of tax review can tell you how to file an appeal.
- ❖ Look into canceling your mortgage insurance. When you buy a house with less than 20 percent down, your lender may insist you buy private mortgage insurance (PMI) to protect against default. The average cost of this insurance is \$45 a month, or \$540 a year. However, once you have 20-percent equity (either because you've paid down your mortgage or because area property values have risen), you may be allowed to cancel the PMI.
- ❖ Avoid extended warranties on electronics. Many times, the warranty that is included from the manufacturer is enough to cover any problems.
- ❖ Negotiate prices with retailers on electronics and large home appliances. The economy is such that you can negotiate not only with mom and pop businesses, but with major national retailers.
- ❖ Use Dollar stores to buy simple accessories for the home, such as things for the kitchen and spray bottles, brushes, and sponges for cleaning.
- ❖ Bundling deals on internet/phone/cable can sometimes save money.
- ❖ Try accessories (pillows, pictures, etc.) to change look of home http://www.repair-home.com/how_to_arrange_photos.html
- ❖ Covering furniture instead of buying new. Buying a slipcover or making one, if you're so inclined, can be a less expensive way of changing the look of a room.
- ❖ Try easy crafts for the home. There are no-sew techniques for making pillows and embellishing pillows, as well as other home crafts that can easily be found on the

internet at www.hancockfabrics.com , www.joann.com , and www.michaels.com , or by visiting any of those stores.

Utilities

Source: <http://www.rd.com/advice-and-know-how/16-ways-to-save-100/article12622.html>

- ❖ Utility companies can do a free home energy audit and tell you what to do to cut your utility bills. Using appliances at off-peak times can reduce your bills. Call your utility company and ask about this service. Savings are also possible under "load management" programs. You get discounts for allowing your utility company to put a device on your water heater and air conditioner that switches them off briefly during periods of high demand.
- ❖ Unplugging appliances when not being used is a good way to save on your energy bills. Even when an appliance is off, it still uses energy if it is plugged in.
- ❖ Save money by not using the heat dry function on your dishwasher, doing more laundry in cold water, and hanging clothes to dry instead of using the dryer. If it's not feasible to let clothes completely air-dry, you can dry until just damp in the dryer and finish by hanging to dry. Foldable racks are great for this if you do not have a clothesline.
- ❖ Replace standard light bulbs with fluorescent bulbs. Fluorescent bulbs may cost more, but they use a lot less wattage than standard bulbs, and can last for years. Leave the light on for at least 15 minutes after turning it on so as not to decrease the life of your fluorescent bulb. Also, fluorescent bulbs cannot be disposed of in the trash because they contain mercury. You can easily find where to dispose of them by looking online or contacting waste disposal services for your city.

Autos

Source: <http://www.rd.com/advice-and-know-how/16-ways-to-save-100/article12622.html>

- ❖ You can save substantially by increasing the deductibles on the comprehensive and collision portions of your policy. According to the Insurance Information Institute (www.iii.org) , raising collision deductibles from \$200 to \$500 could reduce your collision and comprehensive coverage by 15-30 percent. Squeeze out additional savings by asking about every possible discount, such as for carpooling, air bags, annual mileage below 10,000 miles -- even for teenage drivers with grade averages above a B.
- ❖ Your car dealer may sell rustproofing and fabric protection at \$100 a pop, and paint protection for as much as \$250. Do-it-yourself fabric protector costs about \$10 a bottle. Paint protection is unnecessary, since most cars have many layers of paint. And skip rustproofing: cars come already treated so that they won't need it.
- ❖ Consider buying a used car from a reputable dealer rather than new.

- ❖ Cash only gas stations when available. They always tend to be a few cents cheaper than those that also take credit cards.
- ❖ Consider carpooling to save money on gas, or even walking if your job is not too far away. <http://www.1-coupons.com/shopping-tips/money-saving-tips.htm>

Hopefully, these tips will prove helpful, and you will be able to implement some of them into your daily routine. Saving money by being smart about purchases and finding resourceful ways to complete tasks is a great feeling!

Menus 4 Moms

Menu Planner

Week beginning Monday, _____ and ending Sunday, _____

Grocery List

	<u>Monday</u> <u>Date:</u>	<u>Notes:</u>
q _____	Breakfast: _____	_____
	Lunch: _____	_____
q _____	Dinner: _____	_____
	_____	_____
q _____		_____
	<u>Tuesday</u> <u>Date:</u>	
q _____	Breakfast: _____	_____
	Lunch: _____	_____
q _____	Dinner: _____	_____
	_____	_____
q _____		_____
	<u>Wednesday</u> <u>Date:</u>	
q _____	Breakfast: _____	_____
	Lunch: _____	_____
q _____	Dinner: _____	_____
	_____	_____
q _____		_____
	<u>Thursday</u> <u>Date:</u>	
q _____	Breakfast: _____	_____
	Lunch: _____	_____
q _____	Dinner: _____	_____
	_____	_____
q _____		_____
	<u>Friday</u> <u>Date:</u>	
q _____	Breakfast: _____	_____
	Lunch: _____	_____
q _____	Dinner: _____	_____
	_____	_____
q _____		_____
	<u>Saturday</u> <u>Date:</u>	<u>Sunday</u> <u>Date:</u>
q _____	Breakfast: _____	Breakfast: _____
	Lunch: _____	Lunch: _____
q _____	Dinner: _____	Dinner: _____
	_____	_____