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Take the Debt Free Pledge

According to the Federal Reserve, the average credit card debt for households that carry a balance is \$15,788. In response, Springboard encourages consumers to participate in a national initiative and pledge to become debt free. By taking this pledge, you will be ridding yourself of the burden of overwhelming debt, and your life will improve. To take the debt free pledge, visit www.credit.org/pledge to download the pledge form.

Use this form to write down your reasons for taking the pledge and the specific steps you will take to make your commitment a reality. Writing down a goal helps to confirm it and gives you clarity and focus. Studies show that a person is 95 percent more likely to achieve a goal if it is written down. Seeing your goal in writing also serves as a reminder to stay on track.

There are many benefits to becoming debt free, including:

1. Have a better life. Get rid of debt and you'll sleep better, be a better family member and employee, all because you shed the cloud of debt that was hanging over you. Lose the debt, lose the stress.
2. Build savings. With the extra money, you can begin or add to a savings account. This will allow you to establish an emergency fund and save toward goals like a vacation, vehicle or home improvements.
3. Stop paying interest on debts, and instead put the money to work earning interest for you.
4. Be prepared for emergencies. Saving puts you in a better position to weather an unexpected crisis like illness, job loss, or natural disaster.

Take the Debt Free Pledge today; visit credit.org/pledge and utilize this opportunity to focus and take action to create a better financial future.

If you need help making your goal of becoming debt free a reality, contact Springboard to speak with a trained and certified credit counselor. Call Springboard toll-free at 800-449-9818, or go online to www.credit.org.

Todd Emerson, President and Chief Executive Officer

You can contact SPRINGBOARD[®] by mail, phone, fax or email; we are always here to help.

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From the Editor's Desk: The Shut Down Procedure

Recently, I was exposed to some information on how our bodies handle extreme stress when our life is on the line. We often think of them as "fight or flight" situations.

What I didn't know was that our bodies adapt to the situation automatically without any conscious thought.

For instance, if we're being pursued by a predator or in hand-to-hand combat, our body uses all available resources to help us run or fight. Resources that are normally available for digestion or reproduction are shut down. Everything is focused on survival.

Then after the threat has passed, non-essential activities are restarted. That strikes me as being a very good thing. If my life is on the line, that is the single most important thing. Nothing else is critical at that time.

Seems like that would be a good strategy for us to follow with our finances. When we're struggling, we should shut down anything that's not necessary for survival. Put all of our available money towards surviving the immediate danger. Then after the threat is over, we can add back the items we put on hold.

Yet, for many of us, we respond like a deer caught in the headlights. When we get into a crisis, we freeze right where we are. We don't make any changes. We continue to spend just like there was no crisis.

There's another lesson to learn here. Our bodies react instinctively. The "crisis procedure" is built into our DNA. The body knows what the plan is and puts it into effect.

Unfortunately, we don't have a "financial crisis procedure" that's instinctive. So we would be wise to create one. That means taking a look at monthly expenses and deciding which ones could be avoided in an emergency.

You're probably not facing a crisis today, so it's a good time to create your plan. You can calmly evaluate what's essential to your well-being.

If you need it later, you'll be ready to take immediate action to protect yourself. Just a matter of following the procedure that you've already created and considered.

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Your garden could impact your grocery bill

Growing Calories as Well as Vitamins

by Susan McCanless

Everyone knows that you can add a lot of vitamins to your daily diet by growing and eating your own vegetables. But how many of your daily calories can you add? Most people, when they start vegetable gardening, grow things like salad stuff and tomatoes. Later they probably add some green beans and maybe some peas, and possibly some summer squash and greens. These are delicious and certainly good for you, but they don't supply many calories. So the bulk of your diet is still supplied by the grocery store. How can you lessen your dependence on the store and provide a substantial amount of the daily calories you need, saving on grocery bills in the process?

You need crops that are fairly easy to grow, calorie-dense and nutritious. The crops should be able to be grown in a fairly compact area, as most home gardens are fairly small. Corn is probably out, since it takes a lot of land to supply enough corn to feed a family. Wheat can be fairly productive in a small area, but requires knowledge of how to harvest and thresh the grain. A grain mill is also a necessity for wheat or dried corn, but is not something most families would have.

Potatoes are a good crop to start with. They are fairly easy to grow. If you live in an area with a long growing season, you might even be able to grow two crops. You can grow up to two hundred pounds of potatoes in a ten-foot by ten-foot garden plot. Each pound of potatoes contains approximately 420 calories, so you could produce 84,000 calories from this small space. Contrast this with the calories from the amount of green beans that could be grown in the same space. Even if your plot yielded 20 pounds of beans, you would only have grown about 1,200 calories.

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Growing Calories cont...



You can obtain seed potatoes from a mail-order nursery or from your local garden center. Be sure to get seed potato that is certified disease-free. Cut each potato into pieces about the size of an egg, making sure that each piece has at least one or two “eyes,” the place where the potato will sprout. Plant each piece of potato about six inches deep and leave eight to twelve inches between the pieces in a row. Rows should be 24 to 30 inches apart.

Once the potatoes have sprouted, hill up around them with soil from between the rows or cover them well with mulch, especially if you live in an area with hot summers. You don’t want the potato tubers exposed to sunlight, as the exposed parts will turn green and be inedible. Dig the potatoes when the tops have yellowed and fallen over. Store in a cool, dry place.

You can also grow potatoes in straw or in old tires stacked on top of each other with hay or leaves inside. This can reserve your established garden space for other crops. To do this, put the potato pieces directly on the ground and put the mulching material over the potatoes. Continue to add more mulch as the potato plants grow. Harvesting is easy; just pull the potatoes out of the mulch.

Sweet potatoes are excellent to grow if you have a long, warm growing season. Full of vitamin A and deliciously sweet, they have a sunny taste that will remind you of summer. Although you can only get one crop of sweet potatoes a year, you may get up to 80 pounds of sweet potatoes from a ten foot by ten foot plot. At approximately 640 calories per pound, that is 51,200 calories. Sweet potato shoots can be steamed or stir-fried and eaten, also, although if you eat too many of the shoots you will reduce the yield of the tubers.

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Growing Calories cont...

Grow sweet potatoes from slips obtained from your local nursery. The slips should be planted after the ground has had a chance to warm up in the spring. Plant the slips 15 inches apart from each other in rows 30 inches apart. Keep them weeded until the vines spread out to cover all the ground in the row or bed. After that, the vines will smother out most weeds.

Dig the sweet potatoes after the first frost. Let them cure in a warm sunny place for a few days. Then store in a cool place with relatively high humidity. Sweet potatoes will not keep as well as regular potatoes, so be prepared to use them up more quickly.

With a little more effort, and maybe a little more gardening room, you can supply many of your family's calories as well as their nutrition. So grow some of your own calories next gardening season. You won't be disappointed.



You'll earn more if you present it correctly

Yard Sale Presentation

by Chris Stevenson

There is nothing more important than your sale presentation, whether you sell from a lot or hold your sale on your property. Unfortunately, most yard sales are thrown together at the last minute, where items are packed in boxes, strewn on the ground, and disorganized according to item types, function and size. There is nothing more discouraging or inconvenient to the potential buyer than having to bend down to sift through mountains of clothes or rummage through boxes that hold unrelated items. Treat your sale with respect, just as though it was a mini-shop or market place.

Your first matter of concern and chore involves getting everything off the ground and presenting items that are easily accessible at waist level. Having to bend down to examine items can be monotonous and tiring. Many serious buyers (with the most cash to spend) are senior citizens, who have disabilities that make it hard for them to examine goods that are not easily within reach or eyesight. Folding card tables, planks of plywood

set over sawhorses, old ping-pong tables, small or large dinette tables, slats of wood set upon cinderblocks, and professional folding metal display tables are excellent ways to elevate and display your items. Everything off the ground!



Gender Considerations:

You need to have male-oriented items separated from female items for simple access. For example, tools mixed in with makeup cases or toys will cause confusion and frustration. Toys have their own place and will attract the younger crowd and so will women's clothing. Keep these items separated and well organized. You do not want a traffic jam resulting from buyers who have specific needs, walking all over

your sale to find related items. They will often give up the search if they've found they are spending too much time looking for something.

Condition: When applicable, clean and launder items that are obviously dirty. This includes infant items and products, where hygiene is a major factor. It only takes a spray cleaning

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Yard Sale cont...

solution and some towels to bring back the luster and appeal of just about everything you will sell. Hang freshly cleaned clothes on hangers. Use clothesline strung between poles or use a nearby chain link fence to display shirts, pants, suits, dresses and other apparel. You don't want these items on the ground, spread out on a blanket. It is difficult to gauge size, style and color when clothing items are clumped together or thrown into a box.

Test and Repair: All electrical or battery operated items, tools, or appliances should be tested and in working condition before the sale. This can be a major deal breaker. If an item is electrically dysfunctional, you should state the fact, or place a note on the item, so there are no questions about reliability or function. For example, you do not want to hookup/test a television set on the spot to test its picture and sound grade while you are tending to customers. This can throw your timing off, scrambling for extension cords and trying to troubleshoot problems, when you have a sale to run. Clean and repair all items and appliances prior to your sale.

Price Your Goods Reasonably: Post-it® notes work well and adhere to just about anything. The reason you price is to give the buyer a ballpark figure beforehand, so they can be pre-

pared to negotiate. Think below wholesale prices. You'll find it impossible to sell even new items at original retail. Mark down accordingly.

Protect Against Theft: Keep jewelry and semi-precious collectibles near the seller's station, preferably next to or to their side. This will guard against theft and leave the impression that these items are worth more to the seller. Always keep somebody in attendance to collect proceeds, monitor the crowd, and answer questions. Smiles and friendly attitudes boost profit. Happy Sales!

Stop having money fall through the cracks

17 Ways Money Slips Through Your Fingers

by Marianne Giullian

There are times in our lives when money slips through our fingers. It may be because we aren't organized, we procrastinate, or we don't jump on an opportunity before the chance goes by. Here are some of the ways money can slip through our fingers:

1. **Cafeteria Plan:** Many work places have a plan where you can reduce your taxes by putting money aside to use for medical or child care expenses. Monitor your balance and plan how to use any surplus, so you don't lose more than you save on taxes.
2. **Coupons:** Have you ever gone shopping and forgotten to give the cashier your coupons? Figure out a way to remember to redeem coupons. For example, put a Post-it® note on your debit card or cash.
3. **Rebates:** Many stores and companies offer rebates when you buy their merchandise. Be prompt in mailing your rebates or you may lose the opportunity.
4. **Reusable Bags:** Some stores offer incentives (up to 25 cents per bag of items purchased) for bringing in your own bag. You also help the environment.
5. **Lost Items:** I once helped a woman move who owned 13 pairs of scissors. She bought a new pair if she couldn't find them when she needed them. Having a designated place for things and taking the time to put everything in its place will save you money by eliminating the need to buy doubles.
6. **Gift Cards:** Have you ever been given a gift card? Did you lose it before it was redeemed? This is another way to let money slip through your fingers.
7. **Failure to Plan Ahead:** Do you use time and gas making extra trips because of poor planning? Substitute or go without instead of making one more trip to the store.
8. **Expense Accounts:** Some work places give their employees expense accounts that they can use through the year. Be aware of your balance so you won't end up losing it at year's end.
9. **Expired Food:** Are you wasting money by not using the food in your cupboards before it expires? Do you have bread or leftovers molding in your fridge? Clean your fridge regularly each week and have a special shelf for leftovers. For bread, leave out only what you will eat before it molds and freeze the rest. For canned items, write enlarged expiration dates on cans

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17 Ways cont...

so they are easily visible. Rotate cans and put the ones that expire first in the front. Plan meals around items that need to be used. You aren't saving money if food ends up being thrown out.



10. **Grocery/Club Cards:** Some stores offer club cards that offer members reduced prices. Make sure to use your card or give your phone number to get the proper discount.
11. **Buy the Right Size and Amount:** One grocery store had a special going where if you bought five items, you got five dollars off. It was cheaper to buy five than to buy two or three during these sales. Check to make sure you have the right size and number of items or you won't get the bargain price.
12. **Library Fines:** Using a library saves you money unless you lose or turn the books in late. Save the library receipt to know how many books need to be turned in and write down their due date on a calendar.
13. **Tax Refunds:** Some people lose money on tax refunds because they are unaware of tax breaks for which they qualify. If you prepare your own taxes, buy a tax software package each year. It'll help you make sure you are getting back what is due.
14. **Clutter:** When your home is cluttered, you can easily lose important papers. It is hard to keep on top of things when they are not organized. Some people rent storage sheds to get clutter out of sight, but end up paying much more in fees than the stored items are worth. If you have a storage shed, plan a time to clean it out and stop wasting money on storage fees. If you really like what is in storage, find a way to have it in your home. If you aren't that fond of the things anyway, get rid of them by selling or donating them.
15. **Bank Fees:** Keep on top of ATM transactions so you don't end up paying money to get cash. Don't let your checking account get overdrawn by writing checks that will bounce. You will have to pay a hefty fee for each bounced check. If you don't have the money in the bank, don't write a check.
16. **Monthly Fees:** Do you belong to a health club? Do you have a newspaper or magazine

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17 Ways cont...

subscription? If you do, do you use the club or read the magazine regularly? If not, cancel your subscription and stop wasting money. Check your credit card statement carefully each month for recurring items you might have forgotten about.

17. **Update Your Insurance**

Occasionally: Are you still paying for insurance premiums for married children or on cars that have been sold? Check your insurance policies regularly to see if you need to make some changes.

There are many ways that money can slip through your fingers. By following these guidelines, you can avoid some of the pitfalls and stop having money fall through the cracks.

Beautiful clothes for less

Resale Shop Saving Secrets

by Debra L. Karplus

People often buy classy designer label clothes for a special occasion, wear them once, and then donate them to a community resale shop. Others tire easily of their outfits and revamp their wardrobe each season. Many people change body size frequently and own lovely clothing that they can no longer wear. Lucky you! These stylish hardly-worn garments can become yours if you shop at your local thrift store.

Attractive, stylish, high-quality low-priced clothing awaits you at the neighborhood thrift shop, but these items are only bargains if you will wear them when you get home. Thanks to lighting and savvy display techniques, clothing in any kind of shop almost always looks great on the rack. So, there's a bit of skill required to get the most out of your resale store shopping experience to assure that everything you purchase is wearable. Follow these six steps and the abundant deals are yours.

Before You Go Shopping:

1. Create a list of what you are looking for, and only buy what's on your list.

Only buy an entire ensemble or outfit. Do not buy an article of clothing only because it appears to be a good deal. If you bring home that sport jacket or sweater that matches nothing in your

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Resale Shop cont...

wardrobe, however cheap the garment is, it's not a bargain if you can't wear it with anything that is already in your closet or dresser drawer.

2. Shop when the resale store will be least busy.

Saturday afternoons and weekday evenings can be particularly busy times at thrift stores. This is when most people are not at their jobs and have ample time to run errands and accomplish tasks. It can be especially challenging negotiating the racks filled with clothing in your desired size, style, fabric, and color. Shop during a weekday if you can.

3. Visit only shops that have fitting rooms and full length mirrors.

You must try on everything that you plan to buy. Don't even consider selecting any resale shop garment that you cannot first model in front of a full-length mirror or even a three-way mirror. If there's no fitting room, don't even bother to waste your time at this shop.

4. Bring shoes and other accessories when you plan to go shopping.

It is essential that you buy an outfit that will be ready to wear once you have brought it home and laundered it. The best way to know if it will really be worn is to bring whatever else you will wear with it. That includes shoes, purse, jew-

elry, scarf, belt, or a men's necktie, for example.

While at the Thrift Shop:

5. Find slacks or pants before shopping for upper body garments.

For most people, slacks and pants are tougher to fit than shirts and blouses. Therefore, start by choosing bottoms that will fit and meet your needs. Then begin searching for matching tops. Once you have potential outfits, then you can head to the fitting room.

6. Inspect for holes, stains and other flaws before paying.

A missing button is easy to replace. A slightly torn seam can be stitched. But don't even consider purchasing clothing unless it really is in acceptable condition to wear. And be sure to look at the label to find the washing instructions. You may want to think twice before buying a garment that requires dry cleaning; in some cases, the cost of dry cleaning may exceed the price of the garment!

The next time you are attending a wedding, and one of the other guests compliments you on that fabulous designer gown that you are wearing that you picked up at your local thrift shop, just smile and say "thank you." No one needs to know where you purchased it. It's your own little secret.

How one simple number can keep spontaneous spending in check

My Story: A Different Way to Budget

contributed by Karen

The hardest part of being fiscally responsible is controlling your daily spending, sometimes no matter what your income level is. A method I really find useful is to calculate your daily variable spending allotment.

Sounds complicated, but it's not. Find your monthly take home pay or net income after taxes. Subtract all your fixed expenses, such as mortgage or rent, insurance, child care, automatic savings (I am a big believer in automatic savings and investing first), etc. Also, subtract a buffer amount for unexpected expenditures like the \$2,000 I just spent to get my car fixed. Ouch! You can look at your past spending to take an educated guess at the unexpected amount.

Now, take the monthly amount and divide by 31. This is the daily amount that you have to spend on all the variable expenses, such as food, gas, entertainment, clothes, etc. Keep this amount stuck in your head. You can either choose to only spend that amount (or less) daily or you can keep a running daily total and save up excess for bigger expenditures.

Let's say your average daily expenditures are \$50. Monday and Tuesday you didn't spend any money. Now, you have accumulated \$100, so on Wednesday, you can spend \$150 on

groceries. Or, if you know you want to go clothes shopping with friends on Friday, you could consciously not spend money on the days leading up to it, so you have an excess.

So why is this method any better? Because I have a good mental picture of how much I can spend in one day and it helps me control my purchases without having to keep track of budgeted amounts for each category. It also makes you plan ahead and think before you buy. I plan a budget at home too, but I don't have my computer or spreadsheet with me when I am in a store or out with friends.

This method gives me one simple number I can keep in my head and write in my calendar. So, everyday I write in my little pocket calendar stashed in my purse how much I am plus or minus for the day and what my cumulative total is. I figure the balance in my head and just round all numbers up to something that is easy to add mentally. This one simple number keeps my spontaneous spending in check.

My Story is a regular feature of The Dollar Stretcher. If you have information that can help others save time or money please send it to: My Story c/o The Dollar Stretcher, PO Box 14160, Bradenton FL 34280.

Cook when it's convenient for you

Make Your Own Convenience Food

by Donna Cook

Everyone has times when they're too busy to think, let alone cook, and that's when expensive convenience food is so tempting. Is there a way to get convenience without the price? You bet.

While the notion of freezer dinners has been around for some time and works for some people, the idea of planning and cooking a month of dinners on one day can feel overwhelming. It doesn't need to be that complicated. All you need are a few tips and an open mind.

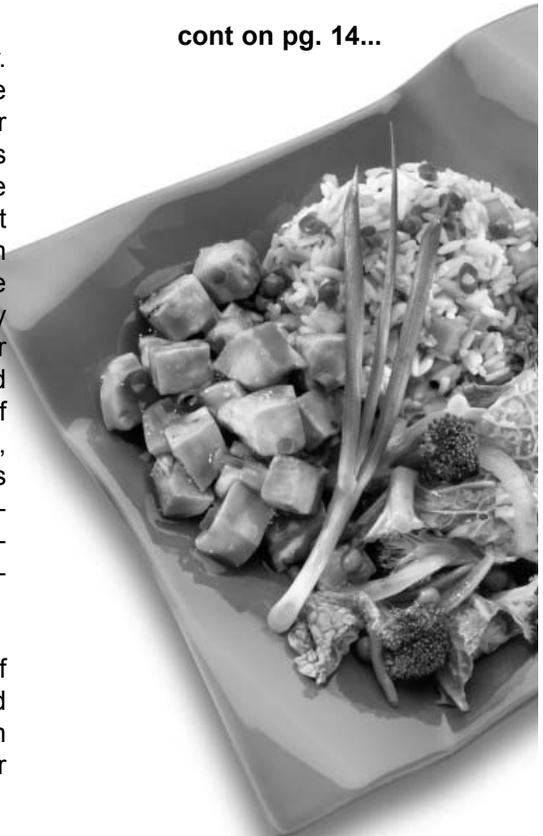
Say you're making tacos for dinner. Double or triple the taco meat, divide the extra into containers, and stash it in your freezer. This adds maybe five minutes and minimal effort to a dinner you're making anyway. Next time you want tacos, pull the container straight from the freezer and into the microwave. Five minutes later, it's done. This is my favorite go-to convenience meal for Friday nights. I can chop tomatoes and tear lettuce while the meat cooks, and if we use corn chips and make taco salad, I don't even need to heat the shells. This meal is considerably faster (and cheaper) than ordering pizza. The same technique can be used for any plain or seasoned ground beef.

The frugal-minded will love this tip. If you're working with just a regular-sized freezer and go through your frozen items relatively quickly (two to four

weeks), you don't need special freezer containers or bags. Only invest in these items if you have a spare freezer you're using to really stock up.

Focus on those parts of the meal that take time. Taking time to portion out and baggie things like shredded cheese and uncooked rice does little for you. A fried rice and veggie dish we're fond of only takes five minutes to make if I have the meat prepared ahead of time. When boneless pork is on sale, I cut at least

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Convenience Food cont...

half of it into bite-sized pieces to fry and then portion that into several resealable bags for the freezer. Since fried rice dishes taste better with cooked rice that's two to four days old, I'll periodically make more rice than I need for a meal, put the rest in my refrigerator, and plan on having fried rice some time in the next several days. It doesn't get much more easy and flexible than that.

As you go through your cooking and baking routines, watch for ways you can make things easier by preparing a little extra. If you're not sure how well something freezes, Google it or just give it a try. I've frozen homemade potato and broccoli soup (people will say you can't freeze potato), but it turned out fine because it was in a soup and only in my freezer for a couple of weeks. It was in a standard container too! The key to avoiding freezer burn is to pick containers of the appropriate size. You don't have to fill a container exactly to the top, but if it's only half full, the air inside can contribute to freezer burn.

The best trick I've learned is how to make my own "break and bake" cookies. I like to make cookies for our weekly family nights, but my recipe makes a lot, meaning cookies hang around my house for days while the kids and I snack on them. Now I bake what I need for that night and freeze the rest. Lay out sheets of aluminum foil, scoop the dough into balls, and place them on the

center of the sheet right next to each other. Since my cookie pans hold 15 cookies, I put 15 cookie-dough balls on each sheet. Wrap and stack them flat in the freezer. I can get five to six packages of "break and bake" cookies (depending on how many I bake initially and how much dough my kids eat!). To bake, I place the frozen dough on a cookie sheet and put it straight into a pre-heated oven. Baking time is the same. For the amount of effort I used to put into making cookies for one family night, I now have enough to last another month and a half. I enjoy convenience that I created myself. Easily.

I use the same technique to expand our breakfast options. I frequently double a muffin batch and put the extras into an old bread bag and freeze. A week or so later, I'll pull down the bag at night, and by morning, we have delicious muffins. When I make waffles, I double or triple the batch and freeze the waffles in a resealable bag. Why pay for frozen waffles when you can just as easily put your own waffles into the toaster?

This approach to homemade convenience is a simplified version of the monthly freezer meals, and works because it requires very little advanced planning. By adding just a tiny bit of effort to meals you're already making, you can reap the rewards of convenience in the future. You'll be saving money and time.

Dating in an online world

Can't Buy Me Love

by M. Carole Wyatt

Currently there are more adult single people in the United States than people who classify themselves as married or cohabitating according to the US Census. So why be alone on Friday night? The big question is how do you meet these people?

More and more people are meeting online. One out of every four relationships start online. In the 40-plus set, the numbers double. You can meet quality people online, but you need skills.

Decide on your site. Many bigger sites like eHarmony or Match.com will offer you a free week. Check it out first before committing. Once you decide to join, be patient. My hesitation brought the initial price down 75%. Also, join for a short time because the renewal prices are much lower than the original price.

Now that you've joined, make it count. Think about your profile while writing it. Seek help to proofread it before posting. Once it's posted, you're stuck with it. Every misspelled word or sarcastic comment is chasing off people. This is your first impression, so polish it until it's perfect.

Don't reveal too much about yourself in the profile. Instead of your real name, you might even go with a nickname. You don't know who might be reading your profile, so it is good to be a little mysterious until you know the person better.

Photos seal the deal, especially for women. You don't have to be a cover girl. Just have a few decent photos. Don't post photos with other people, as it confuses the viewer. Photos outside are a plus. Show yourself engaged in a sport. Beware of touching up the photo too much because you may meet the person and it would be nice to look like your photo.

Be picky, but polite. You do not have to date every person who responds to your profile. By this age, you should know what you want. Write down ten things you are hoping to find in a potential date. Don't expect to find all of them, though. Be realistic in your choices. Don't waste time responding to people in other countries or states you don't plan to visit regularly.

You made it to the first date. Remember that your date is just as nervous as you are. Be on time. Be well groomed and polite. Make the initial date short. Less than an hour at a local coffee shop is sufficient. Don't grill your date. Instead, keep the conversation light. Tell someone where you are going. You might hit it off. If not, be polite. Kindness costs nothing, but pays dividends. Your date could have a friend who might be perfect for you. Be bold, date smart, and have fun.

Visit M. Carole Wyatt today at www.datingafterfortyeight.blogspot.com/

Don't forego these healthful, yummy treats

Nuts!

by Tricia Goss

Nuts are loaded with antioxidants, protein, fiber and healthy fats. They are crunchy, filling and delicious. However, they can be expensive as well. That does not mean you must forego these healthful and yummy treats. Learn how to save money on nuts and enjoy them when you bake, when you need a boost of energy, or when you simply desire a tasty snack.

Buy in bulk. Health food stores usually offer a variety of nuts in the bulk food bin section at a much lower price than chain grocers do. Warehouse stores, such as Costco and Sam's Club, often sell large packages of mixed nuts and whole nuts like almonds or cashews, particularly around the holiday season. Purchase large quantities and then separate them into smaller serving sizes. Due to their high (but healthy) fat content, nuts can become rancid quickly. However, you can store them safely in your freezer, shelled or not, for up to nine months. Enjoy your seasonal savings all year round.

Ask neighbors with nut trees if you can take some off their hands. Often, these trees produce more than one family is able or willing to harvest and use. Become familiar with the types of nut trees that are common to your region. Drive around looking for trees weighed down with nuts. Offer to buy some of the nuts, or perhaps barter by cleaning up the fallen, overripe ones in the yard.

Another option is to plant your own nut trees. Contact the nearest Cooperative Extension office to learn which types of nut trees grow well in your area and to get tips on growing a productive nut tree. It may take a few years before you reap a harvest, but eventually you will have a bounty of fresh, wholesome nuts.

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Nuts cont...

Whether you want to harvest nuts from a neighbor's tree or grow your own, you will need a long wooden, fiberglass, or PVC pole in order to knock and shake nuts from the trees. Once you haul your treasure home, you must remove the outer husk, which is different from the shell, and dry them, which can take several weeks. To dry fresh nuts, spread them in a single layer on screens or trays and allow them to air dry in a cool, arid location, such as your back porch or attic.

Once you have found a good source for affordable nuts, you can stretch your dollar even further. If you use nuts for baking, try toasting them first. Spread the nuts on a cookie sheet and bake at 400°F for five to ten minutes. After they have cooled, chop the nuts into medium or small pieces. Decrease the amount of nuts called for in your baking recipes by one-fourth to one-half. Because you have toasted them, the nuts will be more flavorful, so you can use less without diminishing the taste of your baked goodies.

Stretch nuts as a snack by mixing them with other healthy treats, such as whole grain cereals, popcorn, pretzels, raisins and other dried fruits. The serving size for most nuts is one ounce, which is only about a quarter of a cup. By combining nuts and additional wholesome foods, you will still obtain the health benefits they offer without blowing your grocery budget.



Turn a chore into a “money hunt”

Spring Cleaning

by Veronica Bowman

Almost everyone is familiar with the phrase “spring cleaning.” For months, it seems most people have been confined to the indoors more than they like to be. The winter skies have been filled with gray more often than blue. As soon as spring arrives, most people feel the desire to lighten up and brighten up their surroundings. Many people feel an inner tug to spring clean their home and clear away the indoor clutter that accumulated during the winter months. One way to make spring cleaning more enjoyable, or to increase the likelihood that the whole family becomes involved with the process, is to declare springtime “money hunting season.”

If you have been living on a tight budget due to the financial strain the winter season puts on the household utility budget, you are probably ready for a little relief and fun. Place a bowl, box, or jar in a centralized location. On spring cleaning day, this will be the location where everyone puts the money they find while cleaning. You might be surprised at how much change you find as you clean.

Before you pack away winter coats, handbags, and clothing, check them carefully. Coat pockets and pants pockets often have change in them that you simply stuffed there after making a quick purchase at the store. It is very likely that you will find some loose change at the bottom of a handbag.

While spring cleaning your house, check between and under sofa and chair cushions. Look under the bed and various other pieces of furniture. Perhaps earlier you didn't hear it fall or simply didn't have time to search for it when you dropped it. Extend your hunt to drawers and shelves. It may be that you tossed some loose change into a drawer with the intention of getting it later, but forgot about it. Check all containers such as vases, jars, decorative boxes, pencil holders on your desk, and various other places. One area that you should check carefully is the shelf in a laundry room or laundry closet. Quite often, whoever is checking pockets before doing laundry will find some money in a pocket and place it on a shelf nearby. It may remain there unclaimed.

If you clean your car, you may find quite a bit of money to add to the collection jar. The arrival of spring is a good time to wash all of the winter grime from your car. As you clean the interior of your car, you will probably find some change there. Look between the seats and under the seats as well as in any trays, cup holders, or any other place where a few pieces of change could be tossed.

At the end of the day, count the change you found. Do something fun with it. If you have to add a little to the jar, just consider it a reward for all of the work you and your family did to banish the winter gray from your world.

What would you do for \$5, \$10, \$20, \$50, \$100?

A Few Extra Dollars

by Nathalia Aryani

We all could use a little extra cash from time to time. With skyrocketing unemployment, the recession economy has created a new marketplace where people are buying and selling services for \$5 flat per “gig.” Gone are the days of astronomical rates and tedious bids, at least for simple projects. Elance and ODesk certainly have their place and established freelancers.

[Fiverr](http://Fiverr.com) (fiverr.com), founded in February 2010, is the pioneer in this market. You may be an expert at something or willing to do certain things that others can't or won't. You may be looking for a service on the cheap. If you own a business, you may be looking to outsource a task or upsell a service.

Here's how it works. You create a seller account, profile, and gig. When someone orders your gig, he or she will pay \$5 when the project is completed. Fiverr takes a clean cut of \$1 per payment received. Paypal charges a nominal service fee when you withdraw your money. If you do a gig well, buyers can post positive feedback, which will boost your rating as a seller just like eBay.

Take a look at these smart, creative, fun, quirky, crazy, silly, interesting offerings:

- ~ Carve a message on the sand
- ~ Craft an ebook cover
- ~ Create a YouTube video
- ~ Design a logo
- ~ Develop a slogan
- ~ Do a voiceover
- ~ Draw a cartoon
- ~ Invite Facebook friends or tweet a message
- ~ Read a tarot card
- ~ Send a postcard
- ~ Set up a blog
- ~ Sing a song

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Extra Dollars cont...

- ~ Text to a cellphone
- ~ Translate a foreign language
- ~ Write an article

On the other side, Fiverr has its own critics. There are professionals who oppose the concept of micro job sites and believe that their services are worth far more than a mere five bucks. What do you think? Have you purchased or sold a gig?

The inception of Fiverr has brought on competitors, but with a tweak. These alternative sites set the rates at \$5, \$10, \$15, \$20, \$25, \$50, and \$100 to allow for more opportunities and flexibility. There are even those that use odd increments, such as \$3, \$5, \$7; \$4, \$9, \$19; \$8, \$16, and \$24. And there are sites that have affiliate programs. They don't have the volume of traffic, number of jobs posted, or brand name recognition that Fiverr has, but they are gaining popularity. Check out these 10 potential money-making (or saving) sites (in alphabetical order):

- ~ [Fittytown](http://fittytown.com) (fittytown.com)
- ~ [Gigbucks](http://gigbucks.com) (gigbucks.com)
- ~ [Gighour](http://gighour.com) (gighour.com)
- ~ [Gigswood](http://gigswood.com) (gigswood.com)
- ~ [JustAFive](http://justafive.com) (justafive.com)
- ~ [Tenbux](http://tenbux.com) (tenbux.com)
- ~ [TenyT](http://tenyt.com) (tenyt.com)
- ~ [Twentyville](http://twentyville.com) (twentyville.com)
- ~ [Uphype](http://uphype.com) (uphype.com)
- ~ [Zeerk](http://zeerk.com) (zeerk.com)

Nathalia Aryani is a business manager, foreign language translator, lifestyle/travel writer and film columnist. She owns a movies blog, The MovieMaven <<http://thefilmemaven.posterous.com>>. She can be reached at indotransserv@gmail.com Copyright (c) 2010. Nathalia Aryani.



A great wedding doesn't have to be expensive

Planning a Frugal Wedding

We have set a date for when we will marry. It's January 1, 2012. Here are some of the ideas that I like and would appreciate any feedback/suggestions.

- ~ There will be about 60 people invited.
- ~ The church is already arranged.
- ~ We have a singer.
- ~ The colors and my attendants are chosen. We are going with earthy tones, so they can choose a dress that can be worn later.
- ~ We have selected some of the food. We are going with BBQ (buns), noodle salad of some sort, veggie and cheese trays.
- ~ We are thinking that we should fit in the church. We decided against sit down tables, but we are not worried about that now. We just don't want to spend money on a hall.
- ~ The flower girl will not be dropping rose petals. Instead, she'll drop dried leaves that will be collected in the fall.

I want a real wedding dress. I didn't have one for my first wedding, which was at a courthouse. However, I don't have a lot of money to spend on a dress.

We both agree that we don't want to skimp on the photography and cake. We are still not sure about the cost of each of these. A friend's daughter might make our cake, so it would be cheaper.

LL

Reconsider Dried Leaves Idea

I would definitely nix the dried leaves. They may end up a crumpled mess. I would talk to someone in the floral department at the grocery store about getting some roses that no longer look "pretty" but would be fine as petals to scatter. You may even be able to get them for free.

Kelly

All the Beauty at Half the Cost

We did this for our wedding. Instead of hiring a professional photographer, we went to the local technical college and talked to the visual arts professor. We gave him our information and he asked his class if anyone would like to have the job. We interviewed a few applicants to see their portfolio and ended up using a pair of students as our wedding photographers. We

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Frugal Wedding cont...

saved about 50% off the cost of the professional, helped the students practice their career, and received beautiful photos. The students were given permission to use our photos in their portfolio and we received a disk of all the pictures taken that day.

Glen in Edmonton, Alberta

Advice from an Event Planner

Congratulations on your pending marriage! I am an Event Planner and I recommend the following to have the best wedding possible:

First, you need to determine how much you are budgeting for this wedding. It is important to have the budget before you even begin shopping.

Wedding Dress - Use Craigslist.com or eBay.com. I have seen people get a wedding dress for as little as \$20. In addition, many places on eBay will custom-make the dress to fit you.

Decoration - Look on these same websites because many people spend hundreds of dollars on tulle and flowers, etc.

After the wedding, they no longer need these items.

Dinner - If you are going to have a full dinner, then you need a place for your guests to eat, and tables and chairs would be needed. If there is just no way you can afford this, then you should think about having appetizers instead. If you have your wedding in the afternoon between 2pm and 4pm, you would eliminate having to feed people an entire meal.

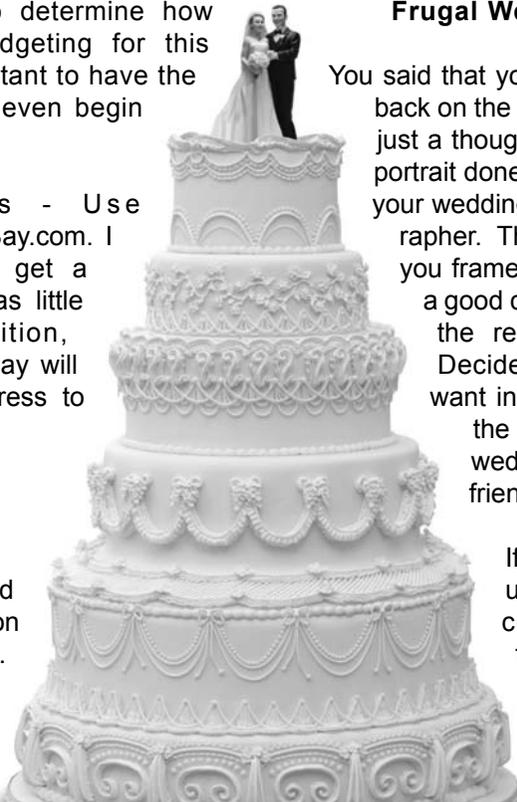
Melissa

Save with Your Frugal Wedding Gown

You said that you didn't want to cut back on the photography. This is just a thought. Get a really nice portrait done of the two of you in your wedding attire by a photographer. This will be the one you frame. Have a friend with a good camera and eye take the rest of the pictures. Decide what shots you want in advance. Honestly, the best pictures of our wedding were taken by friends.

If you don't mind a used dress, there are consignment shops that have beautiful

cont. on pg. 23...



Frugal Wedding cont...

dresses. Bridal shops are a racket and create a lot of stress.

Jane

Creative Reception Idea

To save money on the reception, we had two receptions. I know that does not sound like it would save money, but we had a "tea reception" where we cut the cake, had tea and coffee, and all the gifts were left on the table. Then after that, we went back to the in-laws and had a private party with our 10 best friends.

Julie

Take Care of DIY Glamour

It sounds like you have a good start. Here are some of my frugal suggestions that I implemented in my wedding six months ago:

- ~ Do your own hair, make-up and nails. I wanted to look like a better version of myself on my wedding day, not a glamour queen that I didn't recognize.
- ~ My husband and I opted for silver rings instead of gold. We found a beautifully designed set that we both loved and spent \$100 instead of \$800 for two rings.
- ~ Since my husband and I are not big drinkers, we decided not to have alcohol at our reception, which

probably saved us several hundred dollars. We used sparkling lemonade for our toast.

- ~ I used fake flowers for my bouquet, altar flowers, corsages, and boutonnieres. My mother-in-law made my bouquet, but I bought the rest of the flower arrangements from Etsy.com (a site where people can sell their homemade items) for a fraction of the cost of real flowers and they were beautiful.
- ~ I didn't want a tiered cake, so we ordered two wedding cakes and a groom's cake from Costco for about \$60. We did have limited decoration choices, but the cake tasted fantastic. We could have spent up to \$300 for one wedding cake!
- ~ If you are going to have your reception at your church, do they have linens that you can borrow? My church did and it saved us \$100-\$200.

Congratulations!

Marlee

Simple, affordable ways to maintain your car

Protecting the Value of Your Used Car

by Sandra Ketcham

Buying a used car may save you a lot of money, but it is still a major investment worth protecting. If you plan to sell your used vehicle in the future, you must take steps to protect it from environmental damage and wear and tear to ensure your car's value remains as high as possible. Caring for your used car will also improve your car's gas mileage and help prevent costly repairs during the time you own the vehicle.

Regardless of what type of car you drive or how old your vehicle is, there are simple and affordable ways to help maintain it. Begin protecting your car from depreciation the moment you drive it off the lot. Even if you only intend to keep your car for a few years, you can significantly increase its value for sale or trade in.

Service Your Car on Schedule

One of the biggest mistakes people make when it comes to maintaining the value of their car is failing to have it serviced on a regular basis. While servicing and oil change schedules are only a guide, it is in your best interest to follow them as closely as possible. Keep all service records, as well as any receipts for repairs or other maintenance. These records will demonstrate to potential buyers that you maintained the car properly and significantly increase your used car value.

Keep Your Car Clean Inside and Out

Clean your car regularly, both inside and out, to protect your carpets and paint from damage and discoloration. Detail your car twice each year and apply a coat of wax every few months. Avoid eating, drinking, and smoking in your car, and insist that all passengers clean mud, gum, and other damaging substances from their shoes before entering your vehicle. Food and drink spills lead to stains and ruined carpets, and smoking in your car, even occasionally, can permanently alter the color of your interior fabrics and negatively affect the smell of your vehicle. If you have young children, you should consider investing in seat covers to protect your car's interior from dirt and stains.

Watch Out for Environmental Hazards

Whenever possible, park your car inside a garage. This is especially important if you live in very cold or hot climates. Constant sun exposure can fade your car's paint and damage the interior dash and trim, and extreme cold can harm the internal engine components on your vehicle. Living in a cold climate also increases the risk of rust, and even minor rust can significantly reduce the value of your car. If you live in a cold climate, wash your vehicle frequently to remove salt deposits. Prevent salt build-up under-

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Used Car cont...

neath your car by having it undercoated during the winter months. If you notice rust, repair it immediately to prevent more extensive damage from occurring.

Be careful when parking your car on busy streets or in parking lots. Park as far away from other vehicles as possible to prevent dings and scratches. Prevent sun damage to your dashboard by parking in the shade.

Use a Rental Car When Traveling

Cars with lower mileage are generally worth more money. Rent a car when you travel to keep your mileage low and to prevent unnecessary wear and tear on your vehicle. The increased value of your car when it comes time to sell will more than make up for the cost of a rental car. If you travel frequently, look for rental deals in your area to save even more money.

While there is no way to prevent depreciation completely, a little time and effort can go a long way toward maintaining your used car value. Spending a couple hundred dollars each year can add thousands in value when it comes time to sell or trade in your vehicle.

How to get rid of unwanted items

The Price Was Right!

by Rich Finzer

We've all confronted the dilemma of "I've got this (fill in the blank) and I can't even give the thing away." Here's how I solved that problem and had a good laugh besides.

Two years ago, I replaced the old triple track storm window in my parlor. As the thing was five-feet by four-feet, I had no use for it once the replacement was installed. Nobody wanted it, and the town dump refused it. So I leaned it up against a tree by the roadside. When items are placed in that location, it's a defacto statement of "If you want it, take it. It's free." That storm window sat out there for three weeks. It was like trying to give away an Edsel. Then I remembered Mark Twain's book *Tom Sawyer*.

Tom convinced his friends to pay him for the "privilege" of whitewashing Aunt Polly's fence, and his companions gave up their prized trinkets to work for less than free. He created the illusion of "value." So what's this got to do with getting rid of the old storm window? Read on.

I wrote \$50 on a large sheet of cardboard, and taped it to the window. Two nights later, someone "stole" it, which was what I wanted in the first place. So remember that sometimes the word "free" creates the impression that an object has no worth. Have an item you're trying to get rid of at no cost? Then put a price tag on it and let somebody "steal" it! I guarantee the thief will never bring it back.

How hard is it to change direction?

Throwing Good Money after Bad

by Helen Young

Have you ever noticed how incredibly hard it is to pull the plug on a bad investment? While this may be true for most people, I think we tightwads of the world may have an extra tough time letting go. Given our aversion to wasting anything, it can be extremely difficult to admit when we've done it.

My first insight into how tightly I could chain myself to a bad investment came when I was still just a kid. My parents had insisted I play an instrument. I'd chosen the clarinet, and I had to practice for 30 minutes a day. After years of this daily torture, it was clear to everyone involved that I would never be a clarinet virtuoso. Even the family dog howled in agony when I played. My parents finally relented and told me I could quit. I, on the other hand, gritted my teeth and kept going for another three years. Not because I liked it (I hated it, actually) but because I had already put in so much time that I couldn't bear to stop.

Behavioral economists will tell you that this is a known and extremely common tendency. For example, Gary Belsky and Thomas Gilovich address this mental pitfall, among many others, in their wonderfully insightful book *Why Smart People Make Big Money Mistakes*. They refer to it as the "sunk cost fallacy."

According to Belsky and Gilovich:

This tendency is harmful for the simple reason that past mistakes shouldn't lead you to make future ones. The past is past, and what matters is what is likely to happen from now on. So a person who turns down an offer for a house because the bid is lower than the original purchase price may be following one blunder (paying too much in the first place) with another (not getting out while the getting is good).

Below are some places where you may be falling prey to the sunk cost fallacy.

~ **Retaining assets that have lost their value** – Hanging onto an unsuccessful business, a car that frequently breaks down, or a stock that's plummeting in value? Reassess that asset's true value now (both financially and emotionally) to help you determine whether to hold tight or jump ship.

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Throwing Good Money cont...

- ~ **Sticking with bad financial choices** – For years, I failed to participate in a plan at my company that would have allowed me to buy stock at a discounted price. Although this meant turning down a virtually guaranteed profit, failing to put the necessary money aside in the first year I worked there made it easier to justify skipping this during each subsequent year. It took me a decade to acknowledge the money I'd already wasted and take action to reverse my decision.
- ~ **Holding on to clutter** – Got closets full of dated clothes, old toiletries, mismatched Tupperware, or other stuff you don't use? Make a decision to use it now or donate, recycle, or sell it. Clutter may apply to your investments or financial records as well. If you've got a bunch of different little 401k funds from past employers, for example, it may behoove you to consolidate.
- ~ **Shooting your happiness in the foot** – Busting your butt for an apartment, nice clothes, or other material goals may have seemed like a reasonable idea when you were younger, for instance, but remember to regularly examine how much satisfaction your priorities are bringing you today. Continuing to climb the corporate ladder only makes sense if the top is still where you actually want to be.

If, after taking stock of your investments in both time and money, you discover lots of places where you're throwing good resources after bad, don't be too hard on yourself. If your old dog died years ago, your new one will still thank you for ceasing to play the clarinet. And as Belsky and Gilovich point out, sometimes the sunk loss fallacy actually works for us. One example they cite is gym memberships. If your aversion to losing your original investment provides the motivation you need to pry yourself off the couch, then that's a good thing. At the end of the day, the more we can learn about our own spending biases, the more skillfully we can use them to help us prosper.

Giving your home a more updated, modern feel

Home Update

by Kathy Woodard

I'm like most people out there; I get bored with my home-decorating look. But also like most people these days, I can't afford to redecorate my house every time I want to keep up with the trends, or simply give my home a more updated, modern feel. Here are some great tips on how you can update your décor without breaking the bank!

- ~ **Get in the know.** I'm not advocating filling your home with trendy designs that will be "out" in six months, but in order to know how to give your home some modern appeal, you need to know what that is! Spend an afternoon looking through magazines, perusing design shops, and checking out a few decorating shows on the tube. Make a note of the trends that appeal to you, and also those that you hate. Me? I love modern lighting. Hate animal prints.
- ~ **Light it up!** Speaking of lighting, this is a great way to bring a room into a new design age. Modern lighting is embracing a more contemporary design, including great drum and barrel shades. Fortunately, these shades can be used on any lamp in most décors and can instantly update a room, so switch out your lampshades and create a new style.
- ~ **Color your world.** Spend some time at the paint chip counter at your local home improvement store to find out



what hues are "in." Warm grays, mocha browns, lime greens, aqua blues, clear oranges, and even smoky purples are huge. Paint one small accent wall or the inside of a set of shelves a trendy color. Remember that it's just paint. You can change it again.

- ~ **What is the fabric of our lives?** So, you've noticed your rooms just don't have the oomph you see in the catalogues. Try updating your fabric accessories using modern, simple prints and fresh colors. Many modern prints are a simple classic design, but with a stylized vision that mixes white and one color. Black and white, lime and white, and brown and white are very today color combinations. Sew up some new

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Home Update cont...

pillow covers, recover dining room chair seats, add a panel of the patterned fabric to the bottom third of your drapes, or use it to cover mats in your wall art.

~ **Edit, edit, edit.** We all love our things. The trick to a modern look is to keep the room totally uncluttered. Place all your accessories and art in boxes. Now “shop” from the boxes to re-accessorize the room. Don’t feel like you need to use everything in the boxes. You can switch out with the other items the next time you get bored with your look. Try to go for larger scale artwork, and tie mismatched frames together by painting them a cool color like black or charcoal gray. New arrangements with furniture and accessories can be just what your room needs to go from mousy to modern hot!

Kathy Wilson Woodard is an author, columnist, and editor of The Budget Decorator. For thousands of free budget home decorating ideas, visit her at TheBudgetDecorator.com

Readers’ Tips

Bad Lipstick Shades

If you bought lipstick and the shade does not look good on you, don’t throw it away. Rather put one shade on and then another over it. You’ll find that you have created a great third shade.
V.

The Kitchen Sprout Farm

I grow my own sprouts, which means I have greens for salads or garnishes every day. Sprouts are easy to grow and are nutritious with many health benefits. Sprouts are expensive to buy, but I can grow pounds of them for pennies. Mung beans are my favorite sprouts to grow, and I can harvest them at any stage of development. Growing my own, I know the quality and that no chemicals or fertilizers were used for growing or processing.
S.

Baby Bonuses

If you’re pregnant, check with your town hall for any gift for your baby-to-be. Our town library gives out a gift to a new baby, but it has to be claimed before the baby turns six months. I didn’t know this until later when I finally had time and was checking out some activities for my baby, who was already past the six-month mark.

Claire

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Readers' Tips cont...

Better Gas Mileage

Make sure that you have the trunk of your car cleaned out. The more you have in your trunk, the heavier your car will be, which means more gas consumption.

Lynn

Cheaper Dog Treats

Instead of spending money on expensive dog biscuits, buy a bag of a different kind of dog food and give as a treat or reward to your dog. They do not know the difference. The pieces are smaller, and they may actually lose a few pounds in the process.

Carol

Time to Find a CSA Farm

My husband and I eat almost exclusively organic food. I save money by joining a CSA for the summer months. The CSA I belong to is so generous with their shares that I have plenty to freeze for the winter. I supplement with fruit purchases at the local farmers' market in the summer since I get mostly vegetables from the CSA. We do try to eat seasonally except for lettuce. Because I have saved so much by freezing in the summer, we can afford to buy lettuce.

Susan A.

Do You Have...

In the past, it never occurred to me to ask for a special deal when taking "adult education" classes. I was about to enroll my son in a course that would ordinarily cost \$650. This time, I called up the school and asked whether there were scholarships available. The answer was yes, and they emailed me an undemanding scholarship request form. We filled it in and asked for a scholarship based on his status as an unemployed young man who is presently not attending school, our own high medical bills, and the fact that he plans to build his career around the subject matter contained in the course. We got the scholarship, a 50% reduction in the price, and he will now be taking this class for \$325!

Celeste

Teaching Kids to Grocery Shop

If you go to the grocery store and have to bring your children, put a dollar limit on the treats. If they want treats and you give them a few dollars to spend, they have to choose between that extra big box of various sugary cereals or other items. Per your budget, choose a dollar amount that's appropriate. This policy is beneficial for the children. It helps them hone math skills and come to the realization that they can't have everything they want in life.

H.

cont. on pg. 31...

Readers' Tips cont...**Affordable Waxing**

Like most women, I love spa treatments. When I got married, I had to trim my expenses, so manicures, pedicures, and waxing had to be curbed. I purchased a salon-quality wax machine included in a "start up" kit for about \$65 at a beauty supply warehouse, and that was five years ago. I haven't even had to replenish any of the supplies that came with my wax kit, save the muslin and wood sticks, which cost somewhere around \$1-\$2 total. I have gone to my stylist to "reshape" my brows every so often, but it's terribly easy to do my own waxing within the boundaries of shape she gives me. The salon I went to charged \$10-\$15 per visit for waxing so this saves a ton of money.

Shiahna

What We Don't See

When you are planning to sell your home, go through and take pictures of each room as well as the house outside from the front and back. Also, take pictures of the garden if there is one. Then look at the pictures. Very often we get so used to the way things are that we don't really "see" the clutter, bad paint job, tired decor, scuffs and stains, etc. Using photos can help you see the forest for the trees, and with digital cameras, there is really no cost to doing this.

Evelyn

The Housekeeper Lesson

My family was in need of a housekeeper. My husband and I both work full-time and I'm in graduate school at night. We have two children, a dog, and a messy house. Chores never seemed to get done. We considered a housekeeper, but the cost was pretty high.

We decided to save money and time while teaching the children. We pay them an incentive on chores as they complete them. They both have a list of chores they must complete each week, and they know the dollar value of completing them. Now, the burden on my husband and myself is lighter and we've saved money while teaching everyone to contribute towards having a clean home.

Cathy D.

Stretching Tea Bags

Since most teabags have more than a single cup's worth of tea in them, I get double-duty from my automatic iced-tea maker by running two cycles with the same basket of tea bags. I omit the ice cubes from the pitcher and run the brew cycle as usual. When it's finished, I carefully lift the basket to pour another cycle's worth of water into the receptacle, and hit the start button. If you can, let it cool down before you refill. I get twice as much tea in the pitcher and every penny's worth from the bags.

Cindy