

# Tips On Budgeting Reference Guide

*Includes*

**119 Little Things You Can Do Every Day  
To **Cut Your Spending, Save Money,** and  
**Make Your Budget Work ...****

***Without Depriving Yourself***



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*The More Tips You  
Implement, The More  
Money You Will Save!*

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# Chapter 1

## *Introduction*

You are about to discover 112 ways that you can save money in your everyday life without depriving yourself or your family. With these tips, you will discover that it does not take much to cut your spending and put money aside for whatever you like, whether it is to take that long-deserved vacation or just to build your savings for the future. Get ready. You might be surprised at just how easy it really is to change your spending habits.

First we will talk a little about how to develop a budget that suits your lifestyle, and then we will show you where you can save both at home and whenever you step out the door to go to work, shopping or anywhere else.

Now, the budgeting section is very basic. You might want to look at other resources to develop a more in depth budget. This book is designed to help people who are interested in putting together an easy plan and getting started quickly. Discover more about this at my website, [www.HouseholdBudgetMadeEasy.com](http://www.HouseholdBudgetMadeEasy.com).

These 112 tips cover everything from car maintenance to grocery shopping to living green to renovation tips and recycling at home that can save you from purchases that are not really necessary. How much you save depends entirely on how many tips you use and how well you use them.

This list is by no means complete and certainly is not intended to give you specific guarantees regarding how much you can save. Any amounts used are simply examples only.

Whether you are just starting out, are looking ahead to retirement or are somewhere in between, it is important to have effective budgeting skills. Without them, you will not see the savings that you expect. For many of us, that painful truth does not come to light until we are in our 40s and later. That is when your attention moves towards life after the kids are gone, how you can retire sooner and enjoy life and how you would like to spend your leisure time as a couple.

Imagine for a moment that you are realizing that you could retire early if you have sufficient savings and pensions in place. Now look at what you actually do have in the way of financial security. Take into account the cost of inflation and how it will increase over the next 10, 20 or 30 years. Will you have enough to cover your needs and still enjoy life the way you would like?

If you are reading this, it is highly likely that you either have not yet thought that far ahead or you are trying to pull together enough money so that you can save for the future of your dreams. Or perhaps you are just struggling to make ends meet. Whatever your situation, you will find some valuable tips here.

Of course, the sooner you start focusing on your financial future, the better. But what do you do when you are already in mid-stream and you have not even begun to build your security? If you are just starting out on your career path, you probably want to know how to put together an effective budget that you can follow and build your savings.

That is where this book will help.

In the following pages, you will discover how to create a budget that works for you in your particular situation. You also will learn other things that you can do

to shift your money from the spending to saving column. You will find out some little things you can do to cut your costs that you probably never even thought of. You might surprise yourself when you see just how easy it is to cut back and barely notice the difference in your lifestyle.

And That is really the whole point, is not it? You want to live your life, not spend all your time worrying about how you can put more in the bank. None of us wants to feel that we are depriving ourselves. Unfortunately, budgeting has that connotation.

*“ “ Of course, the sooner you start focusing on your financial future, the better.*

## Chapter 2

### *Budgeting What Does That Mean, Exactly?*

If you are thinking that you will have to stop buying all those goodies that make your life pleasant, you will only be partially right. You want a budget that will not make you feel deprived. Those that do are doomed to fail because you are human, after all. You have pleasures that need to be nurtured.

Perhaps shopping sprees satisfy your need to escape the confines of living to fit your means, or just to relieve stress. Maybe you have a hobby that must be fed. There are many things people spend money on that go beyond basic needs, but they cannot be excluded. That is where effective budgeting comes in.

Budgeting is simply a guide to how you spend your money on a daily, weekly or monthly basis. Without one, you likely will spend money haphazardly on whatever strikes your fancy. At the end of the month, you will have nothing left to put in the bank or worse, not have money to pay all your bills on time.

Budgeting helps you to avoid paying those high interest rates every month. People waste millions of dollars every year on interest alone because they do not have a budget. They rely on credit or they just do not pay their bills on time.

Either way, you pay more both in interest and in your credit score which can severely affect your ability to get credit when you really need it. If you decide



to buy a house or a cottage, your loan will be denied if you have a bad credit rating. If you want to take an elaborate vacation, you will not be able to get the funds to pay for it unless you have the savings to cover.

This brings us back to budgeting. Not only will you save on interest every month, you will not need to borrow money when you decide to plan that long-awaited exotic vacation. You will pay far less in interest rates if you can put down a substantial sum on your house purchase.

As you can see, it is important to look and plan ahead. And that brings us to another stage in the budgeting process.

Before creating your budget, take time to determine your goals for the next 10, 20, 30 or more years. Where would you like to be? On the golf course or a cruise, buying a starter home for your child? Hitting the road in a comfy full-service RV? Traveling to all those places you have wanted to see?

Or maybe you would like to venture down a new career path that has been out of reach all those years. Just because you have a life of experience in your current job does not mean you cannot switch to something you enjoy in middle age.

Too many of us end up in a job we truly hate because we had little choice. Perhaps you needed to be the breadwinner for your spouse and family and had to take whatever job came along. Or maybe you went into a profession because it was the thing to do (your parents forced you or it was the family business).

When we approach our working years, many of us have no idea what we want to do. We just go with the flow. We let our natural strengths guide us based on how well we do in school. Yet, these are not the jobs we would choose for

ourselves if we had the chance. In many cases, they are dead end jobs with little chance for advancement or increased income.

All your much desired goals become nothing more than pipe dreams.

there is nothing worse than not being in control of your life. Being in a job that dictates how little you can make or limits how far you can go can be devastating to your self esteem. It all comes down to planning and goal setting.

**“ “ Before creating your budget, take time to determine your goals for the next 10, 20, 30 or more years.**

## Chapter 3

### *Your Life Is Like A Business It Needs A Plan Or It Will Fail*

there is a saying, "Fail to plan and you plan to fail". it is usually used in reference to business. You cannot set up an effective money-making business unless you have a plan in place that will steer your business where you want it to go.

let us say you want to start your own garden center. You jump right in, buy your property, grab the first suppliers that come along and set up your checkouts ready to make money. The problem with this approach is that there is no plan to guide you. The property might not be in the right location, the suppliers could be the most expensive which cuts into your profits, and your customers might be seeking something totally different.

A good plan will include a breakdown of how you will meet the needs of your customers, meet all the obligations of running your company, and how much money you expect to make from each sale. It also will cover forecasts of how much you anticipate you can make in the next year, 5 years and 10 years.

By doing this pre-planning, the business will have a much better chance of succeeding because you have given yourself specific goals that you want to achieve and deadlines to achieve them.

The same holds true with your life.

If you do not have set goals and a plan to get there, there is a very good chance You will never make it. You need to plan the life you want in the next 5, 10, 20 years and into retirement. Then, you need to know how you will handle your finances to make all those goals possible. By bringing your goals and finances together into one plan, you will have an excellent chance of getting from life exactly what you want.

Think of your life as a business - the business of life that needs a good plan that guides you to achieving specific goals along the way until you meet your ultimate goal.

*“ “ If you do not have set goals and a plan to get there, there is a very good chance You will never make it.*

# Chapter 4

## *Setting the Stage*

### *Get a Plan*

let us start with planning. This part can be fun because you get to imagine all the things that will make you happy and your life a success. The best way to approach this is to let your imagination soar. Forget about those nagging doubts, the judgments and the putdowns. Those are things like, "No way I could ever buy my own tropical island", "I do not have the skills to become a Fortune 500 CEO," or "Everything I have tried has failed so this idea is never going to happen."

That is the self-talk that dashes all our dreams and hopes. We feel that we have failed before we even begin. Put them out of your mind and just have fun with these exercises.

#### Exercise 1:

Write down all the things you wanted as a child, as a teen and 5 years ago. Notice how they have changed and how much has remained the same. Perhaps you wanted to be a police officer when you were a toddler. Today, you want to thrive as a detective. Or maybe instead of being in law enforcement, you have decided you would rather have a military career or be a bakery shop owner.

Start back as young as you can and try to recall all the careers and life goals you wanted at each stage. Make a fresh list of what you would like to achieve in your life now. Have you decided that you would be happier owning a travel

resort rather than running a computer repair shop?

Compare your lists and see which goals you achieved, which ones you let fall by the wayside, and which ones you truly desired but gave up on. This exercise will show you what you truly want out of life. Any goals that have been repeated through all your lists are those in which you are most likely to succeed - and have fun doing.

### **Exercise 2:**

Choose the goals that you want for your future and jot down what it will take to make them a reality. Decide on a specific date when you expect to achieve them. List all the things you need to do to get there, whether it requires further education, specific experience or equipment, and a quantity of money.

Write down the things that could get in the way. This might be certain responsibilities that interfere with your schedule. Find ways to overcome them and write them down. You want to eliminate all the negatives and the barriers right now so you have no excuses.

If you have kids, get your husband to play a bigger role in caring for them. If you are a board member for your local charity, consider cutting back or dropping it altogether until you reach your personal goals. You can always get back into volunteering later if you so choose.

**Exercise 3:**

Make a list of ways you can cut back on expenses and save for your goal. Most likely some cost-cutting ideas will become obvious very quickly when you look at your income and where you are spending your money.

Having this information will be the basis for the rest of this book. You will discover many ways to reduce your spending, but what is really important is knowing how much you need to cut back and why. Without these details, it is too easy to "break the budget" whenever the urge strikes.

let us face it, at some point your goal will fade from your consciousness because it is highly unlikely You will be thinking about it every waking moment. That is why you need to break it down into valid reasons to cut back, otherwise, you will have little excuse not to buy that item that you really do not need right now.

In the end, it comes down to keeping things in perspective. You can buy it now and worry about your goal later, or you can save that money towards your goal now and buy the item later, depending on which one is more important to you at that time. And That is why your goal has to be something you truly desire - in fact, you have a burning desire to achieve it.

# Chapter 5

## *Setting the Stage*

### *Create a Budget*

Budget planning will give you the information you need to help you decide on your cutbacks. It also will include a savings element to ensure you are constantly putting something aside every week or month.

there is another well-known saying, "Pay yourself first". This might sound contradictory to an earlier statement where you were advised to pay your bills off quickly to save on interest charges. While this still holds true, you want to be building your savings at the same time.

The best way to do that is to make sure you incorporate a portion of your income to savings. It does not have to be a lot but over time it will be significant. Not only will saving every month build your financial security, it also will build a resource you can draw from in emergencies, rather than seeking credit.

Start by listing all your bills and what they are every month. Make sure you allow enough to cover those monthly payments. If you have an ongoing payment for a larger amount, like a credit card charge that you are paying off a bit at a time, allow more than the minimum amount due as this barely covers the interest that you are being charged every month. If you can, pay this one off as quickly as possible as the interest rate his outrageously high.



Did you know that a \$500 credit card bill will cost you \$115 over one year at 23% interest rate? it is only about \$10 a month, but you can see how it will add up. Think how that \$10 a month will boost your savings.

Add into your budget a specific amount that you will put into your savings every payday. Maybe you can only find \$10 or \$25, but consider that this is just temporary until you get your budget rolling and discover ways to save money. When that happens, you can put even more money into your savings.

Your budget should cover everything that goes out as well as everything that comes in. From this point, you can see exactly where you are spending the most. If, at the end of the month, you see that you should have a few hundred dollars left over, try to figure out where that money went.

That is money that you are wasting that could be going into your savings. it is money that you could be using to achieve your most desired goals, rather than squandering it on little things like buying lunches instead of packing it or getting a new pair of earrings that you do not really need every month.

This is why it is important to have strong goals, things that mean the world to you. It will give you the motivation to stick to your budget and take every opportunity to put more money into that goal-getting fund.

Once you have completed these exercises, it is time to move on to finding ways you can put more money in your pocket and less in everyone else's.

## Chapter 6

### *119 Money Saving Tips*

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## Household Expenses

1. Reduce your hot water thermostat. Whether you are using your water or not, the water heater will turn on to keep the water at a set temperature ready for when you need it. If you set your water temperature higher than necessary, you will pay extra over time keeping it at that temperature. Your thermostat should have a "Normal" setting. This is where it should be to a) save on water heating costs and b) keep rust buildup in the hot water tank to a minimum. If the temperature is set too low, rust will develop.

Reducing your water temperature is wise simply because of the safety factor. If it is set too high, you can scald yourself or your children to scald themselves. They can become disfigured or at the very least suffer needless pain.

2. Take showers instead of baths. You will save water. Remember that every time you shower or bathe, it costs you in water consumption, sewage fees and water heating. The savings from showering cover many utility costs. If you want to see the difference between bathing and showering, next time you take a shower, plug the bathtub and see how full it gets by the time you are done. If you have installed a water-saving shower head, you will notice that you use less water by showering.

3. Install a shower head that conserves water. Some municipalities provide these as a free service to homeowners so check with them first. Otherwise, buy one from your local hardware store. They are not expensive but are cost effective in the long run. Be sure to choose a shower head that specifies that it conserves water.

4. Take shorter showers. While it is refreshing and soothing to take nice long, hot showers, keep them to a minimum. For regular bathing, keep your shower down to under 10 minutes to save on water and related costs.
  
5. Learn to do simple repairs yourself. Until you try, you will not know just how easy many repairs really are. Changing a washer in your tap is a perfect example. Look under the sink and locate the water pipes leading to your taps. You should see a water valve (looks like a tap shutoff) on the pipe. Turn it off. If you do not see one turn the water off for the entire house at the water main. Turn the tap on at the sink and let the water run until it stops. This will empty the water remaining in the pipes.

There should be a little cap (often with the letter C or H representing hot or cold water) on top of the tap handle. Pop it off carefully using a flat screwdriver. Inside, you should see a screw. Remove it to remove the handle. You will see the copper piece that you can unscrew using pliers or a wrench if you have one to fit. Lift out the copper and look at the bottom. You should see another screw holding a rubber washer. Remove the screw and replace the washer with a new one. If you do not know the size, take the copper piece to your hardware store or plumbing shop and they will provide the right one. Be sure all screws are secured when putting everything back together.

6. Get free repair help from your local hardware store or plumbing supplies shop. Ask the clerk to show you how your particular shower head works so you can do the work yourself. For any project, get clerks to give you advice, sketches, and demonstrations. They will be more than happy to provide this for you as a customer service. Plumbers can be expensive and for small jobs, you can usually do them yourself.

7. Make tap repairs immediately. If you have a tap that drips or a shower that does not switch from bath to shower properly, fix it as soon as possible to save on water bills. If the water continues to run out the spout when you turn it on to the shower setting, you are pouring water down the drain at a tremendous rate. When this happens, it means that something inside the mechanism has not dropped into place properly. In some older spouts where you pull the plunger to switch to shower, a small washer has deteriorated and must be replaced. Check the instructions for your particular taps to see what might be wrong.
  
8. Do your own minor electrical repairs. For this, you would be wise to take a short course at your local school on how to work with electricity in your home. Once you have this knowledge, you can replace your own light fixtures and fans yourself while saving a few hundred dollars on electrician fees.

*“ Learn to do simple repairs yourself. Until you try, you will not know just how easy many repairs really are.*

9. Repair any house leaks. Check with your hardware store for advice on what you can use to stop leaks and how to install it. There are several options including silicone sealers and Fiberglas insulation that you can install yourself.

10. Turn your air conditioning off. Air conditioning is a huge expense, not only to your pocket book, but to the environment and resources. Acclimatize yourself to warmer temperatures so that you do not need to run your air conditioning constantly. Use it for extreme weather. Leave it off during the day while you are at work, or keep it at its lowest setting. Set it to come on an hour or so before you get home. When you do turn it on, keep it above 72 degrees F. Most people can endure 75 degree weather once they are accustomed to it.

Keeping your air conditioning at a lower setting is a healthy decision. Many people suffer serious health issues because they cannot tolerate any heat whatsoever. They work in air conditioned offices which are usually colder than they need to be. They ride in an air conditioned vehicle, and arrive at an air conditioned house. When the power goes out because of a system overload, they become ill.

11. Install windows that you can open. This will provide relief on days when the breeze is cool, rather than turning on the air conditioner. Remember that when you are outside, it can feel hotter because of the sun's heat. Inside, all you get is the breeze which is not as hot as you might think when you are outside.

12. Make sure your house is well-sealed to protect against heat loss in winter. Replace poorly fitting doors and windows with those that are weatherproofed for your area and weather. Check the attic to be sure you are not losing heat. Once again, you can speak to a professional for advice on how to find out where you are losing heat from your house. They will be able to give you little tricks to use. However, they also will try to sell you a service so make sure you get free tips to try first. You might not need those expensive services.

13. Borrow do-it-yourself books from the library. You do not have to spend money on instructions when you have a well-stocked library handy. You can find many books related to home improvement and repair that you can read to learn how to do some of the easy things, like replacing taps, weatherproofing your house, and many other money-saving tasks.

14. Do not be afraid to do your own repairs. It might be intimidating at first, but once you do some of the smaller jobs on your own, your confidence will grow and you can gradually take on bigger tasks. Doing your own repairs and upgrades will save you a tremendous amount of money that you could spend hiring professionals to do it for you. Consider that plumbers and electricians are some of the most expensive service providers, charging around \$65 or more just to drop by. They will end up charging you more for any supplies they use because they will have included their costs for time and travel to get them from the store.

15. Comparison shop. This can be quite revealing. You will discover that the same or similar item can be purchased elsewhere for sufficiently less. If you do not need a particular brand, choose one that is less expensive that does exactly the same thing. Product branding is good for one person only... the manufacturer. Many lesser known brands provide equally good if not better products. In fact, some of these brands are made by the top manufacturers as a means to serve a less expensive market while still making money. By selling under another brand, their main brand name maintains its market recognition. People think they are getting better value in higher priced products, which is not always true.

16. Buy the supplies yourself. If you do need a professional, get the materials yourself. In many cases, you can get them at a lower rate because you can comparison shop to get the best deal.

17. Challenge the stores to match or outdo the lower price for the same product being offered at another store. This is becoming very popular as stores claim that they have the lowest price. You will often see ads stating that if you find it cheaper somewhere else, they will match it. You can see significant savings by doing this.

As an example: a 33" big screen HD TV in one store might be advertised in-store at \$1400, but a store down the road is selling it for \$1200 or less. If you enter the first store and tell them you can get it for \$1200, the owner will give it to you for that price. But you can try taking it one step further. If they are offering the same price, you can still get it at the other store... unless they offer you an even bigger incentive to shop at this store.

Ask them for the lowest they are willing to charge you and you are sure to save even more. They want your business, and they will have a huge profit margin they can play with to get it. You can do this when buying cars as well. Never pay what they are asking.



**“** *Comparison shop. This can be quite revealing. You will discover that the same or similar item can be purchased elsewhere for sufficiently less.*

## Grocery Shopping

Groceries can get expensive but you can cut down in many ways.

18. Make a grocery list. If you do not you will buy whatever appeals to you and in the end, spend more than you should. Purchase only the items on your list. Not only will you save money at the checkout, you will save extra gas returning for items you forgot. How many times have you gone to the store for a few items, purchased things you had not planned to buy, and come home without at least one of the items you originally went to buy?

19. Use coupons. At one time, coupons left a negative impression on people. It was poor people who pulled out that pack of coupons for almost everything they bought. In more recent times, however, coupon clipping has become something short of a hobby. People who hate paying extra for things that they need are becoming taking positive action. They are finding that coupons can save them hundreds of dollars a month. In fact, some have used coupons to effectively get their groceries for nothing.

20. Visit store web sites. They will have prices on different brands of products and coupons that you can print out. This kills two birds with one stone. You can comparison shop between stores and between products and find out which products will save you money.

21. Visit pharmacy web sites. Sometimes, grocery items can be purchased less expensively at the drug store. This might include toiletries, paper products, cleaning supplies and in some cases, certain foods. They, too, will have coupons you can use to save on your purchases.

22. Use pharmacy and grocery store web sites, as well as other retail store sites to find out what is on sale in a given week. See what might be coming up next week or next month and wait to buy those products so you can get the savings.
  
23. Choose medium eggs, rather than large eggs. Often, the size difference in the eggs is insignificant, so why pay the price?
  
24. Sign up for pharmacy and grocery store discount cards. These are similar to credit cards, but rather than charging your purchases to it, you collect credits to use against later purchases. These can add up to a significant amount over time. Every time you buy something in that particular store, give them your card and you will have credits added to it.
  
25. Get stationary supply store discount cards wherever they are offered. You can receive credits on anything you buy there, such as printer paper, children's art and school supplies, computer supplies and equipment, and much more.
  
26. If your local gas station has this type of discount card, or a credit card that adds credits to it when you purchase gas or in-store items, sign up for one. For example, the Canadian Tire Corp. has its own credit card. When you purchase gas and other items with it, you receive "Canadian Tire money". This is just another version of their long-running Canadian Tire Money campaign. Whenever you buy gas, you receive credits you can apply to in-store purchases. Some companies have joined such campaigns so that when you shop in one store, you get credit for gas at Canadian Tire. See if your area offers a similar program. You could end up paying for a new set of tires with the credit you have accumulated.

27. Check your mailbox for flyers that offer coupons and list items on sale. While this mail is considered junk by many, it holds some tremendous opportunities to save money on everything from groceries to furniture.
28. Keep an insulated picnic cooler in your vehicle during hot weather to transport any dairy, meat or frozen items that you purchase. This will protect them from damaging heat during your trip home. It does not take long for foods to begin to go bad when they are exposed to the heat. Consider that a vehicle's interior temperature can soar to over 100 degrees F in warm weather, even if it is not all that hot outside.
29. Take advantage of farm stands and produce markets. They offer the best fruits and vegetables because they are fresh from the field. Look for pick-your-own farms because the products are then less expensive because the farmer did not have to put in time, effort and money into reaping the harvest for you.
30. Plan your shopping trips. If you can wait a few days, do so, rather than go to the store every time you think of something you need. Combine multiple errands into one trip to save on gas.
31. Buy in bulk. If you go through food quickly, it is cheaper to buy in bulk than in smaller packages. Buying in bulk will depend on your situation. For instance, a single person might not be able to go through a huge jar of jam before it goes bad, so take this into consideration. Of course, there are some foods that will last longer, like flour, sugar, nuts and other items. You can purchase these in bulk food stores at a significant saving over the pre-packaged versions you get from the grocery store.

**“ Plan your shopping trips. If you can wait a few days, do so, rather than go to the store every time you think of something you need. Combine multiple errands into one trip to save on gas.**

32. Avoid prepared foods. Not only are they bad for you, but they are much more expensive than buying the ingredients yourself. As an example, you can pay as much as \$10-\$12 for a box of frozen chicken that might last 4-5 meals, but you can buy fresh chicken for half that. Once again, do the comparisons before deciding which product to buy.

33. Avoid individually wrapped foods. It costs more for the manufacturers to wrap each piece and then put them into a box.

34. Look for bargain bins. Whether you are grocery shopping or looking for kitchen utensils, stop by the bins that are often located at the end of rows for less expensive items. You can buy bread and bakery products at a lower price if they were made yesterday.

35. Purchase sale items in bulk if they can be stored safely over a long period. For example, you can buy 5 loaves of bread and store them in your freezer for a few weeks which will enable you to take advantage of the sale and limit the number of times you go to the store for this item that disappears so rapidly.

36. Bypass pre-packaged salads and vegetables and buy the fresh loose versions instead. Packaged is more expensive and can be contaminated prior to packaging. Lettuce, cabbage, onions, green peppers and carrots are less expensive in the produce section over what you will pay for packaging and preparation.

37. Buy fruits and vegetables in season. They are less expensive than buying them off-season.

38. Look for meat sales that are advertised in door-to-door flyers. Buy your meat according to what is on sale rather than according to your tastes for that week. Be willing to try something new. At the reduced prices, it is worth it, especially if that particular food item goes on special on a regular basis. Look at brands, too. Margarine is less expensive than butter and better for you, especially if you choose the ones made with corn oil. Margarine used to have its own flavor, which was objectionable to many butter-eaters, but today, it is easy to switch over because the flavor has improved significantly. In fact, it is getting harder to tell the difference between butter and margarine. A large bucket will cost less than smaller ones and margarine stays soft enough to spread right out of the refrigerator, unlike butter.

39. Choose frozen vegetables over canned. Look for bargain bags that will last awhile. Frozen vegetables are better for you than canned because they do not contain the preservatives and have not had a chance to lose their nutritional value before being frozen. Frozen peas and corn are amazingly sweet and juicy when heated in boiling water, rather than in the microwave.

40. Look for BOGO (buy one get one) free offers. As long as you can either use or save the product over a long time, you can save with these deals. To boost the savings, use them with coupons, provided it is allowed. Some manufacturers do not allow you to mix two offers on the same product, but it is well worth checking. You could end up getting the 2-for-1 product for free. Also, if the BOGO product is offered if you buy another specific product, look for coupons on that product as well. The savings can really add up.

**“ Buy fruits and vegetables in season. They are less expensive than buying them off-season.**

## Everyday Savings

Pay close attention to how you live your life and you are certain to notice many areas in which you can save money. The following list includes things you can do that will help you to cut costs while allowing you to still live your life as you wish. Budgeting and cutting costs can seem more like dieting if you do not do it right. And who wants to feel like they are depriving themselves every day? Go through this list, apply what you can, and see if it triggers more ideas where you can reduce your spending.

41. Buy less expensive fuel for your car. Just because your car dealer recommended that you use only high octane, top grade gas in your vehicle does not mean it is really necessary. There is lower priced gas available that can save you \$10 or more with every fill. Rather than going to brand name gas stations, take a look at the lesser known suppliers. As long as the octane level is the same, the gas will give you the same result - good mileage but at a lower cost. Note the octane level for regular gas at your brand name pump, check the price per gallon or liter, and head over to the family gas station on the corner and compare. In fact, some of the smaller stations provide full service, which is always nice.

42. Walk, do not drive. Consider all the benefits of not driving every time you go out. 1) it is healthy for you, 2) it improves your stamina and strength, 3) it gives your lungs, heart and muscles a good workout, 4) it can boost your mood, and 5) it will save you on gas as well as wear and tear on your vehicle. Do you realize that it is harder on your car to keep making short runs than it is to go longer distances? If your destination is a few blocks or so, hit the pavement instead of the gas. You can always purchase small carrier carts to haul stuff home, and they are much cheaper than gas in the long run.



Just a word about carrier carts. Make sure it is good quality, especially the wheels. There are some very poor carriers around today that cannot withstand the weight or rough bumps. The wheels should be made from heavy polystyrene and held on with a metal clip, not a plastic cap. Choose wisely to meet your needs. Some come with 4 wheels, which makes them easier to use for a number of reasons. They can be pushed around the store while you shop. They ease the pressure on your arms, shoulders and back that the 2-wheel carriers can cause. If you want to push the cart, make sure the handle is of the right angle and length so that when you want, you do not keep kicking the cart as you take a step forward.

43. Car-pooling is an excellent way to share costs so that everyone saves in vehicle wear and tear, gas and parking fees. Find people in your area who work relatively close together. Arrange a meeting place that is center to all of you. Near some highways, you will find parking areas where you can leave your vehicle for the day while you ride with someone else. This might be the ideal meeting place for everyone.

44. Use public transit. Taxis can be expensive, but buses and trains are reasonable. Not only will you save on your travel costs, but you will have the luxury of letting someone else worry about the traffic and parking. You can ride to and from your destination in peace, enjoy the scenery, watch people (this can be educational, fun and interesting), read a book or do a puzzle. Or catch up on some work. As you can see, public transit can save you in many ways.

45. Plan your shopping trips. Rather than make 3, 4, 5, or more trips to the store, start a list and plan to do it all in one go. For example, if you have to pick up a few extra groceries, need to grab supplies from the pharmacy, need tools or other items from the hardware store or have a doctor's appointment, make them all in one, well-choreographed trip.

46. Check with banking costs and see if you can get lower rates elsewhere. Some charge huge maintenance fees while others waive some fees. For instance, seniors sometimes can get cheque-cashing fees and ATM fees dropped. Some banks only charge ATM fees over a certain number of uses. If you tend to use these machines often, see if you can reduce how many times you do over a month. Rather than take out money for groceries on one go and cash another time, get a cash advance when you pay for your groceries.

47. Only use ATM machines that are provided by your own bank. Whenever you use Interac or other machine, you are charged extra. Your own bank machine will either charge less or not at all. Over time, those few dollars per use can add up, and why pay more than you need to? If the store does not carry your bank machine, go directly to the bank or to a store that does.

**“ Check with banking costs and see if you can get lower rates elsewhere.”**

48. Turn off your television. You might be surprised how many people turn on the T.V. and not watch it. They use it as background noise while they carry on with their work. Or they use it as a child minder. Find other things for your children to do that will keep them occupied. Turning off the television will save you money, especially if you have any additional products plugged in at the same time, such as DVD players, cable boxes or satellite receivers which all add to your electricity bill. If you want background noise, turn on the radio.

49. Make sure that the things you buy are items you really want and will use. It can be tempting sometimes to spot something in the store and think how great that would be, only to discover that you really did not need it and it sits idle. In other words, do not submit to spontaneous buying. Stores rely on that weakness in their customers, which is why you find all those interesting items at the checkout where you will be most likely to look them over and buy them.

50. do not buy something just because it is at a huge savings. do not be like one man's wife who told him one day that she would just saved him \$3,000. She found a couch at a significant savings, but they already had a perfectly good couch. While this might sound extreme, it did happen and probably happens all the time. If you do not need it right now, wait until you do. You just might get it for less in the future.

51. Always take a shopping list with you, otherwise you will be tempted to buy things you really do not need. Also, do not shop when you are hungry as this will cause you to buy on hunger rather than on value for the dollar.

52. Create your own gifts. Gifts can be expensive, but you can make some impressive gifts yourself. Visit your local craft store. Good ones have an amazing collection of items you can put together to create quality gifts, such as scented candles and soaps, flower displays, ornamental items, and a myriad of other collections. Look around discount stores and yard sales for wonderful items you can strip and paint or create a new lampshade to make a lamp unique to you and/or the person who will receive it. While saving money, you will be putting together items that have your personal touch.

53. do not toss out those old clothes. Use them for labor-intensive jobs around the house. You can wear them, or rip them up for rags. Depending on the material, they can be cut into small pieces and used to create quilts, wall hangings and other decorative or useful items.

54. Call your credit card company and ask for a reduced interest rate. We tend to think that whatever they say goes, but That is not always the case. If you have a good credit rating, have never missed your payments, and have been using your card loyally for awhile, your credit card company will be glad to give you a better rate, rather than worry that you might find another credit card company that is cheaper. It pays to shop around, regardless, because not all companies use the same rates. In fact, some have a membership fee on top of your usage fees.

55. Check any subscriptions that you have currently. Do you read that magazine or newspaper that comes through the door every day, week or month? it is surprising how quickly a daily rate adds up. While \$3 a day does not sound like much, That is \$90 a month, or over \$1,000 a year. Imagine how you can enjoy that money on something you really want, perhaps a nice holiday.

56. Keep your vehicle properly maintained. This can save you significantly over the years. A well-maintained vehicle runs better, saves you on gas costs, helps reduce the wear and tear on the moving parts, and lasts longer without the need for constant and costly repairs. A well-maintained vehicle is safer, too.

57. Keep your tires properly inflated. Tires that do not have sufficient air pressure will cost you in gas and it will cause your tires to deteriorate more rapidly.

58. Be sure your wheels are properly aligned as this will ensure the tires wear evenly. This will save you in many ways, from fuel costs to tire erosion. Out of align tires will put added wear on the connecting parts as well, like the tie rods.

59. Have your brakes replaced as soon as you notice any reduction in their efficiency. Over time, the brakes will begin to scrap the rotor (inside the wheel) which will end up costing you much more to repair.

“ Keep your vehicle properly maintained.”

60. Find free forms of entertainment, rather than renting videos or going to public entertainment facilities like bars, movies and amusement parks. Many towns have recreational facilities that offer great opportunities to stay fit and enjoy yourself. Some services are free, but others can cost, but it is usually a small fee and certainly is much less than the commercial parks charge. Look for things like tennis courts, squash courts, basketball courts, baseball diamonds, fitness trails, swimming pools, aerobics classes and much more.

If you are not into physical workouts, see if they have town park concerts which are usually free. These are live performances by small local bands that you can enjoy. Just bring a blanket and your own refreshments. If you enjoy watching sports, look for parks where teams play regularly. The most common is baseball. Everyone is welcome to watch. Or perhaps in your area it is beach volleyball, soccer, basketball or something else. Realize that they do not have to be professional players to provide some excellent entertainment for onlookers.

61. Grow your own fruits and vegetables. If you have the garden space and like or would like gardening, it is not that difficult to start your own garden. There are plenty of books at your local library that you can learn from and some garden centers have free instructional guides on some of the more popular garden ideas. Imagine how much money you can save by growing your own vegetables... at the cost of a few dollars for a packet of seeds that will produce more vegetables than you can possibly eat.

62. Whatever you buy, consider preserving them to save money. Picking or growing your own fruits and vegetables can leave you with armloads of products that you just cannot eat right away. Learn how to freeze them and they can last you and your family throughout the entire winter. Not only will you save on the deals you can get (pennies for seeds and low-cost fresh pick-your-own products), but you will avoid the high cost of buying these products off-season, when they are shipped in from great distances.

63. Pack a lunch. Whether you are just going to work, out for the day, or traveling across the country, take time to pack your own snacks and lunches for the trip. It is far cheaper than eating at restaurants or buying from park vendors. Amusement parks and vacation hot-spots are famous for charging outrageous prices for quick meals for visitors.

64. Take up reading or doing crosswords. If you are looking for activities to fill your leisure time, these can benefit you in many ways, plus they are far cheaper than looking for places to go and spend money, like the movie theater. The price of a theater visit can add up very quickly, from the high-priced tickets to the expensive food at the refreshment stand.

65. Pay close attention to your television service. Whether you are on satellite or cable, you are sure to discover that you are paying for stations that you never watch. do not just go for the bundles that the sales rep recommends. Go through each bundle and see exactly which stations interest you and which ones do not. While you cannot really do much about some of the bundles, some services now allow you to pick only a few stations that you like for a few dollars each. This can be much cheaper than paying \$5 to \$8 for a bundle that contains only a few stations you like.

66. Take a look at the Packages and make sure you are only getting what you want. Packages usually come in things like Silver, Bronze, Gold, Platinum-type labeling. Compare the price of Silver or Bronze, plus 2-4 specialty channels over Gold or Platinum. Most likely, you can get everything you want with Bronze plus a few specialties and saving perhaps as much as \$15 or more per month. Again, this might not sound like much, but multiply that by 12 months and you would save \$180 a year.

67. See if you have the option to pause your television service during holiday season. In summer, many people spend more time outside or on other pastimes than they do watching television. You might want to pause your service for the summer, which could save you (\$65 month x 12) \$260. Or if you just keep the basic channels, you could end up saving around \$30 a month.

68. do not be afraid to shop in the dollar stores and thrift shops. You will be amazed at what you can buy for a few dollars that would cost you 10x, 20x, 30x or more if you purchased them from a regular department store or specialty shop.

69. Check your memberships. Are you paying for some that you have long since forgotten but are still paying for? This might be for the local gym or country club. If you have any online memberships, these can be forgotten easily because they are unseen. If you belong to a member site, you could be paying for something you are not using. At \$10 a month (which is the usual starting point for memberships), you would be spending \$120 per year. Well, actually you would be throwing away that much if you are not using the site. Check your bank statement and credit cards to see if you have any automatic payments coming out. Cancel any memberships you are not using.



70. You might not think of hygiene as a cost-saving measure, but consider that many harmful bacteria and viruses are spread by people who do not wash their hands regularly. This puts you, your family and others at risk of becoming ill, which can run up medical bills or prescriptions costs that could be avoided. Make sure you and your family wash their hands after every visit to the washroom, before every meal and before handling any food, even potato chips.

71. Gift yourself to people you love and save on the cost of a physical gift. Offer to babysit a certain number of times over the year, look after your friend's pet, do a few household chores for the elderly in your family, neighbors and friends. This might be repainting a gate, cleaning out the attic, washing the walls, cutting the lawn, vacuuming the house or any other task that they cannot do themselves. Offer to cook a set number of meals for a loved one or friendly neighbor for an entire week.

72. Book your holidays off-season. This is when you can get tremendous savings, both in the transportation costs and in accommodations. Often, you can stay at a small resort much cheaper in the fall than you can at the height of summer. Not only will you save money, but you will have fewer people around, which can make for a very pleasant and peaceful holiday. Look for special deals after Labor Day, Easter, Christmas, New Year's and other special holidays that usually attract a lot of tourists.

73. Book your destination based on seasonal interests. While everyone else is booking for the beach, book your holiday at a country resort or unique off-the-track location. This might be to fantastic waterfalls that are not as popular as Niagara Falls, historic routes and events, country fairs and other places that peak your interest. In other words, go against the flow of traffic, not with it.

74. Shop around for life insurance, car insurance and house insurance. See if you can get a special rate by getting them all with one company. Be sure to ask for all the special deductions: abstainer (alcohol and smoking), senior rates, limited mileage, restricted use (i.e.: personal, not business), proximity to fire hydrant, etc. If you are single and are paying for life insurance, be certain that you are not paying for something you will never need. If you no one can claim your life insurance after your death, be sure your policy covers only for you while you are alive: i.e.: accidental coverage, disability insurance, etc. there is no point paying extra for a policy that leaves a certain amount to your spouse when you do not have one. Should you marry, you can always add this at the time, if you wish.

“ do not be afraid to shop in the dollar stores and thrift shops.

75. Pay your insurances annually, rather than monthly, to save money on carrying fees. Monthly rates are always higher than if you just make one lump payment every year.

76. Stop your bad habits: alcohol and smoking. Both are detrimental to your health and should be avoided. If you smoke, you can save thousands of dollars a year by quitting. You will get less expensive insurance. You will not be destroyed by ill health and their related costs in the future. To quit, you really need to set your mind to it, otherwise you will fall back.

Find a good reason that is important to you... not because it is what your family wants. You might want to stop wheezing when you climb stairs, or have a true desire to get fit. Or maybe the money savings is sufficient incentive. At the high cost of cigarettes today, you could save \$1,000 and more per year by not smoking.

If you cannot quit on your own, there are many excellent programs out there. Check with your local community health office and the lung association as they often run programs locally and they are much less expensive than some of the private quit smoking programs.

77. Take the time to find compatible activities you and your family can do together. Look for things that will not cost you anything, or much. As long as you are at home, you will be using hydro for things like the television, radio, lights, computer, etc. not to mention the cost to replace any of those items when they finally break down, as they will do.

78. Have everyone make a list of their interests: sports, outdoors, history, adventure, learning, photography, games, nature, culture, volunteering, etc. Be specific within the category. For instance, if you like learning, indicate what topics. Combine your lists to come up with regular activities you can enjoy as a family. Head to your local library and get information on whatever interests you, including travel and local events guides to find out what is available nearby. Many people are often surprised to discover how much fun they can have right in their own town. Check with your town hall, look through the local phone book, local newspaper and local club web sites, and check bulletin boards around town for any activities that might interest you.

79. If you live near the country, look for events put on by the local farming communities. Most have some sort of agricultural fair that offers everything from fruit stands to baby contests to horse events, as well as displays of work contributed by farming families such as crafts, baked goods and art. They also have a small amusement area where you can have fun with the family. If you are lucky, you might get on a hay ride. In winter, some communities run winter festivals where you can participate in various activities. Farming communities are full of fun-loving people who will make you feel welcome. And the cost for many events is free or minimal, certainly far less than a traditional amusement park.

80. If you enjoy wine or beer now and then, consider making your own. There are facilities that allow you to do this, and will teach you what you need to know. If no facilities are available, you can purchase kits from your local wine-making store. The cost to make your own is far less than you will pay for a commercial bottle of wine or beer, which can add up to significant savings over a year, even at a few drinks a week.

81. Keep meal preparation costs down by choosing recipes that have fewer ingredients that are cheaper. Recipes with no more than about 5 ingredients will save you money, and you will save even more if those ingredients are not expensive. There are many great recipes out there that are quite tasty that only have a few ingredients. For instance, a hamburger recipe that includes onions, tomatoes, cheese, and pasta is very economical and is delicious.

82. Comparison shop for groceries. Create a list of items (including paper goods, cleaners and food that you usually buy) and go to several stores in your vicinity and check the prices. You might want to take a calculator, but at least a notepad so you can jot down the individual prices beside each product, under columns titled after each store. See which store comes up cheaper and shop there from now on. Make sure the items are not on special at the time, because specials come and go, so they are an inconsistent measure to use for this. Consider different stores for certain types of items. For instance, you might get paper goods cheaper at the discount store, provided it is nearby and you will not end up spending more on gas to get there.

83. do not get drawn in by ads that insist your child should have the most expensive toys. Too often, parents pay too much for a toy that might hold a child's attention for a year or perhaps less. There are many other alternatives. Look for items that are less expensive that you know your child will enjoy. You can find some quality toys in dollar stores, discount stores and in recycle shops where people bring in items that still have plenty of value but are of no use to them. In fact, you can get some excellent deals on children's furniture and strollers in a second hand shop and at a much lower price that you would pay for something new. it is easy to give used furniture a fresh coat of non-toxic paint.

“Comparison shop for groceries.”

84. Install a programmable thermostat in your house so that you can regulate the temperature automatically, according to your schedule. For instance, you can set it to turn up half an hour or so before you arise in the morning or get home from work at night. You can make it turn off when you go to bed and when you leave for work in the morning. This will save you paying for heating or cooling when no one is home to enjoy it. You might be surprised just how much this will save you over a year.

85. Be sure to change the filter on your furnace every month to get maximum mileage out of your gas or oil. A dirty filter will cause your furnace to burn fuel inefficiently.

86. Refrain from using your credit card to buy things, unless you intend to pay it off immediately. Save it for emergencies and situations where you must use a credit card, like online purchases. If you cannot pay it off quickly, you will pay more for the item in interest charges, which are considerably high and can add up quickly if you maintain a balance on your account.

87. Use rechargeable batteries. They last much longer than regular batteries and since batteries are so expensive, this can add up to significant savings over time. In fact, rechargeable batteries can last for years. Rechargeables are a little more expensive, but you will make it up in savings. Besides, you will be helping to protect the environment by minimizing the number of batteries that are disposed.

88. Buy a suitable container and refrigerate your own water, instead of buying plastic bottles of water, since it is an expensive you do not need. Tap water is proven to be just as good as anything that you buy in a bottle. Consider, too, the toxins that are leached into the water from plastic bottles over time. Never reuse plastic water bottles. Buy small tote water bottles and fill them with water from your refrigerator container.

89. do not overlook yard sales for items that you need. You can get some quality stuff from yard sales. In fact, many antique collectors frequent yard sales in search of rare and old items that owners practically give away because they are unaware of their true value. Apart from being able to get good deals, you just might pick up an antique and make some real money. Be sure to study up on antique collecting first, however, or you could end up paying too much for items that are not that old or are copies of originals. If you are handy and creative and like to do things yourself, you will find many items at yard sales that you can modify for your particular uses. This can add up to significant savings over buying the product new.

90. do not be afraid to shop online. Even if you do not buy online, at least you can do some price comparisons at stores in your area so that you can negotiate with the sales staff. If you are okay buying online, look there for items you need because often, stores offer items that are not available in the store and at a cheaper price than similar items that are in the store. Depending on the items, you can see savings as much as \$200 on high-priced items.

91. Negotiate for the price you want to pay for that new car. Never pay the asking price. Dealerships always set their prices well above their costs, which means you can save several thousand dollars if you are willing to negotiate with them. An excellent way to do this is to visit 2 or 3 different dealerships offering the same car. See which one will give you the better deal, letting each dealership know that you are considering a lower offer from the dealership down the street. Dealers know what other dealers are willing to or can offer in a negotiation. Dealers want your business, especially when the economy is bad, and will go as low as possible to get it.
92. Do you really need to use an automated car wash? Most of us can wash our own cars, so why not do it and save money?
93. Limit your credit cards to one. In fact, having more than one card will get you into debt more quickly because it becomes too easy to buy things on credit. Most stores today accept the big cards like MasterCard and Visa. As long as you have those, you do not need store-specific cards which just might be charging you a higher interest rate. With one card, you can easily track your purchases and keep them to a minimum while paying them off before the grace period ends in about 2 weeks of purchase.
94. Avoid "no interest for a year" offers at all costs. It is tempting to buy something you would really like and not have to think about paying for it for a year. Nothing is free. You have the merchandise and the seller has nothing. Do you not think they will want to make up the money somewhere? You are right. They do, and they get it by charging you interest at a higher than the current rate when you begin paying it off. If this is a high-priced item, chances are you will have to make monthly payments. For every month you are paying, you are



being charged interest. By the time the product is paid for, you will have burned up any special price you gained by buying when you did. If you cannot afford to pay it off in a month, do not buy it.

95. Be certain that what you purchase is really needed. Too often, we see a deal and grab it without thinking about extra costs for interest or that you just do not need the item. If shopping is your way to relieve stress, find another method that will not put a huge hole in your pocket book. Always take time to think about a purchase before buying. Go for a coffee, browse in other stores (you just might find a better offer or something you really need), take a drive to the local park and relax to really think about what you are doing. This will give you time to come to your senses and see things more logically. Chances are, you will decide you can do without that item.

96. Reuse plastic bags. Most grocery stores have plastic bags you can use to collect produce. They also give you plastic bags when they bag your food. Hold on to plastic bags that you purchase because in most cases, they can be reused. For instance, you can reuse one bag for cheese, another one for frozen hot dogs, and any products that do not dirty the bag. Of course, you cannot and should not reuse bags that have been used for fresh meat like hamburger because the blood will get on the inside of the bag, even if the hamburger is in its own package. Reusing dirty bags like this can put you in danger of food poisoning or other food-related illness. If you pack lunches in plastic bags, have the person bring the bags home and reuse them.

97. Use plastic boxes for lunch foods. You can purchase some that are the perfect fit for a sandwich, or one that is double the size for salads. Use an old spice container for the salad dressing or small slices of dill pickle to prevent the juice from leaking into the salad. This will help keep the salad fresh and crisp until lunchtime.

98. Save plastic and glass containers that you get when you buy foods such as jam, pickles and mustard. These can be reused for storing food in your refrigerator or for extra items in lunch boxes. If you purchase frozen foods that come in their own plastic dish, save them. They can come in handy for many things, like painting, plastering and to slide under potted plant containers. You could pay extra for little trays for these uses, but you do not need to pay anything if you save suitable containers that you get with food.

99. Buy off-season gifts. Rather than waiting until the Christmas rush, purchase next year's gifts in January or February when the sales are on from the previous Christmas. Watch for other times throughout the year when gifts are usually sold at a discount. You can see as much as a 50% or more savings by buying after the holidays because stores want to get rid of excess stock to make room for the next event. Once the season is over, those leftover items end up costing them money to keep them. They have already made a bundle at the season start and can afford to reduce prices to get rid of them quickly.

100. Consider buying one color or one pattern for your bed linens that you can easily replace. This will enable you to mix and match as the sheets wear out. Plain or simple patterns are less expensive than fancy decorative sheets.

101. Avoid shopping in convenience stores. Their prices are much higher than at a regular grocery store. Just because the convenience store is closer does not mean you are saving anything. Go the extra few blocks to the grocery store or, better yet, plan ahead and make sure you do not run out. Even if all you want is some tasty treats or a few drinks, forget convenience stores unless they are the absolute last resort. It is easy to hit these stores when you are on the road and want something fast, but you will do yourself and your pocket book a huge favor by taking the time to look for a the supermarket.



**Avoid shopping in convenience stores.**

102. Buy fresh meat rather than processed and prepared foods. do not be tempted by those pre-cooked chickens and other table-ready meats. Besides being more expensive than fresh meat, they are heavily seasoned and usually contain far more salt and sodium than your body needs. Fresh chicken thighs are about half the cost of pre-cooked frozen chicken in a box and are a much healthier choice.

103. Save old bed sheets and shower curtains for drop cloths when you paint or tackle any other messy jobs. You can buy products for this purpose, but why spend the money when you have the perfect solution right at home?

104. You could save on auto insurance if your car is more than four years old. Once your car payments are paid off, it is quite likely that you no longer require collision insurance on your own vehicle. As long as your insurance covers the other driver and vehicle, you can get away with basic insurance and save hundreds a year on your insurance. An older car will cost more on insurance over time than it would for you to repair your vehicle yourself if and when an accident happens.

105. Pay close attention to price tags when you shop for groceries. Compare the unit price to the bottle or package price and see which one works out to be a better deal. Generally, smaller quantities are charged at a higher rate than larger ones. Grocery stores now provide these per unit numbers on the shelf price tags for your convenience. You might be surprised to see just how much one size, or one brand, costs over another. The savings can be significant.

do not be tricked by prices that are just under the dollar mark, like \$2.97 or \$49.95. it is a marketing ploy to make the product appear less expensive, i.e.: closer to \$2 than \$3. Here is something you can try to test this. Next time you see a price like \$49.95 of a product you are interested in, round it off to \$50 when talking to the clerk and there is a very huge chance he or she will correct you. They know that \$49.95 sounds less expensive and a better deal than \$50. This can help you when pricing items to get the best deal. do not round off to \$49 - take it up to the next dollar.

106. Buy premium paint, especially for kitchens and bathrooms. You might be tempted to look for cheap paint but in the long run, they actually cost more because they do not spread as far and do not last as long as quality paints. Spend the money up front for good paint and you will be able to wait longer before repainting and you will save on all those extra brushes, rollers and cleaning products that you will use.

107. do not buy cheap just because it is cheap. While you want to pay as little as possible, make sure that the product is of good quality. Buying cheap products at a huge discount saves you little, if anything, because they tend to wear out faster and you end up replacing them more frequently. When choosing clothes, consider paying based on quality, especially for work clothes that get used and laundered more often. You want your work clothes to endure that regular punishment. Dressy clothes usually are not worn that often, so you can afford to accept those that are less than top quality and save money there instead of on your daily clothes.

108. Save old bed sheets and shower curtains for drop cloths when you paint or tackle any other messy jobs. You can buy products for this purpose, but why spend the money when you have the perfect solution right at home?

109. Can you cancel your auto club membership? If you use it only for emergency services, take a look at your regular auto insurance policy. Many offer emergency services within your policy. You could be paying double for a service you already have available to you.

110. Minimize your use of paper towels. This is a huge waste of money because many jobs can be done with household rags or cloth. Save old t-shirts and towels which make great clean-up rags. Save the paper towels for jobs that really need it, like soaking up oil or other chemicals that cannot be easily removed from old rags and that can be dangerous, like turpentine. Put aside a new dish towel for damping off washed produce and use it just for that purpose, instead of constantly using paper towels. If you use one roll of paper towel rolls a week, you can spend as much as \$10 a month just for something that you will throw away after one use. If you use 2 rolls, that number is doubled.

111. Use your weekly newspapers to create your own fireplace logs. Roll the newspapers tightly until you have about 7 or 8 rolls that are the same thickness as a fireplace log. Use heavy duty rubber bands on each end and in the middle to secure them. Soak the rolls in a bathtub of water until they are thoroughly soaked, and then place them in the hot sun to dry. These logs will burn about as long as purchased wood logs and cost you nothing. Besides, you will do the environment a huge favor by helping to minimize recycled waste.

112. Try this sneaky way to save. Throughout the day, avoid spending the larger coins. Use the nickels, dimes and pennies instead. This will work especially well now that places like Canada no longer have a one-dollar bill, but a dollar coin. At the end of the day, take all your quarters (and dollar coins if you want) out of your purse or pocket and put them into an old coffee can or jar. You will not even notice the missing money, but at the end of a month, you will see that you have saved a lot of money. You can continue to add to this little collection or open a special savings account just for all those collections.

113. Store your nail polish in the refrigerator and it will last longer. The cold temperature prevents the polish from thickening which makes it easier to apply and takes less product to do the job.

114. [www.HouseholdBudgetMadeEasy.com](http://www.HouseholdBudgetMadeEasy.com).

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117.

118.

Yes, you guessed it. Help me write the rest of this list from your experiences. After you have written four of them, add them to my website at [www.household-budget-made-easy.com/tips-on-budgeting.html](http://www.household-budget-made-easy.com/tips-on-budgeting.html).

Thank you!

“ Get on an effective spending plan by implementing the ideas at [www.HouseholdBudgetMadeEasy.com](http://www.HouseholdBudgetMadeEasy.com)

## Conclusion

There are literally hundreds if not thousands of ways to save. Think creatively. Try to find ways to make the best of what you have by recycling them within your home wherever possible. You are sure to be amazed at how much money you can save over a year by following just the tips provided in this book.

Keep your eyes open for flyers from your local town or municipality or your hydro company because they occasionally include flyers in with their mailings that provide ways to save money around your home. Local real estate offices also offer tips in their promotional literature, so do not overlook those flyers from agents who are looking to get your business. Junk mail is not all waste. You can get some excellent ideas from some of it.

If you need further budgeting advice, check your local library as they usually carry excellent books that will guide you, whether you are just getting started or want to improve your current budget system.

In the end, it is not about depriving yourself, but actually about giving back to yourself. Figure out how much money you can save by taking advantage of some of the tips that make sense to you and your situation. Do the numbers before you even start and it will give you the incentive to carry through with your budgeting plans.



Think about how you would like to spend that money. You can use it for a well-deserved vacation that you have always wanted to take, buy something special for yourself, your loved one or your family, or simply put it into a high interest savings account for the future.

One vital trick to saving is to make it a habit that you eventually do not notice. You automatically reach for no-name brands, choose fresh over prepared foods, pack lunches, save reusable items, empty your pockets every night like clockwork.

When the time is right, you can look at what you have saved and feel great, knowing that you have not wasted your hard earned money and have, in fact, managed to save a bundle that you can enjoy or build.

The sooner you start, the sooner you can pat yourself on the back for doing such a great job of protecting your money.



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