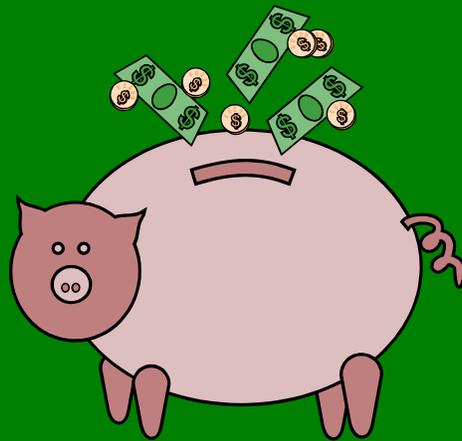


Discerning Dollars



Some Budgeting & Money Saving Tips and Tricks
from One Homeschool Family to Another



By Tara Bertic

Before I go any further into this eBook, you need to know something about my husband and I. We are NOT professionally qualified in any way, shape, or form to give financial advice to anyone. We are, however, "been there, done that" qualified.

We each came from families who were financially irresponsible and took all that we had learned from our parents and brought it together into one disastrous financial plan when we began our own family. We had a credit card for every store and gas station, not to mention the Visas and MasterCard.

We did well in the beginning, charging and paying things off immediately so as to "just build our credit". Yeah...we all know how that goes. Suddenly, discerning between wants and needs gets muddled and, before you know it, your using those major credit cards to pay things like the electric and the water because the rest of your money is tied up in finance charges and minimum payments. Couple that with several companies my husband worked for going out of business and leaving us jobless for a time, and with God blessing us with four kids in six years and what do you get? A date in bankruptcy court! Woohoo!

Ten years later, after rebuilding our credit (without the use of credit cards), and having suffered the consequences of our financial foolishness, our bankruptcy is no longer a part of our credit report. And I can honestly say that, the spiritual lessons God has taught us through this self-inflicted tribulation have all been worth learning. And that's not to say that hindsight still isn't 20/20, but we do now try to take what God taught us in the past and apply it to our future, especially as we raise our own children in this materialistically bent world.

I will not tell you in this book how to make money from home, or even how to get out of serious debt if you are currently in it. If that's your situation, may I recommend seeking professional financial advice from trained counselors who can aid you in getting back on the right track. There are some wonderful Christian debt consolidation companies with counselors out there who will pray with you and advise you in what would be wisest in regards to your specific situation.

So what's in this book? Simply put, the many budgeting and money saving tips and tricks we had to learn to survive in our culture with a big family and without credit. This list is by no means exhaustive and I am positive others have even more ideas. This is just MY list. I have carried a notebook around with me for the last several months in case another idea "popped" into my head. I say that flippantly, but mind you, I have no doubt at all that God gave me, first the idea for this book, and then every idea contained on the pages herein.

Know that I pray in general for each one of you that has downloaded this book. You didn't download it because you are fully vested in your 401(k) at work, have at least three months worth of your bills in your savings account as an emergency fund, and are driving just one of the four vehicles your family owns. You downloaded it, in all likelihood, because as do most home schooling families, your family knows both the advantages and disadvantages of living paycheck to paycheck, often on only one spouse's income.

I'm sure you can count on two hands the disadvantages of this lifestyle. If you're wondering what the advantages of such living could possibly be, I challenge you to take one month to write down every time God provides a need miraculously for your family...a need that without His intervention, would surely have gone unmet. Though it would be nice to have a month or two where we are absolutely certain we will have what we need to make ends meet, and even some left over, I wouldn't trade for the world the intimate ways in which I have experienced God through our finances and how HE manages them! His provisions for our family have strengthened our faith and belief in even the most dire of financial straits.

So God bless you sojourner. May it be ever so humbling for me to provide you with even one tip you didn't already know about and that can help to make a difference in your family's budget.

Of what use is money in the hand of a fool, since he has no desire to get wisdom?

Proverbs 17:16



Grocery Shopping

- Clip those coupons! Circle the ones you want clipped and enlist your kids to clip them for you. Keep them organized in a portable coupon keeper for ease of use and convenience. Be sure to research online coupon sources at well that allow you to access and print coupons right from your home for only the products you need coupons for. A Few such sights are <http://www.retailmenot.com/community/>, <http://www.southern savers.com/>, <http://truecouponing.com/> and <http://faithfulprovisions.com/>.
- Check your area via Google for a local coupon clipping service. We have one where, for a VERY minimal fee, you let them know which coupons you would like and for what products and they clip them for you and even mail them to you!
- Coupons are awesome, but be sure to compare costs of products with and without coupons, especially if you don't mind generics or store brands. Often, store brands are cheaper than name brands with coupons.
- Shop at stores that honor competitors' coupons!
- Watch out for BOGO deals (buy one, get one). These are great deals as long as you are buying only items you use and not just buying the products because you get one free! Even better, have a coupon for a buy one, get one free of a product and then use it with the store's BOGO special and you'll get both products FREE!
- Before shopping, check out your local grocers' deals. Google the names of the stores and visit their websites. Most of them list weekly specials and you can figure out which store would save you the most money on that trip. If more than one store has specials on different items you need, it may even be beneficial to go to two different stores. Just be careful you weigh the cost of gas against the cost of savings when you plan to make numerous trips.
- Get on stores' mailing lists for sale circulars.
- Discount grocery stores are nice for the real bargain hunters. Aldi, Save-n-Pack, WaWa, etc...
- There are also scratch-n-dent grocers. Now before you wrinkle your nose up at me, I'm not talking about bags of rice that were opened and then stapled back shut. I'm talking about a corner or a cereal box that got smooshed or a box of brownie mix that inadvertently got sliced with the stock clerk's box cutter. As long as the actual package the food is in has not been damaged, you can save big on scratch-n-dent

items. I have also recently heard that it is a myth that you will get sick and possibly die from the toxins in a dented can of food. Besides, I've eaten hundreds of cans of food in these cans and am still here to testify!

- Consider produce stands. Often, your produce is cheaper when purchased from a produce grocer than a grocery store chain.
- Use Debbie Meyer GreenBags to make your produce last longer so you waste less. Visit <http://www.evertfresh.com/> for more information.
- Only buy groceries at the grocery store! Cleaners and toiletries can be purchased elsewhere for cheaper (unless of course you have an awesome coupon)!
- Plan your meals out before you shop. I keep a dry erase board on the side of my refrigerator that has all of the meals I plan to make for the next two weeks on it. I write down the ingredients in those meals before I shop. That keeps me on task and from buying unnecessary goods. It will also keep you from having to run to the store three and four times a week for one or two items you discovered you need for a particular meal. Those mid-week shopping trips add up because we seldom buy only what we went in for. - *"But on occasion I forget I bought something in the cupboard for a particular meal and I use it for something else."* To keep from using an ingredient inadvertently that you bought for a particular meal, you could put all of the ingredients for that meal in a bag in your pantry with a sticky note on the outside that says what meal they are for (or simply stick the sticky note to the ingredient itself).
- DO NOT GROCERY SHOP HUNGRY! You will buy so much more than you ever intended because your stomach will guide your impulsive buying.
- If you are going to the grocery store for just an item or two, DO NOT get a cart! Having a cart will tempt you to fill it with stuff you never intended to buy. You only have two arms, however, and so you will not get more than you can carry.
- Get a preferred shopper card if your grocery store has one. It enables frequent shoppers to save even more on products they purchase most often.
- Take advantage of products that have mail-in rebates. As long as the rebate is more than the postage to send in for it, go for it!



Other Shopping

- Again, shop discount stores, such as Wal Mart or Big Lots.
- Get a preferred customer card wherever they are offered (pet stores, CVS...) to save extra.

- Shop at dollar stores like Dollar General and Dollar Tree. I especially like Dollar Tree and have found some awesome bargains there...for \$1! Here are some great buys at dollar stores:
 - Cleaners
 - Craft supplies
 - Holiday decorations
 - Greeting cards (often 2/\$1)
 - Movie candy
 - Gift wrapping supplies

Just remember, as my husband enjoys reminding me before my trip to Dollar Tree, you're not saving money on \$1 items if you spend \$50 in one trip! He calls our Dollar Tree the "Twenty Dollar Tree".

- Check out local yard sales for great bargains. Check your newspaper for yard sale addresses and map out a route that will take you by several. The earlier you go, the more you'll find, but the later you go, the better the deals may be. Shop smart.

Community yard sales are the best! And not to be biased, but the nicer the neighborhood, the greater the finds. The items are nicer, cleaner, and newer and the sellers are more willing to negotiate.

If you're a real bargain hunter, always offer a dollar or two less for a yard sale item than what it's marked. People don't want to have to pack junk they don't want anymore back into their garage at the end of the day, or load it into their truck to go to the dump. They will often take less for things just to get rid of them.

- Flea markets are another great place for bargains. And oftentimes, they have a section for yard sale vendors so that you don't have to drive around your neighborhood.
- Buy your school/office supplies at the beginning of the school year when stores offer them at ridiculous prices, like .10 for a spiral notebook and .25 for a pack of crayons. Stock up!
- Craigslist and Freecycle are great websites to find bargains. Craigslist is like a big online yard sale. On Freecycle, everything is free!

<http://www.craigslist.org/about/sites>

<http://www.freecycle.org/>



Clothes Shopping

- First of all, hand-me-downs rock and take advantage of them whenever you can. Be a recipient of hand-me-downs and also be the one who hands down. This is especially necessary with kids' clothes. Kids grow so fast and they rip, stain, and ruin their clothes so quickly, why buy new?
- Make you or your kids clothes.
- Consignment stores are another great place to shop for clothes. Not only do they have clothes at reduced prices, but they give you cash or credit for items you give to them to sell as well. You can use that cash elsewhere or use the credit towards more clothes.

Be careful! Some privately owned consignment stores, especially those in up-scale neighborhoods, are not places to find true bargains. Yes, you may be able to buy a Gucci purse for \$50 instead of \$100, but if you're truly looking for bargains, you're not shopping where they sell Gucci at all!

- Shop at Goodwill, thrift shops, and the Kidney Foundation. You may have to hunt and peck through quite a bit to find just what you're looking for, but if you have the time, you can find some real treasures at these places. And most thrift shops offer extra discounts off different items depending on the day of the week or month. For example, our local Kidney Foundation offers all clothing at 50% off the second Thursday of every month. Call your local thrift shops or check their websites for discount days.

Again, going to thrift shops in nicer areas of town will benefit you greatly. I almost always find items with the tags still on them, discarded for who knows what reason (wrong color, wrong size, disliked gift).

- Some states offer a tax-free holiday at the start of the school year on school clothes.



Handmade Bargains

Here are two recipes I found indispensable when I was first married with little children.

Multi-Purpose Wipes (I used these long before Clorox and Lysol came out with their own versions!)

- 1 roll bounty paper towels
- 1/4 cup multi-purpose cleaner
- 2 cups water
- Cylindrical Rubbermaid container with tight-fitting lid

Directions

1. Cut the roll of towels in half with a sharp knife.
2. In a plastic container, mix the liquid ingredients very well.
3. Add the 1/2 roll of paper towels, place lid on container and let it sit for 10-15 minutes.
4. Turn container over and let sit for another 10-15 minutes.
5. When the roll of paper towels has absorbed all the ingredients, gently pull the brown paper out of the middle.
6. Use the wipes by pulling them from the center.

Baby Wipes

- 1 roll bounty paper towels
- 2 tablespoons of baby bath soap (or shampoo)
- 1 tablespoon of baby oil
- 2 cups water
- Cylindrical Rubbermaid container with tight-fitting lid

Directions

1. Cut the roll of towels in half with a sharp knife.
2. In a plastic container, mix the liquid ingredients very well.
3. Add the 1/2 roll of paper towels, place lid on container and let it sit for 10-15 minutes.
4. Turn container over and let sit for another 10-15 minutes.
5. When the roll of paper towels has absorbed all the ingredients, gently pull the brown paper out of the middle.
6. Use the wipes by pulling them from the center.



Gifts

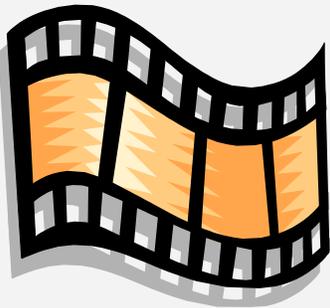
This category is a biggy because it can really put a dent in your wallet, especially if you have kids who have friends who have birthday parties. We have four kids. They each have their own friends. Do the math! Between friends' birthday parties and Christmas, Easter, Thanksgiving, and other traditional holidays, we could easily spend \$1,000 a year on gifts for other people.

- E-cards are a new wonderful way in our technology-based world to send greetings to others. Google free e-cards and lots of sites will come up for you to browse through and choose from. There are sites you can pay annually to belong to, but it is not necessary to find good e-cards. Here are a few sites to get you started.
 - www.MyFunCards.com
 - www.123greetings.com/
 - www.free-e-cards-online.com/
- If e-cards seems too impersonal to you, shop at a dollar store for your cards or even American Greetings and Hallmark have .99 cards to choose from.
- Hand deliver your cards whenever possible to save on postage.
- The best are homemade cards or notes. They show you cared enough to take the time to be personal. People love getting homemade cards from kids too. Have a card making day where your kids make generic birthday, get well, sympathy, miss you, and whatever other cards you can think of. Give them colorful cardstock, stickers, markers and colored pencils, and other decorating tools to make their cards unique and colorful. They could write the general message (Happy Birthday, Get Well) on the outside of the cards and then leave the insides blank until you need one for someone and can personalize it to them.

- Look for discount gifts, like after holiday season sales, that you can store away for a special occasion. If you see something on major discount or even clearance, grab it if you have the money and put it away for future gifting. You don't have to know exactly who you would give it to. Just buy it and let the Lord lead as the occasion arises.
- Don't buy those expensive Christmas cards! Take a picture of your kids, or have a friend take a family picture for you. Get as many 4x6 prints as you need, some envelopes from the dollar store, and a box of address labels for your printer. Print a holiday message on the labels, the year, and everyone's name and stick those labels on the backs of the pictures. Now you have homemade cards that serve as gifts because everyone loves getting pictures.

Another Christmas idea is a family newsletter. Using your computer, create a newsletter with black and white pictures of family members, articles about what each person has been up to the last year, and prayer requests for the New Year. Let your kids write their own articles and then add them in. They'll love it! Have little ones draw a picture you can scan into the newsletter. Both Microsoft Publisher and Word have newsletter templates that you can use.

- Homemade gifts are great. Have your kids help too. You can repot some plants from your garden into a hand-painted pot. There are great jar crafts to make, paper crafts, and who doesn't love baked goods? Here are some sites to check out to get those creative juices flowing.
 - <http://www.allfreecrafts.com/>
 - <http://www.the-best-homemade-gift-ideas.com/>
 - <http://www.pinterest.com/>



Entertainment

- Start a babysitting cooperative with one or more friends. My girlfriend and I take turns watching each other's kids so we can go out with our husbands. I watch her kids one Friday night and leave my husband at home with our kids and then two weeks later, she watches my kids.
- Start family movie night with your kids. Rent a movie, pop some popcorn, get some candy at the dollar store, turn out the lights, and turn off the computers and telephone ringers, and enjoy a good family movie time.

- Drive-ins are another great way to inexpensively see a movie as a family. Most drive-ins play popular movies as soon as they are released too. Take your own cooler of drinks, some pillows blankets, or lawn chairs, and your own snacks.
- If you do go to the movie theaters, pack enough paper lunch bags for everyone in the family and four disposable cups. Most movie theaters now offer free refills on large popcorns and drinks. Get the larges and then share. Once the bag/cup is empty, simply go and get it refilled...for FREE!
- Go to matinees.
- Google the name of your area and "free things to do" to find out what's available. Some Friday newspapers have inserts that pinpoint your area's happenings as well.
- Start daddy dates. We have four kids and so my husband takes one of them out every week. By the end of the month, he has taken all four of them out alone and they have enjoyed quality time with their dad and it didn't cost a fortune because we all didn't go. They sit at McDonald's and enjoy a sundae or go and watch a local softball game at a field. Sometimes, they take a board game with them to play together.
- For movies and books, check your local library before you buy them! There are free audio books through your local library's website to download and listen to as well. These days, you can find a book or movie, put it on hold, and have your library call or e-mail you when it is available and waiting for you. There are even library services in areas that allow you to locate a book or movie within your state and have it delivered to the library closest to you for borrowing. Using a library may mean you have to wait a little while for the materials you want, but they're FREE!
- Schedule family game night once a week. Again, turn off phones and computers, as well as the T.V. and just play games. Play different games of varying difficulties so each member of the family can participate. Let younger ones move your pieces or draw your cards for you if they are too young to understand the game. That's often enough for them to feel like they are being included. Break out the snacks and have fun!
- GO OUTSIDE! What a novel idea, but so seldom thought of anymore. Go to the park, play Frisbee, toss the ball, ride bikes, go for a walk...just get out!
- Chuck E. Cheese's is another great family fun outing, but it can be expensive. Go to www.ChuckE Cheese.com and join their birthday club for each of your kids. Around their birthday, they will receive a coupon for twenty free tokens. Report cards earn kids free tokens too. I never let my kids use all of their tokens at one visit either. I always save back about $\frac{1}{4}$ of what we purchase for our next visit. It just gives us a little kick-start, or comes in handy when we have NO money and want to go.

Also, check this website for other valuable coupons. Newspaper circulars often have Chuck E. Cheese coupons too.

Our Chuck E. Cheese allows us to bring our CEC souvenir cups we purchased in every time for free refills. Buy the cups once, enjoy free refills every time you go. Check with your local Chuck E. Cheese to see if they offer the same. You don't have to eat there either. We often go after lunch or dinner just to let the kids play.

Here's another really "cheap" tip I'm almost embarrassed to let you in on. My oldest son takes a ruler with him and uses it to "swipe" under the machines in the game room. He finds at least \$6 in tokens each visit, especially after a weekend. If you go when they first open, you will also find a free ticket dispensed from each game. Every time the games are turned off and then on again, they dispense a ticket. Again, my son goes around and rips all of these off for about 20 free tickets.

If your child sees something they just have to have at the prize counter, just buy it. Each point is valued at .01. It costs you a quarter to play one game that, if you're lucky, gives you five tickets per game. That's .05 worth of tickets for .25! Ridiculous! Just buy the prize already!

- Use <http://www.groupon.com/>. Groupon offers awesome deals on restaurants and entertainment, as well as vacation and spa packages if enough consumers are willing to purchase them.



Eating Out

- If your kids are little and not big eaters, at fast food restaurants, get combo meals that they can split.
- Drink water.
- If your kids are not sick and the refills are free, have them share drinks. We have four kids and so we often get two drinks for them to share. We just sit those that are sharing next to or across from each other.
- Take advantage of frequent diner cards. Subway has them and you earn points for free side items and even sandwiches.
- Find out which restaurants offer kids eat free specials in your area and on what nights. With four kids, we invite grandma and grandpa to go with us so that all four kids eat free.
- If going through a drive-thru for food, don't get drinks! Drink at home. People don't realize that the majority of the expense of fast food is the drinks, which is in all actuality the least expensive item for the restaurant to provide its customer.
- Take leftovers to work for lunch instead of eating out.
- Eat where you get the most for your money. Buffets are great. Little Caesar's Pizza has Hot & Ready large pizzas for just \$5 each.

- A lot of restaurants have birthday clubs kids can join and then send them coupons for a free kids' meal for their special day. Take advantage of all of these. These coupons are great for daddy dates with the birthday child and then you won't have to buy everyone else a meal to use that free coupon.
- Visit <http://www.restaurant.com/> for some excellent deals on restaurant gift certificates. You can get \$25 gift certificates for as low as \$10. There is usually a spending limit, gratuity included, and specific days of the week the coupons cannot be used, but if you have a big family or save the card to use with a group, the deals are great.



Health and Beauty

- Haircuts are so expensive!! If you have little boys, just invest in a good pair of clippers and do their hair yourself. If your husband isn't fussy, do his too. You can't mess up with the sizeable blades.

If you're really brave, get your hair cut at a beauty school where they train beauticians in the different styles.

Supercuts (www.supercuts.com/) in our area has a training week once a month. The stylists are not necessarily new to haircutting. They might just be new to Supercuts, who have their own methods to particular styles. The student/teacher ratio is much smaller than at a beauty school and so your risks of baldness or purple hair are much fewer! We go every month and save probably \$75 getting our hair cut there. They used to be free, but now they're \$5. Still, where can you get a professional haircut for \$5?

- Get generic medications whenever they are available. I say this with the exception of mental health medications. The FDA regulates that all brand name prescriptions be within 4% accuracy of the amount of the active ingredient they are said to contain for effectiveness. Generics only have to be within a 20% window! Shocking, isn't it? In other words, the active ingredient can be off by up to 20%, and a lot of drug manufacturers take advantage of that opportunity to save money on the product they are producing. Being off by 20% of the active ingredient in generic Prozac (an antidepressant) can mean the difference between smiling and crying uncontrollably!
- OK, this one is for women only. All I'm going to say is DivaCup. Check out this web address for more information. Ladies, I have not spent one dime on monthly feminine products in four years! <http://www.divacup.com/>
- Paint your own nails (or teach your husband how to do toes)!



Around the House

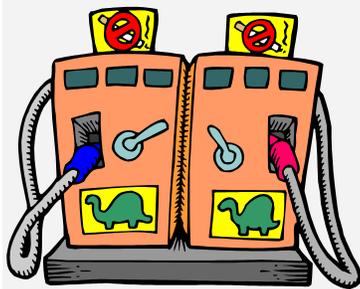
- Make your own fertilizer for your landscaping by composting. Visit <http://www.howtocompost.org/> for more information on how to get started. It will also cut down on waste in your home and trash, which is good for the environment.
- Water your plants early in the morning or late in the evening when they will benefit the most because the sun is not quickly evaporating their water. This will save your plants, your water bill because you will not have to water as long, and so, in the long run, save you money.

Another tip is to leave some buckets outside during the rain so that you can use the rain water to water your plants instead of your own water. Just be careful not to leave the full buckets sitting out too long, as they will likely become a breeding ground for mosquitoes. Or cover them!

- Turn off appliances when they are not being used. I know some people who actually unplug their small appliances and electronics when they are not using them. And don't just leave the TV on because you appreciate the background noise. It's a waste of electricity if you're not really watching it. Here are some small appliances and electronics to be mindful of.
 - Ceiling fans
 - Radios
 - TV's
 - Lights
 - Toaster
 - Microwave
 - Can opener
- Call your local electric company to see if they do a free assessment that will show where, if any, you may need to reinforce seals that are letting your heat and air conditioning escape. Then seal those leaks!
- Do not leave the water running when you are brushing your teeth, washing/rinsing dishes, etc... I have a girlfriend who doesn't have a dishwasher and so she leaves a sink full of hot soapy water in one side of her sink and just puts all of her day's dirty dishes in to soak until the sink is full. Then she drains the sink, washes those dishes, and fills it again for the next load. This saves water compared to running the water to wash one or two dishes seven or eight times a day.

And if you do have a dishwasher, don't run it until it's full.

- Buy a Brita water filter system for your faucet and use the water from it to refill water bottles/jugs in your fridge. Buying bottled water can get expensive.
- Set your air conditioner at a comfortable setting (somewhere between 75 & 78 is best) and then leave it alone!
- Open your windows when the weather is nice and turn off those A/C's.
- Don't crank the heat up in cold weather. Get out those extra blankets instead.
- Turn off appliances when they are not being used. I know some people who actually unplug their small appliances and electronics when they are not using them.
- Don't wash one or two items of clothing. Wash full loads. And work on convincing your kids and husband that, if you didn't do anything strenuous on a particular day, at the end of the day, refold those jeans (and even sometimes shirts) to be worn again another day.
- Who needs 900 channels, really?! Go for basic cable!
- If you have a cell phone, maintain only basic phone service in your home. Don't include long distance. Just make those calls after 9 p.m. or on weekends when it's free on your cell phone. I have the basic landline plan with call waiting only. I have a good old-fashioned answering machine for missed calls. And people have my cell phone if they really need to reach me.
- Get on someone's family plan for your cell phone if you can. I joined my friend's family plan and it saves us a bundle. For two phones, some ungodly number of minutes, free texting, and free long distance calls on weekends and after 9 p.m., we pay \$60 a month!
- Netzero and Juno are still FREE dial-up Internet services.
- Recycling is not only good for the environment, but it can be good for your wallet too. Save those soda cans and turn them into cash at your local recycling center. Keep that cash in a jar for vacation gas or spending money. You'll be amazed at how much you have at the end of a year.



Saving Gas

- Don't leave sports equipment and other heavy items in your trunk for long periods of time or in between use of them. They make your vehicle have to work harder to accelerate, which means more gas.
- Combine running errands with going and coming home from work or school. Map out the best route and order of errands so that you're not backtracking.
- Make sure you have directions to where you are going if you do not know how to get there. Don't drive around aimlessly lost!

- A lot of gas stations today offer a few cents off per gallon for cash purchases. It may be a good idea to budget keeping gas money out of the bank on paydays so you can save at the pump.
- Your car doesn't need to warm up on chilly mornings for more than a minute or so.
- Don't stop and start a lot. Idling for one minute uses the same amount of gas as starting your engine.
- Don't floor it when those lights turn green! Accelerate slowly.
- Buy gas during the coolest time of day because gas will be densest then and you will get more for your dollar.
- Don't fill your tank to the top to avoid overfilling. At the same time, keeping your tank above the $\frac{1}{2}$ full line is most economical as well.
- Don't speed. Over 40 mph makes your vehicle have to overcome tremendous wind resistance.
- Keep windows closed when traveling at highway speeds. Open windows cause air drag, reducing your mileage by 10%.
- Drive steady and avoid speeding up or slowing down often. In other words, don't tailgate.
- Remember that the shortest distance between two points is a straight line. Don't take back roads to avoid lights and traffic if it will take you on the scenic route "over the river and through the woods".
- More gas is used going in reverse so park your car so that you can pull out going forward.
- Keep your air filter and fuel injection system clean.
- Driving on deep tire treads uses more fuel.
- Don't blast air conditioners or heaters. It increases engine load.
- Car pool!
- Scrape ice and use a hose to melt ice from your vehicle in the winter. Ice adds weight to your vehicle and increases wind resistance.



Extracurriculars

- All of those extracurricular kids' activities can really add up. For sports, check your local area for the Upward program (<http://www.upward.org/>). I love this program! Each season of sports is \$35 for about ten weeks of practice, an end-of-season personalized trophy, and their uniform. There is only one practice and one game a week. There are no competitive, screaming, obnoxious parents. The kids are taught the sport and its rules, to have fun, good sportsmanship, and even Bible truths.

- Before you spend hundreds on beginning musical instrument lessons, look into DVD's or "teach yourself" materials that will at least give a foundation for the instrument. Then, when the time comes that your child has learned all he can without a professional instructor, you can begin lessons. And even then, you can barter. I swap my organizing skills for my daughter's piano lessons with another home schooling mom at our church.



Services

- This one's easy! BARTER! All of us have God-given gifts and talents. Maybe you're a good landscaper. Maybe you can organize, clean, babysit, mow the lawn, clean windows, wash cars, or cook. The list is endless. Barter your services for ones you are in need of...or just plain want.

I already told you about how I barter organizing to get my daughter piano lessons. I also provide free unit studies to another mom with preschoolers in exchange for her nail technician services. Pedicures can be expensive! And no they're not necessities, but they are nice once in a while.



Travel

- For us, it's always more economical to drive when we travel. Six airline tickets would be our entire vacation fund (and then some)! And besides, when we get to where we're going, we need a vehicle anyway.

- Take snacks for the trip, including a small cooler with bottles of water to avoid having to stop for food too often, or having to purchase those pricey bags of chips at gas stations.
- Stay where kids eat free.
- Stay where there is a free and hot continental breakfast. I don't mean doughnuts, orange juice, and coffee, but eggs, waffles, cereal, toast, bagels, oatmeal, etc...
- If at all possible, stay with friends or family. Bless them by shopping for some groceries while you're there, cooking some of the meals, and then cleaning before you guys leave.



Budgeting Tips

I know I said I wasn't going to offer any budgeting advice, but these are just a few tips that we have found helpful.

- If you have to have a credit card for emergencies only or other NECESSITIES, use one with a low finance charge and that offers credit rewards. Our credit card offers one point per dollar spent. We have used those points for gas cards, movie tickets, gifts, and more.
- Don't impulse buy! If you see something you've just "gotta have", wait three weeks, pray about it, research best and most economical brands, bargain hunt, and then, if you still feel you want to make the purchase, buy it smart.
- Round up and down in your checkbook. If I spend \$32.74 at the grocery store, I write \$33.00 in my ledger. If my husband's paycheck is \$897.26, I write in \$897.00. I love getting my bank statements at the end of the month only to find that the bank says I have more money in my account than my ledger does!
- Join market research companies in your area. I belong to three. They call me, screen me for studies, and then if I qualify, pay me to give my opinion or try new products. I've tried razors, diapers, cleaners, baby products, and more. I've given my opinion on food labels, global warming, candle scents, radio stations, and amusement parks. My kids have even been paid for their opinions. So you get the use of free products and a little extra pocket cash. Woohoo!
- Use a cash envelope system for "extras". We keep cash out of each paycheck, depending on our budget, for items such as dining out, entertainment, gifts, kids' sports, daddy dates, etc... Yes, the money is still coming out of your checking account, but it's a mental game really. By keeping what you have budgeted as cash in an envelope for eating out, you are going to be more conscious about your choices when doing so. You will physically see the cash being spent instead of just swiping that good old bankcard at the restaurant or ATM.

- **TITHE!** And not what you can afford, but what God asks of you. A tenth is what you will find in Scripture in relation to what you should tithe, but I believe, even more importantly, is how you should tithe and why.

2 Corinthians 9:6-7 says, "But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver."

- We pay our kids allowance based on their age. They get paid their age in dollars once a month for chores they are to do each week. They have to make their beds and keep their rooms cleaned just because it's their responsibility and some things need to be done daily to maintain a pleasant atmosphere. They do get paid, however, for dusting, vacuuming, mopping floors, scrubbing toilets, etc... If they neglect their jobs, they don't get paid and we subtract that week's allowance from their monthly total.

It gives them a sense of what it means to earn your money and also gets them on the road to financial responsibility. In turn, if they see something they want at the store, or have a special pet they need to buy food or bedding for, it's their responsibility to buy it with their own money. In the beginning, my kids went crazy at the dollar store on junk. When they realized how foolish their purchases had been and saw something they wished they'd saved for instead, they became much more conscientious about the spending habits. My kids have also learned the importance of tithing with their allowances.

For more information on debt-proof living and to receive excellent daily money-saving tips via e-mail, as well as newsletters from a professional financial advisor, I encourage you to visit, sign up for, and join Cheapskate.com at <http://www.debtproofliving.com/>.

And there you have it...everything I have to offer on saving money. I told you the list was not exhaustive. Still, I do pray you found some helpful tips that maybe you'd never heard before.

I want to leave you with one final thought from Paul...

"I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through Him who gives me strength."

Philippians 4:12-13

AMEN!



Other Great Internet Sites

<http://www.yesall4free.com/>

<http://www.freestufftimes.com/>

<http://www.freestuff4free.com/>

<http://www.sweetfreestuff.com/>

<http://www.thefreesite.com/>

<http://www.freestuff.com/>