

From Cath's Desk

Hello Cheapskaters,

This is the last Journal for 2012. Each year the December Journal makes me sentimental as it marks the end of another year. Cheapskating is our way of life, we've been living it for 18 wonderful years and sharing the Cheapskates way with you for almost twelve years.

That's 138 editions of the Journal, or approximately 1,080,000 words or 22 full length books. That's a lot of hints and tips, recipes, ideas and strategies for living life debt free, all archived here in the Member's Centre for your convenience.

We've made it through another year of Cheapskating, with many lessons learned along the way, lots of laughter and the support of wonderful friends. Are you up for another year of Cheapskating?

In 2013 the Journal will focus on ways we can all become more self-sufficient. Each month will be a specific way we can save some money, time and energy as we face these economically challenging times. We'll go over the basics and philosophy of Cheapskating too.

Have a merry Christmas everyone, and I can't wait to catch up with you in 2013.

Happy Cheapskating,

Cath

Christmas Dinner: 9 Tips for a Successful Meal



#1: Plan Your Menu Early

- Start a few weeks early and plan what you'll be making to ensure you have plenty of time and enough for everyone.



#2: Main Dish Approach



- If not all your guests like turkey, consider other options like chicken or ham. If some like turkey, you can even do a turkey breast and a ham as well.

#3: Pre-Made Side Dishes

- A lot of grocery stores and even restaurants offer ready-made side dishes that you can purchase to save yourself a lot of time.



#4: Divide the Work

- If you're serving a big group, enlist help from those attending. They can make side dishes, salads, bring bread, dessert and more.



#5: Plan Your Seating

- Make sure you have enough chairs and table space for your guests. If not, ask guests to bring some or rent some from a local party store.



#6: Supply of Dishes

- Do an inventory of your plates, cutlery and other dishes. You may need to stock up or borrow more.



#7: Snacks & Appetizers

- Always have plenty of snacks on hand, in case your meal time does run late.



#8: Clean Up Crew



- Both kids and adults can help with clean up. There's no need to do all the work yourself.

#9: Nobody's Perfect

- Remember, the real joy in the day comes from bringing family together.

If some of the food doesn't turn out perfectly, don't sweat it. Just enjoy the day.



A Thoughtful Moment Think Differently

A blind boy sat on the steps of a building with a hat by his feet. He held up a sign which said: "I am blind, please help." There were only a few coins in the hat.

A man was walking by. He took a few coins from his pocket and dropped them into the hat. He then took the sign, turned it around, and wrote some words. He put the sign back so that everyone who walked by would see the new words.

Soon the hat began to fill up.. A lot more people were giving money to the blind boy. That afternoon the man who had changed the sign came to see how things were. The boy recognized his footsteps and asked, "Were you the one who changed my sign this morning? What did you write?"

The man said, "I only wrote the truth. I said what you said but in a different way." I wrote: "Today is a beautiful day but I cannot see it."

Both signs told people that the boy was blind. But the first sign simply said the boy was blind. The second sign told people that they were so lucky that they were not blind. Should we be surprised

that the second sign was more effective?

Contributed by Hazel B.

Saving Story

Learning the True Value of Money

Hi Cath,

Great site, thank you for your time and your thoughts in doing this.

I was continually disappointing myself by settings savings targets and never meeting them. Yes, they were mostly overambitious, I suppose, although that was only part of it.

Instead, once I focused on my spending only, and used that for a budget (it takes time to adjust to rein yourself in) then what was once a tight budget perceptually, was rather manageable in day to day living. It forced priorities for petrol, weekly food shopping and discretionary spending. I now see for instance that a \$137 Bunnings shelving purchase does not have to be bought at once, but can actually be put aside and saved up for out of my allocated weekly budget.

I now even place all left over weekly money into a money box, this is to be saved for well, just to be saved - aim is for Christmas period 2013.

Another tip that has helped is that I have been paying my power and gas bills in advance with spare money; in time this has built me up into a good credit situation and should unemployment arise, then I am better placed with 6 months minimum of electricity and 18 months in gas bills pre-paid and up my sleeve. I have slipped to just keeping up with my phone bill as it comes in, however, when that was in credit, I found that I was more mindful that I was spending my money in making calls, so would economise better.

The feeling to get a bill and see that you are in credit, is a good feeling whereby I actually enjoy paying some more to keep me well in front.

Going through the shopping docket helps tremendously, you can recognise frivolity and those "not necessary" spending and you also realise the costs of things.

Essentially, by looking at my spending, the savings follows through automatically. It may take 3 to 6 months to get into the swing of things, but once established it is pretty smooth sailing from there.

I don't begrudge car repairs and major-ish unexpected hits, as, well, these things need to be done and gotten out of the way and I have helped to place myself into a position to enable these things to be mere speedbumps now where before they would have been brick walls.

Thank you for all your help in changing my way of thinking and assisting me in this journey from that of wasteful bachelor to a man learning the true value of money.

Cheers,
Graeme :)) :)) :))

Are You a Compulsive Spender?

As we move into the very busiest shopping time of the year, it's time to stop and think carefully and honestly about your spending habits.

An important part of living the good life the Cheapskates way is figuring out how to have what you want and still save money for your future. Do you find that, even though you want to save, you repeatedly over-spend instead? When do you cross the line from spending too much money to becoming a compulsive spender?

Although it isn't listed in mental health professionals' textbooks, the fact is that compulsive spending has similarities to mental health challenges such as kleptomania and even alcohol/drug addiction.

In compulsive spending, engaging in the behaviour of spending money alters how you feel initially. Later, those "high" feelings transform into guilt or self-loathing due to over-spending. Do you feel that you may be struggling with compulsive spending?

Questions to Ask Yourself to Determine if You're a Compulsive Spender

1. When you spend money, do you experience an adrenaline rush or a "high?" Spending money on items that you need or require is the natural thing to do. However, if you're shopping and spending just to change how you feel, you could be compulsively spending.

* Feeling an adrenaline rush or a sense of excitement and thrill (a "high") when you shop and spend is a red flag.

2. Do you buy items that you never end up using? Maybe you have possessions stacked everywhere or taking up a lot of your living space. Or do you place stuff you bought in your cupboards where you find them later with the tags still affixed to them?

* Even though you may not have a full-blown "hoarding" situation, collecting things you can't use could signal you struggle with compulsive spending.

3. How do you usually feel? When you aren't shopping or spending money, do you experience anxiety, feeling down, or "the blahs?" Experts believe that people who compulsively spend are seeking the rush to avoid feeling the way they usually do, which is unhappy or anxious.

* Take a serious look at how you feel much of the time when you're just living your everyday life.

4. Are you secretive with your purchases? Do you sometimes avoid being honest with your partner about how much money you've spent or even conceal items you've bought from your loved ones? How often do you find yourself saying "Oh, I've had it for years" when your spouse or partner comments on what you're wearing? Fearing reprisal from loved ones for purchases you made means you've probably had such experiences in the past.

* Compulsive spending can be tough on your personal relationships.

5. Can you pay your monthly bills? When it comes time to pay your regularly occurring bills to live (utilities, for example), do you have enough money to cover all your expenses? An additional price to pay for compulsive spending is struggling to cover your actual bills due to over-spending.

6. Do you spend more money now than ever before? When looking back at your spending habits over time, do you see yourself progressively spending more and more money with less regard for your Spending Plan? Because of the mental health aspects of compulsive spending behaviors, compulsive spending tends to gradually increase as time goes by.

What Can You Do About Compulsive Spending?

1. Liberate yourself. The good news is that if you've already identified yourself as one who compulsively spends, you're now free to take steps to decrease your spending.

2. Set up a Spending Plan with the help of your partner or a close friend. Seeking guidance from those you trust is important. Vow to stick to your Spending Plan.

3. Avoid temptation. For now, decide to stay out of the stores, off the online shopping sites, and away from the televised shopping networks.

4. Work on developing a positive mindset. If you feel better in your daily life, you won't need to seek the adrenaline rush that compulsive spending provides.

5. Consider talking to a mental health professional about your situation. You might benefit from additional therapeutic support from a professional, neutral third party.

If you're concerned about your spending, honestly answer the questions to determine if you may be compulsively spending money.

Once you recognize you need to reduce spending and change how you feel on a day-to-day basis, put the above 5 steps into action and discover a more fulfilling and secure financial life by avoiding compulsive spending.

You'll truly be living the Cheapskates way and on the way to enjoying life debt free, cashed up and laughing.

Christmas Sparkle and Shine

When we think about Christmas, our first thoughts usually lean toward last minute shopping and last minute recipe ideas that we have not tried before. Wouldn't it be wonderful if we changed our mindset, thought ahead a little bit, and made our homes sparkle and shine a little bit more this year?

Sometimes the littlest of things make a huge difference in the atmosphere of our homes when it comes time to entertain. This year, why not get a head start and make your home ready to sparkle and shine?

Light Fittings and China Cabinets

Whether you realize it or not, the lighting in our homes sets the ambience and tone for the occasion. If your light fittings are dull and dingy and your lamps covered in dust, chances are the entire backdrop will have a dull and dingy feel as well.

If you set aside a little time and a little effort, you can make those things pop right into the room as you create a festive aura of sparkle and shine.

One of the most loved cleaning tips for cleaning windows, mirrors, and most especially all the small parts and pieces of your chandeliers is the use of a bucket filled with half vinegar and half water and some old newspaper. The newspaper will leave your windows and mirrors lint and streak free and the vinegar and water solution will leave your chandelier pieces sparkling.

When it comes to cleaning the china cabinet a great idea is to set aside your dining room table as a work station. Remove all the pieces from your china cabinet. Then depending on what they are, either put them through the crystal or gentle cycle of your dishwasher or soak them in either the water and vinegar solution or a hot sudsy solution of hot water and dish detergent, depending on the item. Glass items do better in the vinegar and water solution. A word of warning: don't put lead crystal items in the dishwasher, the extreme heat will cloud the crystal, ruining its beautiful appearance.

If you're washing everything by hand, line your sinks with tea towels. This will help prevent chipping. Then use just hot water (wear rubber gloves so you don't scald your hands) with detergent or vinegar for washing and plain hot water for rinsing. Place the clean items on the draining board to air dry.

Once everything is out, you can now clean the inside of your china cabinet (how can it possibly get so dusty?) and when the knick-knacks are sparkling, you can then rearrange and include your holiday décor or even change it over to your favourite summer pattern.

Believe it or not, your china cabinet is the backdrop for the entire room.

Silverware

If you have silver cutlery, it is never too early to polish it to a beautiful gleam. Some people use a commercially bought product to do the trick and others like more old-fashioned methods such as a paste of hot water and bicarb soda.

If your cutlery is stainless steel wash it in hot, soapy water, paying special attention to the nooks and crannies around any design, then rinse in plain hot water and dry with a linen tea towel, polishing it to a shine.

Nothing impresses guests more than a table that is set with sparkling silverware.

Your Dinnerware

Of course, only you know best how to clean your finest dinnerware. The best tip, however, is to try to store them away as clean as possible so that when you go to use them again, you will have a clean slate to start with.

Washing your dishes in a plastic basin or putting a thick fluffy towel at the bottom of your sink will help to protect your dishes before storage. Some individuals have relied on toothpaste and baking soda mixtures to remove scuffs and stains.

Whatever course you choose, storing your dinnerware properly for next time will allow every course you serve to come shining through.

Table Linens

Tablecloths, placemats, runners and serviettes are not necessarily linen these days. They are made from many different types of fabric: damask, cotton, polyester. But one thing remains: when they are properly cared for they will always be beautiful and will last for generations.

The best way to care for your table linens is to check them for spills and spots after each meal, and treat them straight away. Always treat stains as soon as you find them, either according to the directions on the care label, or if there is no label, with a gentle stain removing solution. Sometimes though spots get missed, so inspect your linens carefully before you put them on the table, and treat any spots you find.

Our great-grandmothers never ironed their table linens after laundering, they were rolled and stored with lavender sprigs to keep them fresh and ironed just before they were put on the table or if there was room in the linen closet (because they used to be actual closets) they were ironed and hung over dowels suspended from a rod so they could breathe.

These days ironing isn't required for some fabrics. Cotton, linen and damask on the other hand will require ironing. The easiest way to do this is to cover a large table with two or three blankets.

Spread the tablecloth over the blankets and iron, moving it across the table as you need to. It's so much easier than trying to juggle a large tablecloth on an ironing board.

Alternatively you can do what I do: spread a blanket out on the floor, put the tablecloth on the blanket and iron it on the floor. I leave it to cool, then carefully lift it and put it straight onto the table.

A few simple cleaning jobs and your home will have plenty of Christmas sparkle and shine.

DeGunk Your Fridge

Australian households throw out around 936 kilograms of food each year. That's a massive \$5 billion worth of food to the tip, and \$5 billion of your hard earned money in the bin!

While many of us are focused on eating healthy and eating right, and fill our fridges to overflowing with lovely fresh food, we may overlook something just as important. That something is the fact that mould and bacteria can accumulate if we are not careful to clean out our fridges regularly.

Spilled food or a piece of food that has fallen behind a crisper drawer can wreak havoc on the running parts of a fridge, which can be costly to replace, and can also wreak havoc on our health. That is why it is so important to degunk the fridge.

Degunking will save you money too. When your fridge is clean organized you can see exactly what you have stashed in there. That means no more doubling up because you can't see what you have and no more wasting money on food you've forgotten about.

Get Ready to Purge

A good rule of thumb is that if a food that was cooked and left over has not been consumed within three to four days it should be composted.

Start out by cleaning out the food in your fridge and determine whether or not it is safe to keep. If it is past the expiration date, and you can't remember when you last used it, take no chances and toss it. If a fruit or vegetable has been in the crisper more than a week old and is starting to look wrinkly, furry or brown, it is safer to toss it. Sometimes we like to keep a fruit or vegetable if we are old school and taught never to throw anything away. However, it can be costly to pay doctor bills and time off work by eating something that is actually rotten.

Remove all drawers and trays from the fridge. A little tip: try to strategically place them on a table top exactly the way you took them out. This way, when it is time to put them back together, you will not be scratching your head.

Good Old Soap and Water

Once you have determined what to keep and what to toss, get an esky filled with ice to temporarily house what you will be keeping. In the alternative, if you have an alternate fridge, put the food in there until you are ready to restock.

With an empty canvas, you can now begin to wash down your fridge. The oldest and safest, as well as most effective method is using the hottest water that is safe for you. Mixing some dish detergent and hot water in a bucket will do wonders.

Using a soft cloth soaked in the soapy mixture, begin to wipe down the inside of the fridge. Change the cloths frequently so you are not spreading bacteria, but eliminating it. Soak drawers in a solution of hot soapy water as you are washing down the inside of the fridge.

For tougher stuck on gunk, use a toothbrush or my favourite scrubber, the Naturals All Purpose Scouring Sponge. Get in between the cracks with the edge of a toothbrush that is flexible and wipe down with a soft cloth, soap and water.

Pay special attention to the door seals. Grab that toothbrush again and gently clean the folds of the seals, removing any crumbs as you go. Then wipe them over with a damp cloth to remove any mildew or stains and dry them thoroughly.

Once the inside is clean, dry it off with a clean, dry towel. Wipe over with a cloth sprayed with vanilla extract to deodorise and give the fridge a fresh scent. Leave the door open so the inside will air dry. This will avoid mildew from forming. Placing an open box of bicarb soda will also help to keep the fridge odour free going forward.

Bring Out the Vacuum

Once the inside is all cleaned out, don't forget to take off the removable plate on the bottom of your fridge. You can soak it in the tub in hot, hot water, dish detergent to soak while you run the long hose nozzle of the vacuum underneath that area to keep the motor running smoothly and properly.

If you can get to the back of your fridge, vacuum it (even if it is sealed - dust is not good) and clean underneath.

Wipe down the outside with a clean, damp cloth, drying as you go.

With these tips, you can degunk your fridge and keep it running smoothly inside and out.

Heirloom Christmas Decorations You Can Pass Down Among Generations

We all have items that were given to us by our parents or grandparents that become very dear to our hearts. They're treasures that we take care of and every time we see the item, it brings to mind the memories of special days from childhood or special times spent with the person. Many families have heirloom Christmas decorations that have been passed down for generations.

Heirloom gifts are like pieces of puzzle, piecing one generation together with another. Some people didn't come from families where Christmas decorations were passed down and everything you decorate with you made or purchased yourself.

If you don't have that legacy, it's not too late to start the tradition and it'll have special meaning with your loved ones. You can start the tradition and give your own family something they'll treasure and pass along to their family.

Heirloom Christmas decorations range from simple to elaborate, from plentiful to rare finds. You can find something to give everyone you care about and giving heirloom gifts doesn't have to be limited to family. If you have a friend you consider as close as family, you can give them Christmas gifts to start the same tradition and that's a great gift idea.

Christmas ornaments that are carefully hand painted, numbered and signed by artists are one such decoration that can become an heirloom decoration. You can find these ornaments with Christmas scenes on them or they can be simple ornaments decorated with bright colors and bits of ornamental beads. These ornaments tend to be rather expensive, so why not use them for inspiration and create your own heirloom ornaments?

You can buy plain glass baubles and then decorate them with paints, stickers, glitter, sequins, decoupage - whatever takes your fancy.

Another ornament good for collecting and to pass down are the fragile, mouth blown ones. These ornaments are finely made in such places as Italy, Germany, Poland, Egypt and other countries where the art itself is a tradition taught for centuries. Because they're imported and because of the workmanship involved, these are at the high end as far as prices go. You can find beautiful replicas of these ornaments at craft markets and at market stalls in large shopping centres for just a few dollars each.

You can also find treasured heirloom ornaments in department stores that can become part of your family history. Some companies offer characters from children's fairy tales as heirloom ornaments.

Heirlooms don't have to be limited to be Christmas ornaments only. You can find books that can be heirloom gifts to pass down. There are Christmas dolls you can display around your home and then give to your family. There are Christmas quilts that are heirloom quilts, trains for the boys in your family, even beautiful dishes and table linens can become Christmas heirlooms.

If your children are already grown, you can still start the practice of giving them heirloom gifts, especially if you give them gifts done by a particular ornament creator or an artist. More than the

object itself, these heirloom Christmas decorations are a way of preserving the love you have for family and friends throughout the years.

Dear Cath

Q. I am a signed up newbie and overloading looking at everything and signing up for all your tips and e-courses. I found your books last year and put into practice your budgets and I was cruising along nicely with just aiming to be able to pay the bills when they came in and working on Peace of Mind and Emergency accounts. I was keen to go to the next step and seriously get out of debt so I joined your club and purchased your latest book Eat Well Save More when disaster struck and my husband lost his job last week. So this has sent me into a panic with trying to work out a plan of attack to cope with everything. I need to make his termination pay last as long as possible and so together with my full time pay to support us until he finds another job. I sort of know some basics, common sense things that I should do, but was wondering if you could offer any more advice. Any pointers / help / ideas would be greatly appreciated. Thanks for your time. Waving, not drowning (yet), *Karen*

A. Hi Karen, It sounds like you already know what you need to do, you just need some reassurance.

The first thing to do is stop all unnecessary spending - magazines, takeaway, those treats in the grocery trolley, eating out, unnecessary car trips, hair dressers, new clothes etc

Then go over your Spending Plan and trim where you can. Begin with debt repayments - for a short while, until your husband finds another job, you may need to go down to paying the minimum monthly payment on these bills. Do not stop paying them, you don't want to end up further behind and in serious trouble. Just pay the minimums.

You will still have your income and your husband's termination pay and you mention that you have an Emergency Fund and a Peace of Mind account so use them for what they are intended. Work out how many pay periods the termination pay covers and only spend that much (or preferably less) each pay period, trying to stretch the money an extra month or two if you can.

You will need to be tough, and say no to any spending that is absolutely not necessary, but it is only for a short time, until another job comes along. This is not permanent, it will end, and you will survive it.

Q. I am looking for instructions to make a Christmas Tree using wire coathangers. Can Cheapskates help, Cath? *Heather*

A. Coathanger Christmas trees are so easy to make, and they look fabulous too. The instructions are on my [blog](#), you'll find them there, complete with illustrations. Have fun making your Christmas tree.

On the Menu

Christmas Recipes for Your Slow Cooker

Slowcookers are used frequently during winter, but come the warmer weather they tend to be put away and forgotten, which is a shame because they are even more useful in summer.

Using your slowcooker to prepare roasts, sauces, puddings and even deli meats saves you turning the oven on, keeping the kitchen cooler.

And a slow cooker can be a great asset during the busy Christmas holiday season. You can make no-fuss meals that are easily transported to parties or barbecues, and you can have a dish ready ahead of time (or cooking while you're getting ready) if you're having people over.

Here are some holiday recipes for your slow cooker.

Chocolate Fondue

Chocolate fountains and fondues are all the rage at the moment, and who doesn't love chocolate. Use your slowcooker to perfectly round out a holiday meal or get a party going with a lovely fondue station. You can keep it warm in the slow cooker if it has a "warm" setting. If not, wrap the crock snugly in pretty holiday towels to hold in heat. Makes 6 to 8 servings.

Break into pieces and place in your slow cooker:

- * 150g semi-sweet dark chocolate
- * 150g good milk chocolate

Add:

- * 3/4 cup sweetened condensed milk (MOO is fine)

Turn slow cooker to High (do not cover) and stir as chocolate melts. Turn cooker to Low and stir in:

- * 1/4 cup white sugar
- * 2 tablespoons kirsch (cherry brandy - optional)

Cover and cook on Low until the mixture simmers slightly. Then remove and serve with fresh fruit, cake squares, or banana chips.

Holiday Ham

Have a beautifully baked and glazed holiday ham ready and waiting when you need it!

In your slow cooker, place:

- * 1 spiral-cut ham, bone in (about 3.5 - 4kg)

Rub over ham:

* 1 cup brown sugar

Pour over ham:

* 1/2 cup maple syrup (the real thing)

* 2 cups unsweetened pineapple juice

Cover and cook on Low for 6 to 8 hours. During the last hour, baste the ham a bit with the juices forming in the pot. Remove the ham to a platter and let it sit about 15 minutes before carving.

Simple Meatballs

These tangy meatballs can be served right from your slow cooker as well. Give guests small plates and toothpicks, and they can use a slotted spoon to scoop out the meatballs. Serves 8 to 10.

Heat 1 kilo of frozen, pre-cooked meatballs according to package directions. Then place them in your slow cooker. You can also make your own meatballs, brown them in a frypan, drain, and place them in the slow cooker - the Pork Meatballs in the Recipe File are good to use in this recipe.

In a bowl, mix together:

* 1 cup raspberry jam

* 500ml sweet chili sauce

If you like some zing, add:

* 1 teaspoon ground horseradish

Pour jam mixture over meatballs, stir, and cover slow cooker. Cook on High for 1 to 2 hours.

Quotes of Note

Happiness is making the most of what you have.

~~Rosamunde Pilcher~~

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It is thrifty to prepare today for the wants of tomorrow.

~~Aesop~~

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I have three precious things which I hold fast and prize.

The first is gentleness; the second is frugality; the third is humility,

which keeps me from putting myself before others.
Be gentle and you can be bold;
be frugal and you can be liberal;
avoid putting yourself before others and you can become a leader among men.
~~Lao Tzu~~

~~~~~  
Be studious in your profession, and you will be learned.  
Be industrious and frugal, and you will be rich.  
Be sober and temperate, and you will be healthy.  
Be in general virtuous, and you will be happy.  
At least you will, by such conduct, stand the be.  
~~Benjamin Franklin~~

~~~~~  
The safe way to double your money is to
fold it over once and put it in your pocket.
~~Frank Hubbard~~

~~~~~  
In the old days a man who saved money was a miser;  
nowadays he's a wonder.  
~~Author Unknown~~

~~~~~  
The best way for a person to have happy thoughts
is to count his blessings and not his cash
~~Author Unknown~~

~~~~~  
Make all you can,  
save all you can,  
give all you can.  
~~John Wesley~~

~~~~~  
The best way to save money is not to lose it.
~~Les Williams~~

~~~~~  
Money in the bank is like toothpaste in the tube.  
Easy to take out, hard to put back.  
~~Earl Wilson~~

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The greatest gift is the passion for reading.
It is cheap, it consoles, it distracts, it excites,
it gives you knowledge of the world and
experience of a wide kind. It is a moral illumination.

~~Elizabeth Hardwick~~

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## **The 2012 Saving Revolution - November Round-Up**

The 2012 Saving Revolution continues to move forward in leaps and bounds. Everyday Cheapskaters are getting closer and closer to their goals of financial freedom.

This is a yearlong program that will give you financial peace of mind. Each week you'll receive a Saving Revolution email, with tasks and challenges for you to complete, all designed to give you back control of your finances.

Our revolution is growing every day, with five groups of revolutionists actively getting their finances under control.

The 26 lessons and weekly challenges completed to date are:

- Lesson 1: Your Past, Present and Future Financial Life
- Lesson 2: Sort, File, Toss, Organize
- Lesson 3: Where Does It All Go? Keeping Track of Your Money; Tracking Your Grocery Money
- Lesson 4: A Workable Home Office
- Lesson 5: Creating a Financial Filing System
- Lesson 6: Pay Your Bills On Time, Every Time
- Lesson 7: Start Creating Your Spending Plan
- Lesson 8: Pantry, Fridge & Freezer Inventories and Creating a Perpetual Shopping List
- Lesson 9: Creating a Workable Meal Plan
- Lesson 10: Reduce Your Expenses
- Lesson 11: Finding the Hidden Money-making Opportunities
- Lesson 12: Making Friends with Your Spending Plan
- Lesson 13: Banking!
- Lesson 14: 10 Reasons You're Broke and How to Solve the Problems
- Lesson 15: Banish Debt
- Lesson 16: Money Secret No. 1 - Scrape the Bottom of the Barrel
- Lesson 17: Money Secret No. 1 - UWMD
- Lesson 18: Money Secret No. 3 - Saving for Emergencies
- Lesson 19: Raising a Richie Rich (or Teaching Kids about Money)
- Lesson 20: Raising a Richie Rich (or Teaching Kids about Money) Part 2
- Lesson 21: To Bulk or Not to Bulk - That is the Question!

Lesson 22: Stockpile - a supply stored for future use  
Lesson 23: Pick Up the Phone  
Lesson 24: Shop Smart, Buy Smart  
Lesson 25: Surviving Unemployment  
Lesson 26: Are You a Compulsive Spender?  
Lesson 27: Revisiting Your Goals and Priorities  
Lesson 28: Protect Your Identity  
Lesson 29: Are You a Thrifty Thelma or an Extravagant Enid?  
Lesson 30: Looking to the Future  
Lesson 31: Do You Know How Much Cash You'll Need in Retirement?  
Lesson 32: Dare to Dream  
Lesson 33: Your Peace of Mind Account  
Lesson 34: Who Gets What - Drawing up a Will  
Lesson 35: Get Off the Debt Cycle with a Payment Push  
Lesson 36: Take the Opportunity to Downsize - Debt and All!  
Lesson 37: Downsizing Transportation Costs  
Lesson 38: Clear the Clutter!  
Lesson 39: Cash for Trash  
Lesson 40: Cheapskating Couples  
Lesson 41: Cheapskating Couples - Part 2  
Lesson 42: Cheapskating Couples - Part 3  
Lesson 43: Cheapskating Couples - Part 4  
Lesson 44: As We Move Into the Silly Season, Let's Aim for Sanity  
Lesson 45: Stay Sane - Go Back to Basics  
Lesson 46: Gift Giving  
Lesson 47: Smarter Shopping Leads to Thoughtful Gift Giving  
Lesson 48: Celebrate Christmas (or any other occasion) with Family

You can find out more about the Saving Revolution [here](#).

And read what the Revolutionists are up to [here](#) on the Saving Revolution Blogs.

## **Gardener's Handwashing Sock**

My Dad who was a great veggie gardener showed me this. He never wore garden gloves so this worked beautifully. If you have an old spare footy sock or something similar, just put in a cake of soap and tie it near your garden tap. Soap, water and the roughness of the sock will help you get rid of anything dirty on your hands. Saves having to walk through the house, touch door handles and taps in the laundry or bathroom to wash your hands. *Contributed by Gerladine Daghish, 12th October 2012*

**Editor's note:** If you scrape your fingernails over a bar of soap before going into the garden, they will be easy to clean when you come inside, and there won't be any dirt staining. *Cath*

## **Cool Camping, BBQs and Shopping**

**Approximate \$ Savings:** \$5.00-\$15 per trip

The weather is starting to improve and it is the time for planning camping trips, fishing, BBQs or even picnics, and the price of ice is getting ridiculously expensive but it need not be. If you use longlife milk or fruit juice rinse the container and fill three quarters full with water and pop into the freezer overnight. Use these in place of party ice in your esky. If you have dry goods leave the cartons intact; for drinks the carton can be cut away and the blocks broken down if needed. Left whole they can last for days in a good cooler, the blocks are an ideal size and are free. When finished they can be recycled again. And don't forget to pop a couple in a cooler bag next shopping day to keep perishables fresh. *Contributed by Stuart Leamer*

## **Keeping Pets Healthy**

As a veterinarian, I see a lot of family pets and am always surprised at the laissez faire attitude towards routine vaccinations and a healthy diet for pets. When you think about pet ownership, it is important to remember that pets can be a significant cost. Everyone should do some research and find out how much it will cost to vaccinate every year, the cost for a healthy food, and other incidentals a pet will need so as to decide whether a pet is affordable and what type of pet will suit your family/budget. It will save a lot of money in long term pet ownership if you keep up with preventive medicine such as vaccinations and a good quality diet. Pets aren't garbage disposers and should not be given scraps as it can cause serious (and expensive) medical problems such as pancreatitis. Often the cheaper foods are carbohydrate loaded and may have preservatives and colourings that can upset the stomach or skin. You will have to feed more of the cheaper carb loaded foods than a healthy quality food to get proper nutrition. Routine vaccinations can prevent deadly diseases such as parvovirus. Remember that it is always more expensive to treat a disease than to prevent it! Pets are a joy and wonderful companionship. They are also a financial obligation, so make sure you choose your pet wisely and know how much your pet will cost. This will help both your budget and peace of mind! - *Contributed by Alex Brandon*

## **Thinking a Bit Harder**

**Approximate \$ Savings:** \$100 +

My food mixer had lost one of it's beaters, and was pretty useless to me. I browsed op shops, and savers stores for 6 months keeping an eye out for one of these beaters, not having much luck. I have hand held beaters, which I was using to 'make do' but really wanted a new kitchen mixer. A replacement mixer would set me back \$150 - \$200, so I really didn't want to pay that much. I then thought a little bit harder about my problem, and typed the brand, model and "replacement part

beaters" into Google, and magically, I found a match, on eBay (God bless eBay and Google). My replacement beater cost a grand total of \$13 delivered. Problem solved. Sometimes it's worth taking a punt that something will come up. - *Contributed by Rob Bee*

## **Internet and Phone Savings**

**Approximate \$ Savings:** For me about 700 a year

If you're a senior (over 55 years of age) there is an ISP to cater for this age group. <http://www.oneseniors.com.au/all-in-one.html> They do a bundle and for \$23.00 a week or about \$96 a month, they give you unlimited ADSL, unlimited home phone even mobile calls and unlimited mobile calls. One bill for all your communications. There is also another company (the one I'm with) that does a \$69.99 per month for seniors (60+) and \$59.99 for 60+ on benefits where they provide unlimited adsl and unlimited phone for local calls and STD calls but you have to pay for calls to mobiles. The OneSeniors call centre is overseas but Ozonline is in Melbourne and is small enough that after about 10 years + with them, I know almost all the support people. - *Contributed by Silvia Panciera*

**Website:** <http://www.oneseniors.com.au/all-in-one.html>

## **Don't Use Candles**

Instead of having candles on standby for when there is a power failure, get some LED Christmas lights; they cost \$2 plus 2 AA batteries and are available at Target at the moment. I put them in a glass vase. As soon as there is a chance of the power going out I switch them on and they are bright enough to do your normal things, except reading. I have one in every room of the house. They are kid safe, and always on hand and they last longer than candles as well. - *Contributed by Joanne Kegel*

## **More on Wet Towels**

Just an extension to the tip "Downsize Your Towel". Wet, used towels are not usually dirty, just wet. Hang them out to dry either inside over heating or outside on the line. Saving on washing powder, electricity and time. - *Contributed by Meryll Williams*

## **Click and Save**

Let me say first up that I do not work for Coles, but as a busy mum with 3 kids under 5 and working part-time I must recommend the Coles Supermarket Click and Collect which was recently introduced in my area.

Basically you do your shopping order online, you can set up a regular shopping list and add and delete from this, and then select your preferred pick up time to collect your groceries. If you order before 11am you can pick up that day after 4pm, and if you order after 11am you can pick up the next day.

Orders can also be placed 2 weeks in advance. Then you simply drive to the designated parking area, call the mobile number and they bring out your groceries to your car. Payment can be made online or on mobile EFTPOS. And the cost of this service is FREE.

Weekly specials are available however the deals where you 'buy 2 for the special price are not'.

This service saves me money, time and my sanity. I currently find it difficult to get to the supermarket without the kids and find that with the kids the shopping takes a lot longer and turns out more expensive. With this service I can order on line after dinner (so I am not shopping on an empty stomach), when the kids are in bed (much quicker), with my meal plan for the week beside me (I still monitor price cycles)and I find I am less inclined to order things I don't really need.

On top of this, I can simply drive to the designated car spot, I don't need to drive around looking for a car park, and they help me pack my groceries into the car so that I don't even need to get the kids out of the car. Or if I am really lucky, get hubby to pick them up on his way home from work. -

*Contributed by Sharon Norman*

## **Salad Time**

**Approximate \$ Savings:** \$40.00 a week

With weather warming and it getting close to salad time I put all our salad ingredients on a large tray on the bottom shelf of the fridge. It saves opening and closing the fridge to get every thing out. Just one movement to get it all out and one to put it all back. All the ingredients are in plastic containers or zip lock bags to stay fresh. The fridge is organized, and the salad ingredients don't go off because they get lost in the crisper drawer. - *Contributed by Annette Bramley*

## **USB Charm Present**

**Approximate \$ Savings:** \$10 - \$15 per person

We have quite a few USB sticks floating around our house, and they are mostly the same, all bought on sale 4gig for \$5 at big W; and we have been finding it difficult, time consuming, and frustrating trying to figure out which is which. Trying to write on them looks awful and I was trying to find a way to mark each person's so they know which one is theirs, when I thought about putting a charm on the USB, just like a telephone charm. The little telephone lanyard bit you can get from some jewelry

stores for 20c - \$1, (I used to use elastic hair ties, but most USB sticks now have a much smaller 'hole'), and you can put any charm on the end. I have looked around cheap jewelry stores for little charms and then realized I could use bits from old jewelry, anything that has a hole to thread the cord through. The possibilities are endless! I even found a gold charm on an Easter bunny today that is perfect for a charm; and my son has a blue teddy he won in a lucky dip. I recently found out it's tradition to give your child's teacher a present at the end of the year, a kind of 'thanks for the great year' and the average price is about \$20. This can add up like any presents, so I am doing a 16gig USB (on sale at big W for \$9) with a tiny laminated copy of the class photo as part of the charm that will be attached making a very useful and inexpensive gift for someone who will appreciate it! -

*Contributed by Denise Scotford*

### **Extend the Life of Your Bra**

Good quality bras are an expensive item to buy and getting the fit right can be tricky. Then we also have the added problem of weight gain and loss, hormonal changes etc and bras that have stretched. Usually the cups are intact it's the straps and the back of the bra that wear and stretch. But you can easily shorten the back by un-stitching the area where the clasps (hook and eyes) are and cutting a section from both sides and reconnecting the piece where the clasps are, or you can add a bit if its too tight. You could always replace the straps with elastic if they are past their use by date or use straps from another bra. Bras are a lot easier to alter to get the right fit, I have extended the life of my favourite bra twice doing this and it still looks new and fits perfectly. I have saved \$100's on bras doing this. -*Contributed by Elene Stewart*

### **Holiday Washout**

It occurred to me on holiday recently that it costs us \$4 per load of washing. If you put \$4 (or even \$2) for every load of washing you do throughout the year in a tin, you could have your annual holiday paid for. If anything, you will either cut down on your washing or have that well-earned holiday. Works both ways. - *Contributed by Christine Plater, 16th November 2012*