

# Tips for Everyday Savings

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Most people believe that saving money takes time that they don't have. It's simply not true.

The most savings are made by doing simple, little things that take only a few minutes every day. It's not doing them once or twice that saves the money, but the constant repetition of lots and lots of inconsequential little things that add up to the huge dollar savings



Here are just a few examples of everyday savings:

## **Cooking from scratch -**

I can whip up a batch of coconut muffins for just \$1.80 in less than 5 minutes. Buying muffins from the supermarket costs \$8.94 a dozen, a dollar saving of \$7.14 a dozen.

Here is my basic muffin recipe:

3 cups SR Flour  
1 cup sugar  
1 cup coconut  
1 tspn coconut essence  
2 eggs, lightly beaten  
½ cup milk powder  
1 1/3 cups water  
½ cup vegetable oil

Sift flour in bowl and add remaining ingredients. Stir with a fork until just mixed. Put into a muffin pan and bake at 180 for 15-20 minutes. To bake as mini muffins (you'll get 2 dozen from the mix) bake them for 10 minutes.

You can add fruit, nuts, choc chips – basically whatever you like to flavour them with the dry ingredients, leaving out the coconut and coconut essence if you prefer.

## **Low flow showerheads –**

Switching to low flow showerheads will save money and water and doesn't need to cost a fortune. We updated the showerhead in the bathroom for under \$30 and the savings were immediate. Our next water bill was down \$9.

## **Doing the laundry –**

Wash in cold water and line dry. Make your own soap powder and for under \$10 a year you'll have clean clothes. On wet days hang it over the clotheshorse instead of putting a load through the dryer. The potential dollar savings in electricity is around \$218/year.

## **Household cleaning –**

Just a few basic products will clean almost anything around your home for minimal cost. Bicarb soda, washing soda, cloudy ammonia, borax and white vinegar will not only save you money and the environment but by using these inexpensive ingredients the potential saving for the average home is \$270 a year (based on 1 spray n wipe style cleaner, 1 shower cleaner, 1 bathroom cleaner, 1 toilet cleaner, 1 floor cleaner and 1 all purpose cleaner per month).

You will find many more examples of great everyday hints, tips and ideas that will save you just a few cents at a time in the Cheapskates Club Member's Centre.

*Cheapskates Journal—*

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