

# THE CHEAPSKATES

# JOURNAL

Bright ideas to save you money



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## THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY

**June 2016**

In this edition:

From Cath's Desk

Feature Article: Things to Consider  
Before Lending Money to Family and  
Friends

Thoughtful Moment: Reaction v  
Response

5 Top Reasons to Avoid Rent-to-Own  
Schemes

Don't Get Caught by Credit Card  
Fraud

Tips for Growing Vegetables Indoor  
in Winter

How to Throw a 21st Birthday Party  
without Spending a Cent

Dear Cath

On The Menu: Slow Cooker Specials

Quote of Note

Cheapskates Tip Store: 12 brand new  
tips just for you

The Cheapskates Club -

Showing you how to live life debt  
free, cashed up and laughing!

If you want to win the Battle of the  
Bills and are serious about saving  
money, and living life debt free,  
cashed up and laughing then this is  
the place to be.

**The Cheapskates Journal**

Brought to you by: The Cheapskates Club  
info@cheapskates.com.au

June 2016

## From Cath's Desk

Hello Cheapskaters,

As I'm writing this the sun is streaming through the lounge room window providing some very welcome free heat. Already this winter is shaping up to be colder and wetter and more wintery than last year and I'm feeling it. I'm shaking my head at the reminder on my diary that it's almost tax time and I need to make sure records are up-to-date.

Every day I get emails from Cheapskaters who are shaking their heads and wondering what they need to do to get started living the Cheapskates way or how they can make the changes necessary in their lives.

Then there are the emails from Cheapskaters who have taken the challenge and learnt to make changes, one at a time, some big, some small, to live the Cheapskates way and are loving the debt free, cashed up life they are laughing about.

What's the difference? Well I believe it is two things: attitude and expectations.

The first group has decided to wait and see; they'll take up the challenge when they can see how it's going to work for them. They want to know how to write a budget and will stress over getting it perfect rather than starting and adjusting along the way. They want to know where they'll get the money to pay off their debts and exactly how long it will take and just how much effort they'll need to put in. They want to know why they have to give up things like cable TV and eating out and magazines and manicures and still enjoy life. And on and on.

The second group are successful because they try. They don't have all the answers to their questions but they don't waste an opportunity to learn how to save money, time and energy. They're willing to get started and learn as they go. They recognise that they may make mistakes and that not all suggestions will work

for them, but if they don't start they'll never live life debt free, cashed up and laughing. They're willing to get started.

Living the Cheapskates way is a journey and just like any journey you can't see the destination when you first start out, but you know you are on the right track. You stick to the track because you know that each step takes you closer to your destination until one day you can actually see it: your goal is in sight.

Each change you make, each step you take as you live the Cheapskates way transforms your life, taking you closer to financial freedom.

If you are struggling and finding yourself in group one when you really want to be in group two, I want to encourage you to take up the challenge. Make one small change today. Then let me know what it is. Have you taken the Living the Cheapskates Way workshop? Even if you have a refresher might be all you need to get back to living the Cheapskates way.

Have a great month everyone.

HAPPY CHEAPSKATING,  
Cath

## Things to Consider Before Lending Money to Family and Friends

Should you loan money to friend or family member? It's a complicated subject. While it's natural to want to help the people in your life, loaning money has the potential to destroy relationships. Refusing to lend money can be hard on a relationship, too. There are no easy answers.

Think carefully before loaning money to family and friends:

1. Only lend what you can afford to lose. The grim reality is that you might never see your money again. You can minimise the pain of default by only lending what you can afford to lose.

Even the most responsible of your friends and family can default under unfortunate circumstances. Be prepared for the worst.

2. Offer help instead of money. In most cases, providing money only addresses the symptom of a greater problem. Whatever lead to the financial hardship will still be present. Most personal loans aren't repaid and hard feelings are the result. Instead, offer to help make a budget, find employment, or give advice. Keep your wallet in your pocket.

3. Put everything in writing. Spell out the terms of the loan, including the amount and the repayment details. Putting both your names on the dotted line will help to motivate your borrower to make timely payments.

For large amounts, consider using a lawyer to draft the final agreement.

4. Consider how the rest of your family and friends might react. Have you turned down others for loans in the past? What will those people think if you're willing to loan money to someone else? Will your loan be viewed as enabling bad behavior, such as poor spending habits or refusal to get a job?

5. Stick to cash. Avoid cosigning a loan or a credit card. The poor payment behavior of the borrower could have a negative impact on your credit and ability to borrow in the future.

Also avoid converting other investments to cash. Keep your loan limited to cash that you already have on hand.

6. What will you do if they default? Will you ask for collateral? Are you willing to take the

borrower to court? Will you end the relationship? Have a plan for how you'll handle non-payment.

7. Charge interest. Charging interest will help to keep your borrower honest. The situation feels more formal and serious if interest is charged. You'll also feel better about your money working for you. Charging interest can also avoid being charged with a gift tax. Talk to your tax professional.

8. Talk to your partner. Before lending money to anyone, ask for the blessing of your partner. People have differing opinions about loaning money to family members and friends.

The last thing you want to do is create friction at home. You could be straining your finances and your relationship.

9. Be able to say "no." You have a good idea whether or not the borrower is ever going to pay you back. There are times when saying "no" is the only reasonable course of action. Avoid being afraid to refuse requests for money. Follow your gut.

The decision to lend money to a friend or family member is a personal one. Financial experts have a wide range of opinions on the subject. Avoid lending money you can't afford to lose. Remember that you can always offer to help in other ways.

Consider the ramifications of loaning money to someone you know well. The potential to ruin a relationship exists. For the best outcomes, always tread carefully and make the wisest decision you can.

## A Thoughtful Moment

### Reaction vs. Response

Suddenly, a cockroach flew from somewhere and sat on her. I wondered if this was the

cockroach's response to all the glory that was spoken about it!

She started screaming out of fear. With panic stricken face and trembling voice, she started jumping, with both her hands desperately trying to get rid of the cockroach. Her reaction was contagious, as everyone in her group got cranky at what was happening.

The lady finally managed to push the cockroach to another lady in the group. Now, it was the turn of the other lady in the group to continue the drama.

The waiter rushed forward to their rescue. In the relay of throwing, the cockroach next fell upon the waiter. The waiter stood firm, composed himself and observed the behaviour of the cockroach on his shirt. When he was confident enough, he grabbed and threw it out with his fingers.

Sipping my coffee and watching the amusement, the antenna of my mind picked up a few thoughts and started wondering, was the cockroach responsible for their histrionic behaviour? If so, then why was the waiter not disturbed? He handled it near to perfection, without any chaos. It is not the cockroach, but the inability of the ladies to handle the disturbance caused by the cockroach that disturbed the ladies.

I realized even in my case, it is not the shouting of my father or my boss that disturbs me, but it's my inability to handle the disturbances caused by their shouting that disturbs me.

It's not the traffic jams on the road that disturb me, but my inability to handle the disturbance caused by the traffic jam that disturbs me.

More than the problem, it's my reaction to the problem that hurts me.

## 5 Top Reasons to Avoid Rent-to-Own Schemes

They've been on TV a lot recently - rent whatever you need and at the end of the rental period pay the balance and own it. Sounds like an easy way to get the new washing machine you want or that brand new smart television. But rent-to-own programs can cost you a large amount of money and leave you disappointed.

Before you sign a rent-to-own contract, consider these details:

### Used Rental Items

Many businesses rent used items. You may be paying a premium price for something that's not brand new. If you must go ahead with this scheme make sure you're getting a brand new, up-to-date model.

### High Interest Rates

Rent-to-own companies have high interest rates on their products. You may be paying 100% or more in interest. Again, if you must go ahead with this scheme, check the interest rate carefully. Read the fine print on the contract and if you are unsure get someone you trust to go over it with you.

### Long Payment Plans

You may be stuck in a long payment plan that costs you even more in interest.

### Hidden Fees

Some companies charge extra fees for returning an item or damaged items. Again, read the fine print carefully. If you have any questions write

them down so you don't forget them. And write down the answers so you don't forget them and there is no misunderstanding.

## Confusing Contracts

Complaints about confusing contracts are common. Many contracts are long and difficult to understand. Read it, then get someone else to read it with you to be sure you understand exactly what it says. There are times verbal definitions are not the same as the contract.

Renting your furniture or computer or television may not be the best financial option for your situation. If you decide to rent-to-own, it's important to read the fine print so you'll be familiar with the details and requirements of your plan.

A better option to rent-to-own is to price the item you want, then save up for it. You may need to wait a little while, but the wait is worth it. You'll have cash when you go to buy it, giving you bargaining power and you will actually own it outright, saving a fortune in interest and the worry of having to make those monthly payments.

When you know the final price, decide when you want it (other than right now!). Work out how many pay periods you have until then and divide the price by the number of pay periods. That will give you the minimum amount you need to save each pay to reach your goal. Of course you can always add any extra or spare cash to your savings to reach your goal faster.

## Don't Get Caught by Credit Card Fraud

Where large sums of money are concerned, it is advisable to trust nobody.

~~Agatha Christie~~

Credit card fraud is a rampant issue and there is no way to completely protect yourself but there are things you can do to minimise the risk, and they are not difficult.

Just last week I noticed a transaction on my debit card for a small amount. It stood out because it was an odd amount, the name on the transaction wasn't familiar and I only use that card for particular payments of set amounts. No one is safe!

There are three main methods used to steal credit card information:

1. Skimming. Devices can be used to read the information stored in your credit card. A copy of your card is then made and can be used to charge your account.

2. Phishing. With this method, fake shopping websites or a copy of your credit card provider's website is created for the sole purpose of stealing payment information.

Always plan for the worst scenario so, if it should happen, you can avoid losing money on a deal.

3. Spyware. Your computer or a merchant's system can be infected with spyware that collects information, including payment details.

Protecting yourself from credit card fraud is difficult because there are no ways to shield your cards from the devices used to skim information.

However, if you stick to these tips, you can avoid many attempts by others to get your credit card info:

1. Keep control of your credit card. Avoid handing your credit card to someone who would be able to skim it without you noticing, for instance, when paying your bill at a restaurant. It's safer to just stop and get cash before going to the restaurant. Then pay for your food and drinks with cash.

2. Be diligent when at an ATM. If it's not well lit or if the equipment looks awry in any way, leave and use a different ATM. Notice those around you and keep your password hidden from them.

3. Maintain your privacy. Never give your credit card details or password to anyone over the phone or on the internet or through the mail.

I am asked constantly to take credit card payments over the phone, via email or through the post and the answer is always NO. None of those methods are secure, for the Cheapskates Club member or the Cheapskates Club.

If you are ever asked to put your credit (or debit) card details in an email or on paper and send it through the post, please say no. You can ask for bank details and transfer the money or you can ask for a secure payment gateway (like Cheapskates uses to process payments).

Carefully monitor all the transactions made with your card and immediately freeze it if you notice anything suspicious. It doesn't stop the first transactions made with your stolen info, but it does keep the thief from doing further damage.

Some accounts even offer an app for your Smartphone that sends you a text immediately each time your card is used.

There are a few things you can do to protect yourself from phishing:

1. Avoid purchasing anything from a website you aren't familiar with. Do some background research to ensure that you're dealing with a trustworthy merchant.

2. Always ensure you're on the official website of the retailer or credit card issuer. Hackers can create convincing copies, but the URL is usually different and might begin with HTTP instead of HTTPS.

3. Be aware that emails are often used to phish for information. These emails typically ask you to visit a link that seems to lead to the website

for PayPal, eBay, your bank, your credit card issuer, or a popular retailer. Contact your bank, merchant, or creditor by phone if you think anything might be amiss with your account.

4. Similar scams exist via text messages and over the phone. If you receive a message or a call that asks you to verify your payment information, find out who is calling, look up their phone number, and keep in mind that banks, credit card companies, and retailers would not contact you like this to double check your payment information.

Protect yourself from spyware that can steal your payment information by using a good antivirus on your computer, tablet, and Smartphone.

Never make purchases or access your accounts via public Wi-Fi networks, including the free Wi-Fi available at your local library or at the nearest coffee shop or fast food restaurant.

There is still the possibility that spyware could infect the system of a merchant. This is why it is best to only shop on the websites of large retailers you know and trust.

If you decide to shop on a lesser-known website, ensure they have up to date security certificates.

In the end the safety and security of your credit card is your responsibility. Track your transactions regularly and if you notice a discrepancy of something suspicious contact your bank immediately and follow their instructions to the letter.

# Tips for Growing Vegetables Indoor in Winter

It's easy for boredom to set in during the cold, winter months. However, if you are creative, you can find ways to bring life back indoors while you wait for things to warm up outdoors. Growing vegetables indoor in winter is one of those ways.

I love my garden and nothing makes me happier than spending time digging and weeding and planting and fertilising and then harvesting truly fresh food. But in winter the garden slows down outdoors. I still have a garden with cauliflower, broccoli, cabbage, parsnips, turnips, garlic and strawberries growing.

But I also bring the garden indoors. It gives the house a colourful boost to beat the winter blues and we still get to enjoy delicious fresh food through the gloomy winter days.

## Start with Location, Location, Location

The first things to do when contemplating growing vegetables and herbs indoor in winter is find the right location. The old saying that location, location, location is the most important thing for your home or business applies to your indoor vegetable garden as well.

A windowsill on the northern side of your house will bring the most sunlight. If you have a north facing bay window with a wide ledge, that is a great place to start. However, when you plant from seeds and begin to see growth, it is important to watch how those early plants strain and stretch to reach for the light. If they are bending and twisting in one direction, it is important to change the position of your window pots in order for each plant to benefit from the sunlight.

More advanced techniques for growing vegetables indoor in winter would include finding a designated spot somewhere in your home, perhaps a spare room or pantry that allows for enough room. Incorporating the use of artificial light specifically made to hover above indoor winter plants is also an option. There are many advanced shelving systems and lighting options available once you have decided that this endeavour is for you - a warning though: they are costly.

Planting indoors, even if you expend a bit of money at the onset, can save you money in the long run and provide a wonderful new hobby. If you decide that indoor gardening is for you, you can visit your local home store for advice on a do-it-yourself window box and some simple fluorescent grow bulbs. It's also a nice way to test those green thumbs without going to the effort and expense of building garden beds outdoors.

## Choose Simple Plants to Start with

Any type of lettuce or green leafy vegetables such as kale is easy enough to begin with and they require a few snippets here and there to continue to thrive. Herbs such as rosemary, basil and thyme are excellent starters as well. Spring onions grow well indoors and keep growing if you keep cutting them. If you choose to begin with seeds, make certain to choose seeds that will thrive in smaller pots.

## Pots, Soil, Fertilizer, and Water

Once you've decided which basic plants to begin with, follow the instructions carefully on the back of each seed packet. Keeping the instructions taped to the pot will refresh your memory as to how much sunlight that particular plant needs and how often it should be watered. Leaving it to memory leaves too much room for chance. Typically, clay pots between 15cm - 20cm are best for beginning.

Use the recommended type of fertiliser for each particular plant and plant the seeds down as far

as the directions recommend. Pay close attention to the watering instructions as you don't want to overwater. Homes tend to be drier in winter when the thermostat is up, so keeping a spray bottle for in-between misting is a great idea. If your plant seems a little dry, but was recently watered, a little mist may be just enough to keep it thriving.

Growing vegetables indoors may take some trial and error before you are able to become a master at it; however, getting started is not difficult at all.

Start out simply and slowly and learn as you go along.

Gardening, whether indoor or outdoor, takes time, practice, and patience. When you begin to see that the seedlings you have planted are beginning to grow, it is an exhilarating feeling. Even if some plantings do not thrive and your efforts put forth a couple of herbs and a vegetable or two, growing something from the start of a seed is an exciting endeavour.

Practice makes perfect when it comes to any type of vegetable garden.

## How to Throw a 21st Birthday Party without Spending a Cent

Hannah turns 21 next month. I'm not sure where all those years have gone, but she is very excited and making plans to celebrate with family and friends. We are on a very tight budget at the moment, so while there is money in the celebrations budget, it's not a huge amount.

We've decided to have a 21st birthday party without spending a cent. Hannah is creative

and very organised, both necessary if this party is to be a success.

Here's what we've planned:

First, we chose a theme. If you have zero dollars in your budget then you, like us, are going to have to rely first and foremost on Mother Nature. What time of year your birthday falls on, will determine what type of theme you choose. For example, if you have a winter birthday like Hannah, then perhaps a day trip to the snow would be fun or indoor cricket or mini golf followed by a barbecue. We are having a winter barbecue in the backyard, complete with fire pit and marshmallows on sticks to toast over the fire.

Because it's a backyard barbecue no decorations are really needed, although we have some birthday banners and balloons in the party box that will be used to pretty up the verandah and pergola.

If your birthday falls in the summer, a day at the beach followed by a picnic dinner can warm your heart. Autumn is a great season for a game of football, in spring, the parks are free, and you can plan any event from extreme Frisbee to an evening concert for free.

As far as food is concerned, we have asked everyone to bring something to eat or drink in lieu of a gift. It will be cheaper for them and help keep the party cost free. One group is in charge of drinks and another in charge of snacks, while a third group is bringing the main dish. This way there aren't any catering expenses.

I have plenty of dishes, glassware and cutlery and a good stash of serviettes so we don't need to buy any.

The music will be CDs we have and a selection from Hannah's iPod.

And for the piece de resistance - the birthday cake, which will also be dessert - we have asked a friend who is a cake decorator by trade to

decorate a slab cake we will make instead of buying a gift.

Between utilising Mother Nature, asking friends and family to pitch in we should be able to manage a 21st birthday party Hannah and her guests won't forget without spending a cent.

And if we can do it, so can you!

## Dear Cath

Q. Dear Cath,

I would like to know what you consider staples, besides, flour, sugar, salt and pepper. Thank you, a newbie,

Barbara Jackson

A. A well-stocked pantry is essential if you want to eat well and stick to your grocery budget. It takes time to build your pantry, but it is well worth taking the time and making the effort to choose ingredients you'll use that are also multi-purpose. Set aside a portion of your grocery budget each shop so you can buy one or two of the pantry basics on your list and before you know it you'll have a fully stocked pantry.

The absolute minimum in my pantry would be:

Flours - plain, self-raising, wholemeal, gluten, corn flour

Sugar - just white. You can make castor and brown sugar very easily.

Rolled oats

Rice - white. Basmati as it's a lower GI and slightly better than other rices

Pasta - easy as it is to make, it's just as cheap and easy to buy. Spaghetti, lasagne, twists or shells.

Dried fruits - mixed fruit and sultanas, glace cherries and ginger, apricots, dates, prunes

Dried beans and lentils

Nuts - peanuts for peanut butter, almonds, walnuts

Spices - cinnamon, nutmeg, allspice, ginger, turmeric, paprika, coriander, cumin, mixed spice, vanilla beans, vanilla extract

Herbs - mixed herbs, basil, oregano, rosemary, dill, dried onion, garlic powder, sage, thyme,

Powdered milk - skim and full cream

Vinegar - white, brown, balsamic, apple cider

Sauces - soy, oyster, tomato, barbecue, sweet chilli

Oils - olive, safflower, sesame

Yeast

Tinned tomatoes

Tinned pineapple

Baked beans

Eggs

Butter

Cheese - tasty, parmesan

Potatoes

Onions

Carrots

Celery

Zucchini

I do have other foods in the pantry, but those above are the bare basics. With those ingredients and a little beef, chicken, lamb or fish I can feed the family for months before repeating a recipe.

## On the Menu

### Slow Cooker Specials

Winter is the perfect time to bring out the slow cooker. They are perfect for cooking tasty, filling and cheap meals, just right for a freezing winter night.

These four recipes are all quick and easy, use pantry ingredients and take less than 10 minutes to prepare. Set the slow cooker and let it work its magic until it's time to serve dinner.

#### Slow Cooker Goulash

Ingredients:

500g mince, browned and drained

1 onion, quartered

4-6 carrots, peeled and cut into pieces

1 green capsicum, seeded and diced

1 can diced tomatoes, with juices

2 tsp paprika

Pasta

Sour Cream for serving

Method:

Add the browned mince, onion, carrot pieces, diced green capsicum and diced tomatoes with juices to the slow cooker, stir in the paprika. Set slow cooker on low and cook for 8 hours.

Once the slow cooker is near the end of the cycle, make egg noodles or pasta noodles to serve with the goulash.

Mix a dollop or two of sour cream into each serving bowl.

Serve Goulash with sour cream over hot noodles.

#### Sweet Potato & Chicken Curry

Ingredients:

1 can light coconut milk

3 tsp curry powder

1kg chicken thigh fillets

Salt and pepper, to taste

3 medium sweet potatoes, peeled and cubed

3 large carrots, peeled and cut into 2" pieces

1 small onion, diced

Salt and pepper to taste

Method:

Whisk together the coconut milk and curry powder in the base of the slow cooker.

Add the chicken thighs (or chicken breasts if you prefer), the sweet potatoes and carrots. Toss with the coconut milk.

Sprinkle a little salt and pepper over the top.

Set the slow cooker on low and cook for 8 hours.

Serve Slow Cooker Sweet Potato and Chicken Curry over steamed rice.

## 5-Ingredient Slow Cooker Apricot Chicken

### Ingredients:

500g chicken breast fillets, diced

1 cup apricot jam

1/4 cup French dressing

1 small onion, grated

1 tsp garlic powder

Salt and pepper to taste

### Method:

Place the chicken in the base of the slow cooker.

In a small mixing bowl, combine the apricot jam, French dressing, grated onion and garlic. Pour over top of the chicken in the slow cooker. Set on low for 6 hours.

Prepare rice Season the cooked chicken with salt and pepper, to taste.

Serve Slow Cooker Apricot Chicken over steamed rice.

## Slow Cooker Refried Beans

### Ingredients:

500g pinto beans

6 cups water

125g can green chilies (or use 1 fresh jalapeno if you want more heat!)

1 tsp onion powder

1 tsp garlic powder

1/2 tsp ground cumin

Salt and pepper to taste

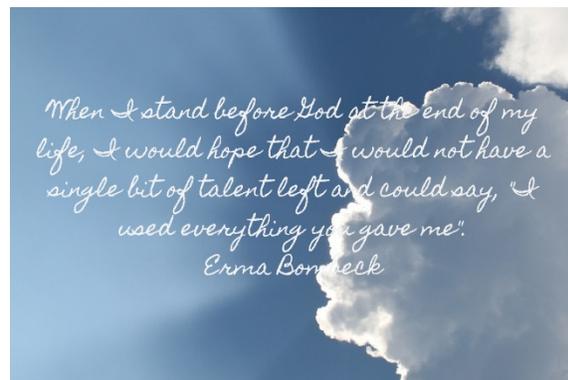
### Methods:

Add all of the ingredients to the slow cooker and set on low for 8 hours.

Once cooked, strain off some of the juices and add beans plus a little liquid to a stand mixer and mix on low for 2 minutes. Then mix on the second level for another 2 minutes, or until reach desired consistency. Add more liquid from the slow cooker if need be to reach desired consistency.

Serve refried beans as side dish for your favourite Mexican food or wrapped up with some grated cheese, lettuce and tomatoes in a tortilla.

## Quote of Note



## Cheapskates Tip Store

### Organised Vegetables Save Money, Time and Energy

Before my shopping day I make sure that I have washed/cleaned and lined my veggie drawers

in the fridge. I line the drawers with new paper towelling (which keeps my vegies and drawers cleaner as any leaks are captured) and I put back veggies that can still be used. I know exactly what I need to buy. I throw out old veggies to the goats and chickens so when I come home I can put my new veggies straight into the fridge (old vegies to the front and new to the back) I use the plastic shop vegies containers to store my vegies in (i.e. put all the tomatoes in one container, beans in another etc.) The containers keep my vegie drawers tidy and I can pull out the containers to get to veggies underneath. I may sure that the containers are stacked so there is air flow to the veggies stored underneath. By doing this I find my wastage is minimised and my vegie drawers are organised.

Contributed by Kerry Sharpen

## **Budgeting for a Monthly Grocery Shop**

I liked the idea of monthly shopping, but my block to starting was not having the money to start. So I had a think about how was the best way to get this started. I have a free redraw on my mortgage, each week I have set up my weekly food budget to go into my mortgage. Then at the start of the month the money is available to transfer into my account to withdraw. I only use cash for groceries, when the money is spent that is it. If I need a more frugal month, living from pantry and freezer, I don't move the money. So I have the grocery money when I need it and I am saving interest on my mortgage as well. Best thought bubble I had to get me going.

Contributed by Michelle Ferey

## **Making Money from Decluttering**

I noticed the decluttering challenge and thought I would share my strategies.

I sell some good quality useable items by putting them on gumtree or Facebook buy and sell sites. Easy to do, just set a price take a photo and away you go. If they do not sell I then put the price on them and take them to a local hall that sells goods on consignment for a small fee (taken when item is sold). This sure beats having a stall at a market, and the hall is open every day - no haggling on prices either.

By doing this someone gets items at a reasonable price and I manage to put some money back into the bank account making this a win/win arrangement.

Contributed by Glenys Horne

## **Freezer Preps make Meals Easier**

Every day I look for small ways to make future meals easier. How do I do this? I prep ingredients for the freezer. Shredding cheese - shred an extra package for the freezer. Cutting onions, celery or peppers. Dice and freeze on a tray then put in snack size ziplock bags - place all bags in a larger zip bag to keep them together. Making potato salad and boiling the potatoes - Throw in extras and pull them before they get all the way done. When cool shred and put on a tray in the freezer. (use foil or parchment) Freeze and put in bags. Homemade hash browns. Little bits add up to lots of pre-prepared meal ingredients, less waste and peace of mind.

Contributed by Crystal Hankey

## **Telco Discounts for the Asking**

Did you know Telcos have Retention teams, which are authorised to offer discounts to keep your business? Optus, for example, can offer up to \$20/month off for a year to stop you cancelling your service. And yes, you can do this year after year. I now get unlimited internet,

calls to landlines and to mobiles, for \$65/month after a little negotiation.

Contributed by Fulviou Gerardi

## Use up those Leftovers

Here's what I've just achieved with 5 sheets of ready rolled short crust pastry and leftovers:

4x full size pies, made with leftover over roast chicken, homemade white sauce and a tin of veggies left over from a camping trip

12 x mini quiches. 1 egg, last bit of cream in the bottle, an egg, last little bit of cheese and bacon in the fridge, parsley from the garden

18 x mini blueberry tarts. 3-4 frozen blueberries in each, with a sprinkle of sugar and cinnamon. Once these are cooled, a blob of cooled custard or vanilla yoghurt on top.

All this with only one reroll of the pastry and no buying extra ingredients! I will definitely be doing this each fortnight before shopping day to use up those last little bits.

Contributed by Claire Davenport

## Robyn's MOO Spreadable Butter

I have been buying the spreadable butters from the supermarket, for a long time now and after looking at the ingredients list, I noticed that the one I have been using has been just butter and water. These spreadable butters are expensive. Then I remembered something my dear mother-in-law had said to me a long time ago that she and her fellow CWA members used to do at functions. They would get a pound of butter (500g) and soften it, then whip the butter and very slowly add tepid water. I had tried it once but failed terribly, making a huge mess. Yesterday I tried again, with 250g butter (softened) and 1/2 cup tepid water. It worked

beautifully. I just added another pinch of salt, to boost the flavour. I put it in the store bought container and the family does not know any different. It looks the same and tastes the same as the store bought variety and saves me a lot of money over time. How silly was I to pay for water?

Contributed by Robyn Ross

## Super Cute Cheapskates Style Dog Coats

In this cold weather we need coats for our old dogs. Instead of paying big money at a pet shop I go to the op shop. I find a child's jumper or micro fleece top about the size of the dog. It is always under \$5, then at home I just cut arms to fit paws and head hole to fit our dog's head. My dogs love their coats and this way they get a new one each year because they are cheap enough to throw away at the end of winter.

Contributed by Deborah Bird

## MOO Self Watering Plant Pots

Was wondering how to keep my plants alive when I went away recently and was looking out for ideas - self watering plant pots are the way to go. Self-watering pots have the drainage holes up the sides of the pots rather than in the bottom so there is a reservoir of water in the soil in the bottom of the pot that the roots can find. I use ice cream tubs, milk bottles, large yoghurt buckets or any plastic container that has had food stuff in and drill a few holes around the sides and it becomes a self-watering plant pot.

Contributed by Gina Gilson

## Re-Usable, Gentle, MOO Make-up Wipes

I like to use soft face washers to take off my make-up. I was already shopping in Target for a baby gift and found Target Essentials pack of 10 nursery wash cloths for \$4 (just 40 cents each!). Much cheaper than many face washers in other manchester departments and of course also better for the environment than using disposable make-up pads. They can be washed, dried and re-used over and over and are soft and gentle and large enough to use easily.

Contributed by Diana Sturm

## Save Time and Electricity with a Lighter Wash Program

I use my washing machine's gentle cycle for everything - sheets, towels, school uniforms, you name it. It's quicker (only 22 minutes for my top loader) so it uses less electricity, and the gentler spinning action means there's less wear and tear on clothing. Our clothes are clean and my chores are finished sooner. Of course if hubby has greasy mechanic's overalls or such, you may need to use a heavier cycle, but for my office worker and school kid family, this works perfectly.

Likewise, why not try a lighter wash program for your dishwasher?

I had always used the normal program, until one day I accidentally selected the quick wash program instead. The result - spotlessly clean

and dry dishes, even the pots and pans, and more than an hour faster than the regular setting. Needless to say, I've used the quick wash ever since!

Why not give it a go?

Contributed by Margaret Isola

**Editor's note:** I always use the quick wash on the dishwasher - the cycle takes 25 minutes, the dishes are cleaned and put away in under half an hour, perfect for our busy household. With the washing machine I select the wash program according to what is in the load. I also check the water levels for wash and rinse at the same time.

## Cosy Winter Bedtime Warmer

Instead of adding to your winter electricity bill try using a wheat pack in bed instead of your electric blanket. I simply heat it up in the microwave 10 minutes before going to bed and then place it where I usually lay. Depending on if I remember too or not, I also move it around the area I sleep. That way when you first go to bed you are already nice and snuggly warm plus the bonus is that the wheat pack will hold its heat so you can snuggle up to that as well. This is especially useful if you sleep alone or your partner is away (my partner works away a lot and I miss the extra body heat!).

Contributed by Tina Newlove

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