

The Cheapskates Journal May 2016

From Cath's Desk May

Hello Cheapskaters,

Every year when we pack the Christmas decorations away I vow to get them sorted and tidied up, and every year they just get packed away in the same boxes and cartons they came out of. There are decorations there from when I was in Prep! Yes, I still have the little blue bird Miss Danke gave me at the end of my Prep year. And then there are all the macaroni angels the kids made in primary school. And the baubles they were given for their first Christmas, and the patchwork ornaments I made one year. Throw in the tinsel and garlands and the lights and we have decorations enough for a dozen Christmas trees.

The boxes look tidy on the outside, but every year when it's time to pack up the Christmas tree and decorations I am always too busy to take the time to sort and organise and pass on or toss. And so the mess continues year after year.

Well it's coming to an end! During this month long Clear the Clutter Challenge my main goal is to get the Christmas decorations sorted, tidied and organised. I've collected boxes, labels, masking tape, scissors and paper towel tubes. I have all the tools I need to get everything back into order.

And so it's all out. All over the lounge room floor. And it will be done! I have a deadline - next week the card ladies will be here and they need the space!

I love being organised. It keeps me sane. It helps me get through the chores and tasks that I must each day, and I am loving this challenge.

Have a great month everyone and have fun clearing the clutter!

The Minimum Wage Challenge

Have you tried the minimum wage challenge?

The national minimum wage is currently \$17.29 per hour or \$656.90 per 38 hour week (before tax). Could you and your family live on the minimum wage?

This challenge is designed to help you understand the difficulties of living on minimum wage. However, it also has benefits such as clarifying your spending priorities and teaching you about responsible budgeting.

Before you start the minimum wage challenge, consider these tips:

1. Minimum wage challenge basics. When you take the challenge, you live on the same amount of money as what the minimum wage would provide you, for at least 7 days. The national minimum wage (in Australia) is currently \$17.29 per hour or \$656.90 per 38 hour week (before tax).

The challenge doesn't actually affect your job. You don't have to quit your job or ask for less money. You simply have to set aside the money – in a savings account or wherever you like – that is above the

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minimum wage amount for the duration of the challenge.

Once you've committed to the challenge, you'll only spend the minimum wage earnings for a week. This means that all of your expenses must be covered with only the minimum wage funds. This includes accommodation, food, utilities, travel, entertainment, medical expenses and sundries such as haircuts, new clothes, eating out, gifts etc.

The goal of the challenge is to see how people actually live on minimum wage and to learn from it. You'll see the needs and luxuries in your life in a new light.

2. Examine your priorities. The minimum wage challenge allows you to see how your spending habits affect your family. They can show you how living on less may actually help you save more.

The challenge shows you how much you actually spend on food, transportation, school, work, bills and other expenses. It gives you a clear picture of your household and its budget.

3. Prepare for difficulties. If you're used to a bigger pay every week, then the minimum wage plan can make it difficult for you to survive. You'll want to plan ahead.

Think of ways to cut your expenses before you run out of money and can't buy lunch or pay for your kid's haircut.

4. Involve the children. The minimum wage challenge is a good opportunity to teach your children about wages, budgets and money. Your children will have many questions. They'll learn how wages affect households and see the struggles firsthand.

They'll learn about budgeting and prioritizing their needs and wants.

5. Figure out how to handle emergencies. Emergency situations can occur at any time, so you can't predict them as you start the minimum wage challenge.

You'll want to figure out how to handle emergencies before starting the challenge. Do you want to feel the full experience of handling a broken appliance or car repair with minimum wage or go back to your savings and extra money?

Of course, a medical emergency must be taken care of right away. You can always go back and try the challenge later or just stop the challenge and take advantage of what you've learned so far.

The minimum wage challenge can open your eyes about how you truly spend your money.

It can show you new ways to save and budget at home. You'll clarify what's most important to you in terms of your spending. And you may come away with a new appreciation for the good life that your hard work provides for you and your family. Help preserve that life with smart financial choices, now and in the future.

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A Thoughtful Moment

Potatoes, Eggs, and Coffee Beans

Once upon a time a daughter complained to her father that her life was miserable and that she didn't know how she was going to make it. She was tired of fighting and struggling all the time. It seemed just as one problem was solved, another one soon followed.

Her father, a chef, took her to the kitchen. He filled three pots with water and placed each on a high fire. Once the three pots began to boil, he placed potatoes in one pot, eggs in the second pot, and ground coffee beans in the third pot.

He then let them sit and boil, without saying a word to his daughter. The daughter moaned and impatiently waited, wondering what he was doing.

After twenty minutes he turned off the burners. He took the potatoes out of the pot and placed them in a bowl. He pulled the eggs out and placed them in a bowl.

He then ladled the coffee out and placed it in a cup. Turning to her he asked. "Daughter, what do you see?"

"Potatoes, eggs, and coffee," she hastily replied.

"Look closer," he said, "and touch the potatoes." She did and noted that they were soft. He then asked her to take an egg and break it. After pulling off the shell, she observed the hard-boiled egg. Finally, he asked her to sip the coffee. Its rich aroma brought a smile to her face.

"Father, what does this mean?" she asked.

He then explained that the potatoes, the eggs and coffee beans had each faced the same adversity— the boiling water.

However, each one reacted differently.

The potato went in strong, hard, and unrelenting, but in boiling water, it became soft and weak.

The egg was fragile, with the thin outer shell protecting its liquid interior until it was put in the boiling water. Then the inside of the egg became hard.

However, the ground coffee beans were unique. After they were exposed to the boiling water, they changed the water and created something new.

"Which are you?" he asked his daughter. "When adversity knocks on your door, how do you respond? Are you a potato, an egg, or a coffee bean? "

In life, things happen around us, things happen to us, but the only thing that truly matters is what happens within us.

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Which one are you?

How to Keep your Food Pantry Organized

When you open the door of your food pantry and kitchen cabinets, what do you see? Can you locate what you need or do you have to lift and shift things first? Keep reading to find out a few valuable tips when it comes to organizing your food pantry.

“I have it all...but where?”

Have you uttered words similar to these when you open your food pantry? Boxes, bags, trays, cans and jars seem to leap out at you from every shelf but you still can't find anything you need. Before you're done, a dozen things have already slipped to the floor. There are even things in the pantry that were put there in the spur of the moment but don't really belong there.

The key to a well-stocked and useful pantry is to know where everything is and easily getting to it. How many times have you reached for something only to find that it is expired? Often these items were never opened at all. This is food waste and it is costing you money. Learn how to never waste another box of food again.

Here are six simple tips for organizing your food pantry:

1. Clean it out first

Whatever you have in there, pull it all out and examine it carefully. Check for expiration dates and sealed packages. One way to avoid food waste is to rotate your stock. Keep foods that are going to expire within six months to a year in front of the rest.

Wipe over the shelves with Miracle Spray, dry them and then sprinkle some bay leaves in the dark corners (they help repel pantry moths).

Wash and dry all empty canisters. Make it a habit to always wash and dry a canister before refilling it (again, this will help to control pantry moths and weevils).

Sweep and mop the floor. Wipe down both sides of the door.

2. Invest in storage items

Plastic and glass canisters were made for stocking a pantry. Dry ingredients don't usually come in resealable packages (i.e., sugar, flour). Store them in canisters to save on space as well as keep them fresh. Include a scoop for easy dispensing. This method works well for dry cereals, pastas and beans as well.

Canisters don't have to be new or expensive. I have a lot of Tupperware and a lot of Lock'n'Lock containers, as well as some Décor and Starmaid. I also have a few glass jars (they're great for storing beans and lentils). Some of my containers were bought new a long, long time ago (some of my Tupperware is over 30 years old), most of them have been recycled or bought from op shops and garage sales for a fraction of the new price.

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3. Label everything

What's in that plastic container and when does it expire? If you don't know, that could spell trouble. Labelling plastic containers with item name and expiration can save a lot of bother and headache. Masking tape makes a great label and it can be easily removed when the container is empty so you can re-label it and use it for something else.

If you're a little on the OCD side there are plenty of labels you can buy but I've found they don't have all the items in my pantry so I need a few different sets to get everything labelled, and that gets expensive and messy.

You can make your own labels and I like to do this. They then match, I can choose the design to suit my kitchen and I get a label for everything in the pantry. Packets of blank labels can be bought at \$2 shops.

4. Organize your shelves

Designate an area for each kind of item. For example, place baking items on one shelf. In a second, you can see the flour, sugar and dried fruit. Keep snacks together on lower shelves for kids to grab without disturbing other things. Place glass jars at eye level but out of reach of small hands. On higher shelves, place boxes sideways for ease of identification and retrieval.

The top shelf of my pantry is for bulk items that have been opened and decanted. They are easy to find when it's time to top up the smaller containers I use every day. Things like Worcestershire sauce, vanilla extract, tea bags, bulk coffee tins, bulk Vegemite and so on (unopened bulk goods are kept on the stockpile shelves) are kept on the top shelf. They're not used every day but they are used often.

The next shelf down is the baking shelf. It contains flours, dried fruits, milk powder, icing sugar, pasta and rice. These are things that are used almost every day. They're all in labelled canisters so they can be found quickly.

The bottom shelf is for condiments. Sauces, mustards, pickles, jams, peanut butter, Vegemite, honey, spices are all kept on this shelf, rather than the stockpile shelves. These are all things that store better in the dark.

The floor of the pantry holds the bulk containers of rolled oats, gluten flour, choc bits (for baking) and the potato box.

Keep much used items within reach – For foods that you use often, make sure they are within reach and not stuck behind something else. The middle shelf of my pantry is where I keep the things we use most often: sauces, spreads and cereals. They're all right there at hand and eye level, easy to get to and easy to put back.

5. Try "single serving" canisters

This works well for items that come in multiple use boxes and bags. Kids can grab a snack from the container instead of grabbing the entire box and sticking their hands in. It will also be easier to tell when you are running low and need to restock.

Of course you can make your own single serve packets and save a bundle. Buy bulk packets of crackers, popcorn, biscuits etc. and decant them into single serve containers or ziplock bags, rather than buying

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the more expensive already packaged single serves.

An organized pantry serves many purposes for you and your family. It will feed you and save you money, time and energy.

Habits of Financially Successful Singles

Some of us enjoy being single and some of us don't. But there's no arguing with the fact that being single can be more financially challenging. An additional income is a great advantage, and two people have relatively similar living expenses as a single person. Being single means having to pay for everything yourself.

When I was single I earned an excellent (for the times) salary and I lived like I did too. I didn't have any debt, but I only had minimum savings and I'm a little ashamed to say that saving for the future wasn't a top priority. I did save up for things I wanted - holidays, my car, new furniture. But I didn't especially save for my retirement and I didn't have an emergency fund. Compulsory superannuation didn't happen until a year before I stopped working to raise our children.

As a single I lived well but I had no financial buffer.

If you're living life as a single, regardless of your age, consider adopting these financial habits:

Limit the size of your home to match your budget. Only requiring a one-bedroom apartment to satisfy your living space needs is one advantage of being single. It can be tempting to try to compete with your married friends. After all, many of them are likely to have nice homes. Resist this urge and limit your housing to what you really need.

Most people spend 90% of their time at home in the bedroom, kitchen and living room anyway. You can do all of that in a small home or apartment and save your money for more important things.

Successful singles take advantage of being the sole decision maker. Being single means having the freedom to make decisions without having to accommodate the desires of others. It also means there isn't anyone there to keep you honest. Take the time to make good financial decisions. Take advantage of the fact that you're in control, being married means having to consider the needs and desires of another adult. There is always compromise.

Travel with a friend. If you don't have a significant other, travelling can be much more expensive. This is mostly due to paying for accommodations by yourself. In general, a hotel room for two costs the same as a room for a single. Consider going on holiday with a friend or review holidays designed for singles.

There are also many options today to minimise lodging costs. Do a search online and you'll be surprised at the many ways to reduce these costs.

Pay yourself first. This is an excellent habit for anyone, but it's especially important for singles. The need for an emergency fund is greater for singles - you're the only person paying into it. If a real financial challenge appears, you're the only one available to handle it. Pay yourself first so you're ready for anything. Aim to add 10 per cent of your income to a savings account each pay.

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Take care of business at work. With a single income, the loss of a job can be especially challenging. If things aren't going well at work, either fix them or start looking for new employment. Many of us do just the minimum at work to avoid being fired. If possible, consider nurturing a part-time second income that accommodates your lifestyle.

Start saving for retirement immediately. I can't stress this enough. If you stay single, you'll be your only source of retirement savings and investment. You might not plan on staying single, but it's better to be safe than sorry. Besides, saving for retirement is an excellent habit for anyone.

While being single has its challenges, it also has many benefits. You alone control your finances and can make all the decisions so the responsibility is on you to make smart choices.

It's all about saving, protecting your income, and being prepared for the future.

Begin adopting the habits of financially successful singles today (and these habits will work for you if you're married or have a partner - they're not really just for singles!).

How to Shop Monthly, Save Money and Love It!

Most of us whether we are singles, couples or families routinely buy the same basic supplies every time we shop. Therefore, it's a simple matter to create a perpetual shopping list. Just make a master of your perpetual list and then use a copy of it when you are preparing your monthly shopping list.

A perpetual shopping list will save you so much time. Everything you regularly buy is already on the list – you just need to add the things on the list to your trolley and away you go! No more spending time standing in the kitchen wondering if you've forgotten to put anything on the list. And no more getting home, only to realise that you forgot to buy half the things you need for dinner next week.

To create your very own personalised perpetual monthly shopping list:

1. Keep a record of every item you buy each week, and note how many, what brand and the price. Use your dockets for a few weeks to keep track of what you use on a regular basis. For example, if you shop monthly, multiply the total of each item by four to get a monthly amount e.g. Cornflakes 1 box per week @ \$2.53 = Cornflakes 4 boxes @ \$2.53 total \$10.12
2. Record the things that you only buy occasionally e.g. light bulbs, fly sprays, flea bombs or whatever and note how often they are purchased. These go onto the bottom of the list.
3. Record bulk purchases such as rice, flour, herbs, soap powder etc. the same way and note how often you purchase each item. For example, I buy mixed herbs in 500gm packets twice a year. I usually put this item on the first summer and first winter shopping list.
4. Transfer all the information from point 1 onto your master copy, and then slot the items from 2 and 3 into the appropriate months.

You may find that you buy different grocery items in summer to those you purchase in winter. Just make

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two master lists – one for summer, another for winter. My summer list has things such as beetroot, pineapple and coleslaw dressing down for every shop. On the winter list they are down for every second shop. The winter list has soup mix, kidney beans and pasta on every list. The soup mix is only on every fourth summer list as we don't eat much soup in summer.

I generally buy non-food grocery items at a discount grocery outlet, my local chemist or the market unless there is a really good sale on at the supermarket. For personal items, a chemist shop or a market stall will generally be the cheapest. All these things still go on the list and I buy them from the cheapest outlets (I check my price book before I go out to see where I'll be going).

Master lists

I keep a copy of the master lists with quantities for a family of five on a weekly and a monthly rotation. That simply means that I only grocery shop once every four weeks. Occasionally if I am very busy, I will do a smaller weekly shop, using the master list as a guide. I have to be honest though and say I much prefer once a month shopping, getting in and out, and having it over and done with in one morning.

Once you have made your own shopping list, keep a master copy. You can draw it up yourself in a notebook or use a spreadsheet or if you're technologically talented there are dozens of grocery shopping apps (although I am yet to find one that works the way my list does).

My very first perpetual shopping list was in a spiral bound notebook. Then I moved onto Excel and now it's stored on the computer. You can do whatever works for you. If you're not sure, use the [sample as your master](#). Just copy it a few times, keeping one as a master.

Create your own perpetual shopping list:

Whether you use a notebook, the sample shopping list template or a spreadsheet on your computer the steps are the same:

*Rule up your master sheet with seven columns. They will be: item, brand, quantity, price last month, price this month, total.

*Now list every item you buy, from peanut butter to toothpaste and the price it was last time you bought it (include some blank lines for those things that don't need to be bought on a regular basis).

*If you want to be super organized, list the items in the order you find them in the supermarket. You'll save time by not having to go back and forth and you will be able to mark off your list in order.

*Run off some copies. Stick one to the front of the fridge or the pantry door. This will become your next shopping list.

*During the week as you run out of things or as you notice you'll need an item, circle it on the list.

*Each shopping day, you just have to grab the list and hit the supermarket. Before you leave home, in the price column put the price for each item when you last bought it. You'll get this information from your price book. And you'll know if you're paying too much, getting a bargain or it's the same price as last time you bought it.

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When you are shopping just put the current price in the appropriate column and you have a record of how much each item has cost you. This helps you to keep track of how much items have gone up or down and will help you decide whether you need to reconsider the purchase. If you carry a small calculator, and tally as you go, you'll easily pick up checkout errors.

When you are at the store:

STICK TO YOUR LIST; IF IT'S NOT ON THE LIST DON'T BUY IT!!!

Dating on a Budget - It Is Possible!

When you're single, going out on dates is a way of getting to know potential partners. When you're in a relationship or married, it's a way to enjoy the company of the one you love. In either case, dating can be very expensive.

I was asked by a young man just recently how he could afford to date while he was saving. He didn't want to appear a scrooge to his girlfriend, but he didn't want to stop saving either. He told me girlfriends were expensive and he wanted to know how to treat her to amazing dates without going broke.

Some people feel that they must spend a lot of money in order to impress the person they're taking out to keep them from thinking they're cheap. Others assume that there's nothing worth doing that doesn't cost a lot of money. But the truth is that some of the best dates are either inexpensive or free.

For those on a tight budget, daytime dates tend to be much more affordable. Here are some things you can do as a couple that won't break the bank.

Have a picnic in the park. Eating sandwiches together might not sound like a recipe for romance in any other setting, but packing a simple lunch and enjoying it in a beautiful natural setting can be a really special event. To make it even more special, make it a surprise. Pack the picnic basket, sneak it into the car, and ask your partner to go for a ride without sharing the destination until you're there. Make sure you use real dishes, cutlery and glassware. Don't forget the serviettes, a tablecloth to lay the food on and a waterproof blanket to sit on.

Check out free or low-cost concerts. In the summer, many cities have a free concert series in the park. You might also find live music for cheap at your local civic centre or at fundraisers. This is a great way to broaden your musical horizons together. It may sound cheesy but most high schools put on at least one major production a year. While they are amateur productions they are always amazing and even better, cheap. You don't need to be a part of the school community to attend. Take a long a box of chocolates to enjoy during the show.

Play miniature golf. Mini golf courses can be found in any city and many smaller towns. It's easy to play, even if you've never played real golf. And it may be better if you're not a golf pro - the worse you and your partner are at it, the more laughs you'll get!

Visit an art gallery or museum. Some offer free admission, and you can get into many others for just a few dollars per person. This makes a great date for those who are just getting to know one another, because it provides plenty for you to talk about.

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Check with the local university campus for events such as movie showings, plays and sporting events. Some events are free to the public. Others charge admission, but even if you don't qualify for the student discount, it's usually quite reasonable.

Check for discounts. Online, in your local paper, on the back of your shopping docket - there are discounts to be had for all sorts of things that can turn a dull date into something special. You can splurge on a nice restaurant occasionally, or a wonderful weekend away, without going broke. If you're an auto club member check what discounts they offer. If you know someone who buys the Entertainment Book see if they have any coupons they're not using.

These are just a few ideas for dates that will not cost an arm and a leg. If you're willing to look for them, cheap date opportunities abound.

So don't give up on dating just because you're on a budget. Get creative and find fun yet frugal activities to do together!

Dear Cath

Q. I am looking at what is the best way to clean and maintain my fridge and upright freezer seals. They really need a good clean and then what I need to do to keep them that way. I am sure someone out there will have the information thanks. *Angelo*

A. Fridge and freezer seals are easy to look after, but the secret to success is regular cleaning. Wipe them over with a damp cloth every week when you clean the fridge. Use a pastry brush to get into the folds. I don't know how, but they seem to attract crumbs and bits of food and these can stop the seals from actually working properly.

Once you've wiped them over make sure they are actually sealing. If they're not a simple fix is to wipe them over with petroleum jelly. Use a clean cloth to wipe a blob of petroleum jelly over the seals, rubbing it in. It will keep them soft and supple. If they're still not sealing, check the hinges on the doors. If the hinges aren't aligned properly or are cracked then the door won't be closing properly, even if it looks like it is, and then of course the seal won't seal.

On the Menu

The Perfect Dinner Roll

These light, fluffy dinner rolls are perfect with any meal. You can even use the dough to make cinnamon rolls.

Ingredients

1/2 cup warm water

1/2 cup warm milk

1 egg

1/3 cup butter, softened

1/3 cup white sugar

1 teaspoon salt

3 3/4 cups all-purpose flour

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1 (7g) package active dry yeast
1/4 cup butter, softened

Step 1. Using a bread machine, place milk, water, egg, yeast, flour, butter, sugar, and salt, in the pan, in whatever order the manufacturer recommends.

Step 2. Choose "Dough/Knead," select "Start" and let the cycle run through.

Step 3 After cycle is finished, place dough on lightly floured baking paper.

Step 4. Evenly divide dough into halves.

Step 5. Take each half and roll into two flat, 30cm (12-inch) circles.

Step 6. Soften 1/4 cup of butter and spread over each half.

Step 7. Evenly cut 8 wedges on each circle.

Step 8. Starting at the widest end, roll each wedge up tightly, but softly, don't squash them.

Step 9. Place each roll with the point end facing down on an ungreased baking sheet. Cover with a damp tea towel.

Step 10. Place somewhere warm and allow to rise for one hour.

Step 11. While dough is rising, turn oven on and preheat to 200 degrees Celsius.

Step 12. Bake 10-15 minutes, or until golden brown. Makes 16 rolls.

To make cinnamon rolls, combine 1 cup brown sugar with 2 teaspoons cinnamon. Sprinkle over the rounds of dough after brushing with the softened butter. Continue from Step 7 to complete. Drizzle with warm coffee or maple icing while still warm and allow to cool on the baking tray.

Quote of Note

Go confidently in the direction of your dreams.

Live the life you have imagined.

~~Henry David Thoreau~~

Cheapskates Tip Store

Saving on Bank interest

If possible pay your interest early. Instead of paying monthly or fortnightly in arrears, pay in advance. Even if you have to raid your Emergency Fund. This saves a lot of interest over the years, well worth it in the end.

Contributed by Mildred Thompson

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5% Discount off your Groceries at Woolworths

Did you know that you can get 5% discount off your Woolworths Gift Card if you are a member of the NRMA? If you buy the gift card with the 5% discount you can then use the gift card to buy your groceries. Therefore, you instantly are in front by 5%.

This is especially handy for those of us that live in the country (roadside membership is essential) and don't have Aldi to shop at only Woolworths or a privately owned supermarket so shopping around for specials is somewhat limited.

Contributed by Jacelle Collis

Cheaper, Healthier Breakfast

I have oats every morning. 1/3 cup oats and 2/3 cup water. In the microwave for two minutes. Never have to worry about it boiling over if your dish is big enough. I then add a dash of milk. Always feel like this for breakfast, very economical and healthy :) I was also buying in bulk from Costco until I realised they are hugely overpriced. So back to Aldi from now on. Enjoy your breakfast :)

Contributed by Michelle Fulcher

Degustation Dinner, Another Way to Use up Leftovers

Have your own degustation dinner...seven courses of very small meals, slowly served with good dinner conversation.

Course 1: Soup in a ramekin, 3 small croutons. serve with ramekin on a larger plate with the 3 croutons.

Course 2: Chopped up left over roast, 2 spoonsful of chopped meat with a teaspoon of homemade pickle.

Course 3: Mini salad, slither of cucumber, tomato, capsicum. Small sprinkle of nuts on corner of place and smear salad dressing across the plate.

Course 4: Slivers of sliced chicken breast, fresh chives, herbs and a sprinkle of bacon bits smear a different homemade chutney across place.

Course 5: Mini frittatas/savoury pancakes. Use any leftover veggie, a bit of onion and fry up small teaspoon lots. place 3 little ones staked on each plate and zigzag sauce over the plate.

Course 6: Dessert - use patty papers for tablespoon of ice cream. Smear a choc sauce in circles around the plate. Tin of pears, thinly sliced and placed on the choc sauce. Sprinkle either coconut, or choc sprinkles or whatever you have.

Course 7: One Jatz cracker with a dollop of cheese spread (yes homemade) and a smear of pickle. Place the cracker on a side plate with a square of fudge/chocolate and a shot glass with iced mint (ice, water, mint leaf, sugar blended) to cleanse the palate.

Dad acts as drink waiter so mix up various 'wines' for kid in jugs beforehand. e.g. ginger cordial with meats. raspberry drink with sweets, iced water with lemon, pear juice from the tin pears with ice blocks etc. dad can have a white towel and serve drinks thru the night as the meal goes along. great fun, kid felt very adult.

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Organize a child for hot face washes, wet, roll up, place on plate and microwave. carefully can get hot. use these to wipe hands etc.

This is a delicious least expensive meal with lot of class and teaches the kids how to act in a restaurant. Contributed by Marie Grofski

Query Bank Fees and Save

When it comes to Bank fees I always query fees on my account.

I have always managed to get the Annual Credit Card fee waived by contacting the bank. This can amount to nearly \$100.

I always pay my Credit Card in full and on time. This helps when I query any late payment fee which sometimes happens because of Bank Holidays or other unforeseen circumstances, like illness. Because of my good record they usually waive the fee. If you believe a bank fee is unfair then query it. Usually the bank looks favourably on the query especially if you have a good payment record.

Contributed by Mildred Thompson

Mobile Phone Prepaid Payment Plan

Every time I come home from shopping, I check the balances of both our mobile phones. We use prepaid and renew \$30 when needed. However much each phone is beneath this value, I put the balance away in an envelope. When it comes time to renew the \$30, I have it saved and haven't noticed the few cents/dollars being put away as I am using the change I come home with.

Contributed by Sally Coverdale

Budgeting Made Easy

I have a separate account for bills. This covers every single recurring bill including electricity, mortgage, rates, house insurance, car loan, car insurance, car rego, mobile phones, Netflix, EVERYTHING. I added up all these bills and worked out how much they would cost per week. Then I put that much money per week into the bills account. (Because I get paid weekly. If you get paid monthly, you would do this monthly)

Now when a bill comes I already have the money to pay it. Even when the rates are due, I am not stressing because I've already saved enough. I'm also getting interest on this money so do some research into what type of bank account is best for you.

After bill money, I buy groceries and fuel the car. What's left is play money and I can spend it on whatever I want!

This also gives me a realistic breakdown of my finances. When I consider taking on another loan or service, I only need to look at my play money to see if I can afford it.

Contributed by Karen Waight

Saving Money when on Maternity Leave

My tip for preparing for a baby and toddler is to peruse eBay for bundles. People use so little of the small gear and can often package it all together more cheaply than pop shops or sales. Also, look locally.

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We got some great bargains that way.

My most important tip is to beware of online shopping. I was used to feeling a sense of accomplishment at work that I seemed to channel into shopping online while Bub was sleeping. I couldn't leave the house but I could get her the clothes, food or accessories I was convinced we needed. I have to admit, I didn't realise I was still doing this (now back at work) until I signed up here. PayPal can be too easy sometimes!
Contributed by Emma Campbell

Saving Big on Dental Bills

After having to get rid of my health insurance last year due to rising costs I have been dreading going to the dentist and I knew it would cost me a lot more than it had in the past. After an emergency appointment late last year when I was on holidays in Queensland the dentist I went to told me about an insurance just for dental work - smile.com.au.

I thanked her but didn't think it would be affordable. HOW WRONG I WAS! You can save up to 40% off your dental fees!

I joined as a single, as the kids get the Medicare \$,1000 grants, it cost me only \$79 for 12 months!!!

You need to use an approved Smile dentist, which happened to be super local for me. There are 1,200+ Smile approved dentists across Australia.

I saved over \$100 on my first visit and this also included the yearly fee.

My partner then joined as he required dentures and they are expensive!

Original quote before Smile was \$2,620. Actual paid after smile was \$1,835, saving over \$750 including Smile fee as he joined when there was a special and was added onto my policy for only \$34

Huge savings and big, happy smiles!

Contributed by Raelene Charabie

So Many Ways to Use Cabbage

Look out for cabbage on special at the supermarket - you might pick it up for 2 or 3 dollars and it lasts for at least 4 weeks in the fridge.

It can be used cut up and added to stews, rissoles and almost any dish you cook. (Even family who don't like cabbage don't know its included)

It can be steamed and used instead of rice or pasta with Bolognese etc. also cutting carbohydrates in your diet for those watching their waistline.

Slice it finely and add other vegies in the fridge, grated carrot, zucchini, cut finely capsicum and onion and then made into coleslaw to have with fish, chicken or in a wrap.

Haven't found any other vegetable which is so versatile and value for money - try it out and see how

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many uses you can find for a good old fashioned cabbage.

Contributed by Denise Buren

MOO Plant Pots

I have been motivated to start a veggie garden but didn't want to spend too much on containers.

Milk bottles are the answer! I use 3 litre ones as they are the ones we have.

You can use them to start off with as a place to germinate seeds: -

1. Slit them about half way up but not all the way round so that the uncut plastic acts like a hinge
2. Drill some holes in the bottom for drainage and in the top for air flow
3. Fill with potting mix up to the cut line and drop in the seeds you are wanting to germinate
4. Leave the milk cap off
5. Leave in the sun
6. Keep the soil moist
7. When the shoots are through - just cut off the top part - no need to re pot.

I have tried with cherry tomatoes and small lettuce varieties and it works really well. Planning on being a bit more adventurous soon.

Contributed by Gina Gilson

Extending the Life of your Razor Blade Even Further

One of the biggest reasons that a razor blade has to be changed so often is because it rusts when left wet. To keep this from happening after shaving rinse the blade, shake it off then blow dry it with your hair dryer or set it on your heat/air register so get the air flow to dry! This will make your razor last much, much longer.

Contributed by Angie Steele

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The Cheapskates Journal is the monthly ezine produced by The Cheapskates Club for its members. This ezine is produced 12 times a year by The Cheapskates Club.

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