

THE CHEAPSKATES

JOURNAL

Bright ideas to save you money



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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 - BRIGHT IDEAS TO SAVE YOU MONEY

February 2015

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From Cath's Desk

Hello Cheapskaters,

It's No Spending month! I love February. I love the challenge of not spending one cent I don't have to. And I do my best to not spend any money at all, but there are always some dratted bills that must be paid in February.

If you are new to the Cheapskates Club or you have recently come back, you may not have encountered the thrill that is No Spending February. The very first No Spending February challenge was way back in 2003 although in those days it was the Essential Spending Only challenge. Wow, this is our 14th year of not spending in February.

Wouldn't you love to know how much money has been saved and not spent over the years? I know I would, and that had me thinking (did you hear the gears grinding? Wayne swears he did!). Perhaps this year we could all post how much we don't spend each day in the forum. You'll see I've created a No Spending February thread and started it off for you. It may be early in the day but I know I won't be spending money today on anything because I'm staying home and pottering in the garden. I hope you'll join in, I can't wait to see how much we've saved as a community in just 28 days.

Of course there are a lot of other things going on this month. The children are all back at school now and most of us have managed to get back into our regular day-to-day routines. Now it's time to fix those holiday budget blow-outs and get back on track. There are dozens of ideas to do just that in this month's Journal, I hope you'll find them as useful and I have.

*Happy Cheapskating,
Cath*

Take Control of Your Finances in 28 Days

Do you feel like your circumstances have taken control of your financial life? Are you living pay to pay, just barely making it as long as things go well for you?

What happens when the air conditioner stops, the car breaks down or the fridge goes on the fritz? If these inevitable financial hiccups have the power to turn into major crises, or set you back so far that it takes forever to catch back up again, then you'll be happy to discover that life doesn't have to be this way at all!

Regardless of your income, you can retake control of your financial life and look forward to a secure future. All you need is a clear plan – based on your own circumstances – to guide you to freedom.

During this next 28 days, I'll guide you step-by-step through your financial maze and help you make plans that put you back in control. As you follow these steps, you'll build your financial literacy and begin to take action to set yourself up for the greater financial success you deserve.

Throughout February I'll be adding new information each Monday, with new tools and exercises you can use to take control of your finances quickly.

Week 1: Budgeting

Creating a realistic, workable budget that you can commit to is the cornerstone of any plan to gain control of your finances.

A good budget helps you to accomplish many objectives:

- * Record and track expenses and income
- * Plan for unexpected events
- * Identify areas that challenge you to keep spending on track
- * Set and achieve financial goals

Follow these easy steps to create your own budget and begin the process of gaining greater control over your finances:

1. Identify and list all sources of income. The first step in deciding how to spend or save your money is to determine how much income you have coming in.

* Begin by listing all of your sources of income, including the amount and frequency that you receive your payments.

* Income includes any money that you receive in the form of wages or payment for work, as well as money from irregular sources such as windfalls, inheritances, garage sales, rebates, child support or even refunds.

2. Identify and list all of your expenses. Determine your expenses, their type, and their frequency. It's impossible to control your expenses without first identifying them. The two most common categories of expenses are fixed and variable:

* Fixed expenses. Fixed expenses reoccur on a frequent, regular basis. Your mortgage or rent payments, life, car or health insurance premiums and vehicle re-payments are common fixed expenses.

* Variable expenses. Variable expenses can occur infrequently or regularly, but the amount is typically sporadic or varies. Examples of variable expenses include your monthly grocery bill, gifts, utility bills, and fuel. These expenses are harder to estimate, but they're an important part of a workable budget.

3. The planning phase of your budget begins. Once you've identified your income and expenses, you can begin to plan how to you'll spend your money and meet your financial goals.

* Just as each person is a unique individual with their own talents, abilities and preferences, each person's budget and financial goals are unique. Despite this, there are some general rules and practices that everyone can use to increase their financial stability.

* In general, you'll want to save a portion of your income and use it to meet any number of common financial goals. I suggest you aim for 10% of your income to allocate as savings.

* Common financial goals that will increase your financial security and peace of mind include: building an emergency fund, paying off debt, saving for short and long term needs, retirement planning, investments and so forth.

* It's important to leave room in your budget for fun or unplanned expenses. Just like a diet to lose weight, if your plan is too strict, you are likely to cheat and not stick to it in the long term.

* When planning how much of your income to spend, save, and invest, take the time to identify any areas that challenge you. For instance, if you find that you frequently go over your budget for groceries, develop a plan to rein in costs at the grocery store. Read the \$300 a Month Food Challenge notes for inspiration.

* Identify areas of your spending that you can cut back on to fund your savings and investment plans. Also look for ways you can boost your income to add to your savings.

4. Automate common budgeting tasks to help eliminate boredom. You are unlikely to stick to your budget if the process consumes too much of your time.

* There are numerous free and low cost budgeting software programs available online. Take advantage of these tools to make budgeting and controlling your finances easier and more enjoyable.

5. Keep your budget updated with frequent reviews. By keeping your budget relevant to your current situation, you can ensure that you aren't caught unawares of changes in your income or expenses. Fifteen minutes once a week is all you need to spend on your budget to keep the records up-to-date.

By taking the first week of your 28-day plan to create a budget that works for you, you are laying a solid foundation on which to build greater financial control and success in the following weeks and months.

A good financial plan is a road map that shows us exactly how the choices we make today will affect our future.

~~Alexa Von Tobel~~

A Thoughtful Moment



Saving Story: I Have a Plan, Not Just a Spreadsheet

Dear Cath,

My name is Karen. I have a husband and four kids 12, 10, 8 and 3. I have seen you before on the TV, and always thought yep that's great but we are ok. I have a yearly bills budget which basically tells me when all our bills are due and how much it costs, I have a separate bills account I put money into each week worked out by totalling all my bills and dividing by 52. At a glance I can make sure that there is always enough to cover each month (although February always sucks due to rates and having just gone through Christmas, we always borrow a bit from that.) Sure we have credit card debt but we always manage to get it paid off eventually (usually with tax and me going nuts

paying extra each week.) However this is a bit of a cycle. We borrow on the credit card and then spend a year trying to pay it back, and then celebrate paying it off by lashing out and treating ourselves.

My bills budget is usually by financial year, but toward the end of last year I could see we were going to be getting a bit stuck. I was getting worried... so I changed it. I started from scratch January to December. Hmm...at least I knew what was coming but I wasn't happy about it. And to be honest I don't even remember why I looked up your website, but I did. I started reading and reading, and getting more excited. It took me 4 days of "will I, won't I" before I joined. I am so glad I did. I read all about Mrs Sparkles, The Bumsteads and The Smith Family. All the while my enthusiasm growing and thinking I can do this.

So I have started writing out weekly menu plans that I can mix and match to make up a month. My plan (after reading the Budget Renovations) is to only use what is in the house to feed us for the next two weeks. And then try the \$300 a Month Food challenge. We will see, It may be the \$400 challenge the first month. But still a massive difference to the \$250 plus a week I spend now.

So I was all happy, I can do this. Then the dreaded electricity came in; usually around \$540 although I allow 600 (I don't know where the rest usually goes, generally borrowed so we can do something). Today \$627. And my car insurance came in at \$529. I crashed back to reality. This is all too hard. So I jumped on your website and started reading again. Slightly rejuvenated I rang our insurance company and without batting an eyelid \$42 off. It is less than last year (only by about 50 cents but still). So now I am on a roll and I rang the electricity

company (not as easy). They can't do anything for this bill but I have increased my discount from 7% to 27% on electricity and up to 16% on my gas.

So now I am feeling good. I am once again in I can do this mode. As of next week we will start putting money away into an emergency fund (wish I started that a while ago, would have paid for the new transmission in my car). We have never had one before and thinking about it now I don't know why. I have goals in place to pay off our debts. I have started putting money away in savings, this I have put into the mortgage account because then our savings are saving us money on interest. Only \$10 a week at the moment until the emergency fund is up and running and our debts are down, but it's something.

Any way the actual point of this email was just to say thank you. I am now feeling good, I have a plan, not just a spreadsheet, and it is thanks to you. Now if could manage to grow some veg and fruit without something eating it all I will be a happy little Cheapskater.

Thanks

Karen

Taming the Grocery Budget Part 2 - Seasonal Shopping and Eating

With shopping centres all over the place (most Australians live within a 10 minute drive of a major shopping centre), the temptation is a

one-stop-shop. That's exactly what the supermarkets want us to do: pull into a shopping centre and you can do your grocery shopping, get your car serviced, buy a camping tent, pick up a pair of boots for junior, and some socks for the hubby, fill a prescription, and an eye exam...all in one place. To a busy mum (or dad), that must sound like heaven, I know it does to me.

But these one-stop-shops aren't always the most economical way to go. Most often the produce department is filled with produce that has been in cold storage for months or shipped in from another country (lemons from the USA, garlic from China and so on). That means it's already old. And you've got a couple of days, max, to eat it before it goes bad. Except then you forget and it goes bad before you get a chance to use it, and then you haven't really saved and money or time after all!

I am blessed to live in an area with an abundance of markets and produce stands. We don't have much in the way of food buying co-ops...but we do have a wealth of small orchards with beautiful seasonal produce at excellent prices.

If you do a little research and figure out what's coming into harvest during certain months of the year, you can really save a LOT of money by planning your menu around in-season food purchases.

For example in Melbourne (my area) during the summer months here's what is in season:

Apricots	Pears	Cucumbers
Bananas	Plums	Eggplant
Berries	Strawberries	Lettuce

Cherries		
Figs	Beans	Onions
Grapefruit	Beetroot	Potatoes
Grapes	Capsicum	Silverbeet
Oranges	Carrots	Tomatoes
Peaches	Chillies	Zucchini
	Corn	

That's quite a list and a great variety. The advantage of locally grown, in-season produce is that it is so fresh and so much more affordable.

And if you have a garden, it's almost free food.

When I plan the fruit and veg component of our meal plan I use the in-season foods. For example at this time of year we eat lots of salads with lettuce, tomatoes, cucumbers and capsicums and enjoy stone fruits and melons because we won't be having them during the winter months.

The Seasonal Food Guide Australia is a great, easy to use resource to help you find what's in season in your area. Just choose your area and it will bring up a list of fruits and vegetables and when they are in season.

One thing I've found handy for picking up seasonal bargains is cash. I very rarely have cash on me, but most roadside stalls will only take cash, especially the ones with honesty boxes. I hate to find a stall with fresh strawberries at a

rock bottom price and have to pass it up because I don't have any cash on me.

During spring, summer and autumn (that's when most roadside stands operate) I keep an envelope with some \$1 coins in it so when I see watermelons for \$2 each or cherries for \$3/kg or fresh corn 5 cobs for \$1 I can buy them.

As you meal plan, include in season fruits and vegetables. Be prepared to rotate your meals according to the seasons. Salad in winter doesn't make a lot of sense if lettuce are \$4 each, tomatoes are \$8 a kilo and cucumbers are \$2 each, but you know cabbages are \$2 each, carrots are 89 cents a kilo and onions are 80 cents a kilo and you can make a whole lot of coleslaw for \$3.69, enough for dinner and to enjoy with other meals later in the week.

Don't be afraid of blemishes. Perfectly good fruit and vegetables are dumped because consumers only want perfect food. The perfect tomato, the unblemished watermelon, the smooth pumpkin. Truth is in nature those things aren't perfect. If you grow your own veggies you'll know this is true.

There is absolutely nothing wrong with tomatoes that are an odd shape or a pumpkin that has some marks on the skin (and many older farmers believe that pumpkins and melons with marks on the skin are the best tasting because they've been "kissed" by the sun).

Farmers and stall holders mark them down because we shoppers want perfection, and we pay a high price for it.

If you find a box of tomatoes that are a little over-ripe or not quite round buy it. Make sauce, dry some or turn them into chutney and save a

fortune. I bought a 10kg box of tomatoes last week for \$6 and used it to make pasta sauce that has been bottled for winter (and yes, I have kilos of tomatoes in the garden, they are being eaten and made into sauce and chutney too).

Food is the biggest waste not only in our households but in our country. It is a disgrace that perfectly good food is dumped to landfill, causing huge problems with odour and greenhouse gases, not to mention the billions of dollars wasted.

"According to statistics from Food Wise, Australians discard up to 20 percent of the food they purchase. That's four million tonnes, or roughly 140 kilograms per person of food going to landfill each year. To give you a visual picture, that's enough waste to fill 450,000 rubbish trucks, which, stretched end to end, would bridge the gap between Australia and New Zealand just over three times."

Food Waste - A Growing Australian Problem

Another fun way to save even more on your in-season produce is to pick your own. I know a family who pick cherries every year, enough to last them until the next season. They go as a family and spend a weekend picking the delicious fruit, paying a fraction of the supermarket price per kilo. When they get the fruit home they then work as a team to bottle it for winter.

When we lived in rural New South Wales I would wait on tenterhooks for Easter to pick fresh corn. I'd go on the Thursday before Good Friday and pick as much as I could. We would enjoy fresh corn on the cob for a week, with the bulk of it being processed and frozen for us to enjoy during the winter.

There are still some you-pick farms and orchards around and they really are the best way to stock up on produce when it is in season.

If you really love farm-fresh food and don't grow your own your next best option is your local farmer's market. If you shop at a farmer's market regularly you'll build a relationship with the stall holders and that is to your advantage. If they know what you like and what you're looking for, if they know you are willing to accept blemished produce, you'll find even better deals. The stall holder will look after you for your loyalty as a customer, often saving you 40% or more on your fruit and veg buys.

A great side benefit of buying only in-season food is that you really appreciate it when you get it. By the end of summer I am craving hot vegetables: potato, pumpkin, swedes and parsnips, cauliflower so when they come into season I enjoy them. By the end of winter though I am craving salads and lighter vegetables, just in time for them to come into season and boy do I appreciate them.

It's not difficult to shop in-season, you just need to change your attitude from one of having every food all year round to one of appreciating that everything has a season and we should respect that while we enjoy the grocery savings shopping in season brings.

7 Habits of Successful Savers

Are you a good saver?

Few of us save enough money to maintain a reasonable level of financial security. Many seniors are being forced back to work well into

their golden years while middle-aged workers are facing having to work longer before retiring with less than they'd expected, mothers are forced back into the workforce when they'd really be full-time mothers, and families are going without necessities because they don't have the money to cover unexpected expenses. Adopting effective habits can make saving money considerably easier. A few small changes might be all you need to have a financially abundant future.

Saving is a slow process and it can take years to see impressive results. However, your habits dramatically influence your results over time. Consistent saving, even of small amounts, adds up over time to considerable sums.

Do you remember the Fidelity Fiduciary Bank song from Mary Poppins? It explains the power of compounding interest beautifully.

"If you invest your tuppence

Wisely in the bank

Safe and sound

Soon that tuppence safely invested in the bank

Will compound

And you'll achieve that sense of conquest

As your affluence expands

In the hands

Of the directors

Who invest as propriety demands"

From "Mary Poppins"

Composed by Robert B. Sherman and Richard M. Sherman

Even if you start small, perhaps just \$10 a week (we don't have tuppence any more), you'll be saving \$520 a year plus interest.

Saving \$520 a year over the average working life of 45 years gives you a nest egg of \$23,400.

With the compounding power of even a moderate rate of interest you could easily have over \$87,000! And all for regularly saving just \$10 a week.

If you'd like to play with some figures to see the power of compounding interest visit Moneysmart. Enter in the amount you think you can save regularly and see how much you could have after a few years, it may inspire you to boost your saving.

There are a few things you can do to become a successful saver. Implement these habits and watch your savings grow.

1. Savers pay themselves first. Our instincts can steer us in unproductive directions. Many of us feel compelled to pay all of our bills first before saving. It's nice to be out from under the mental burden of bills and other financial obligations. But there's rarely anything left at the end of the month to put into savings.

Make a habit of saving a percentage of every dollar you earn or receive. Start with 2% if that's all you can afford, but make an effort to increase the amount in the future. Avoid spending this money on anything else!

2. Savers save automatically. It's much easier and more effective to simply have the money

removed from your pay before you have the opportunity to spend it.

Most employers are willing to split your pay and send a portion to a separate account. This might be the easiest way to save.

3. Savers keep their spending in check. The less you spend, the easier it is to save. Go through your spending over the last month and determine if all your money was well spent. If it wasn't, carefully monitor your spending next month. Think about how much your spending is costing you.

It's reasonable to expect an annual return of 10% on your long-term investments (long term is more than five years). Every \$100 spent today would be worth nearly \$750 in 20 years if it had been invested. Spending \$100 when you were 20 years old could cost you nearly \$8,850 at 65 years of age.

4. Savers avoid debt. Trying to save while in debt is like walking up a hill and never getting to the top. Consumer debt is an obstacle to achieving any financial goal. If you're unable to pay cash, you simply can't afford it.

Unless it's for something very important that needs to be paid for immediately in an emergency situation, avoid accumulating any unnecessary debt.

5. Savers have goals. Saving is easier if you have a clear picture of the reason you are saving. The objective of a comfortable retirement or sending your child to a private school can help maintain your focus.

6. Savers take regular measurements. You'll find that most savers are very aware of how much money is in their accounts and how much

they've saved and spent. They're on top of their income and expenses.

7. Savers are financially responsible in general. They pay their bills on time. They know how much debt they're carrying. They have an emergency fund for the future. Do you know anyone that saves well, and the rest of their finances are a mess? Take responsibility for all aspects of your financial life.

It's possible to save enough money to secure your future and retirement on a modest or even low income. Having more effective saving habits enhances your results. With a few minor adjustments to your saving habits, you can watch your savings grow.

Our lives are the result of our habits so create habits that support your financial well-being.

The Spending Freeze

This is the fourteenth year we have had an official No Spending month, complete with guidelines and tools to help you survive a whole month of no spending.

By taking a break from spending, especially at the beginning of the year, right after the Christmas and back-to-school expenses you are setting yourself up with good spending habits for the rest of the year.

It takes 21 repetitions to develop a habit, so by not spending for 28 days you have not only developed the habit but reinforced it too!

Of course you'll need to spend some money during February. It would be unrealistic to expect you to not spend a cent. But the difference is you'll only be spending money

you've budgeted for. Every cent you spend will be allocated in your Spending Plan so you know exactly where it is to go.

What you won't be doing is spending without a purpose, or blind spending. You know the spending on the magazine while you stand at the checkout or the marked down donuts the kids asked for. You won't be spending on eating out because you have a meal plan in place so dinner every night is taken care of. You won't be buying new clothes because you have a wardrobe full of perfectly good clothes. What you will be doing is taking a couple of hours to go through that wardrobe and rediscover all the wonderful outfits you have. You'll be sewing on that missing button and fixing that hem so you can wear that skirt.

You won't be going to the movies because you'll be borrowing DVDs from the library. And magazines - nope! You'll be reading them at the library and borrowing books by your favourite author. Instead of the local play centre you'll invite your Mums'n'Bubs group to the local park for a morning in the fresh air, and you'll take your thermos of coffee and a snack from home so you won't need to stop at the bakery on the way.

You will be saving a lot of money. You may be shocked at just how much you have left at the end of the month simply from not spending.

The rules are simple:

In line with our spending freeze you can spend money on essential items such as:

- Rent/mortgage
- Utilities: gas, electricity, phone, water if the bill is due during the month (but look for ways to

lower these bills during the month so the next bill is cheaper)

- Food: shop at home first. Check your pantry, fridge and freezer and menu plan with what you have. You may find, like me that you really don't need to go grocery shopping this month.
- Medical/pharmacy: don't scrimp on your health – the future cost would be far too great
- Petrol and transport: unless you can walk everywhere you'll need your car. But try to limit how far you go and how often you use it. Carpool if you can, share the school run with another mother, make one trip and do all your errands. Ditto for bus, train and tram. If you have a bike now might be a good time to start riding to work or school.
- Other regular monthly bills you have

You can't spend money on

- magazines
- takeaway meals
- movies
- new clothes
- toys
- DVDs and CDs

or anything else that isn't essential to living for 28 days.

Here are some tips that will make your spending freeze easier:

Register

Register on the Spending Freeze forum and tell us how much you are hoping to not spend. Then keep us up to date with your progress. This is important, we all want to know how well you are doing and if you post regularly you'll be able to see how we are getting on too.

Have a Plan

Planning is the key to surviving and thriving during a spending freeze. Planning your day ensures you cover everything you need to get through: lunches, drinks, having enough petrol in the car. It also gives you time to prepare for those irregular things such as birthday parties and allow you to plan the spending. Planning what you are going to have for dinner the night before removes the takeaway temptation that comes with not having a plan. Planning and knowing what's happening will let you prepare ahead of time and find no spend alternatives to those "spend, spend, spend" situations.

Stop Spending

Seriously, stop spending money - no more clothes, magazines, toys, makeup, computer bits and bobs, shoes etc. For four weeks use your money to pay the essential living expenses (mortgage/rent, utilities, food - bare bones basics, fares/petrol) and see just how much is left over at the end of the month. Then use 50% of that money to pay down debt and 50% to increase (or start) your emergency fund. You must bank the leftover money - it is not saved until it is safely in the bank it is just not spent..

Track Your Spending

If you track your spending already, fantastic. Pat yourself on the back. If you don't, start today. Get a notebook (any notebook or piece of paper will do) and write down every cent you spend. Write down what you bought, how much it cost and how you paid for it i.e. cash, credit card, direct debit. Do this for at least the first week, preferably the whole 28 days, so you can see exactly what you are spending your money on.

Throughout the month I will be posting tools and guides in the Spending Freeze forum so remember to check in regularly to update your Challenge and see what's new.

Good luck with your spending freeze and I can't wait to hear how well you do.

How to Stop Fighting Over Money

Disagreements over finances are commonly cited as the primary cause of divorce. Even the kids can get in on the argument when it comes to clothes, video games and toys. Avoiding money-related fights can enhance the level of harmony within the home, something we'd all like to do.

If your home is suffering from money disharmony there are a few simple things you can do to minimize the disagreements.

1. Understand your attitudes regarding money. It's possible you grew up in a wealthy home, and your spouse didn't. You might value saving over spending, and your spouse is the exact opposite. If your wife grew up wearing the

clothes her older sister outgrew, she might place a high priority on buying new clothes regularly. Your husband might value having a brand new car because his family could only afford cars that were over 10 years old.

Understanding your differing views can help you find middle ground regarding finances. Those new clothes or car might mean more to your spouse than you realize.

2. Include everyone in the budgeting process. There aren't many of us that enjoy being told what to do. Creating, imposing and enforcing a budget without input or explanation inevitably causes animosity.

Have a meeting with the entire family and go over the budget. We included our children in our budget planning from about four years on. They didn't have a say as such, but they learnt that there was only so much money and it had to stretch to pay a lot of bills, buy their food, clothes and toys. Yes, we included a "toy" category because it was something they could understand and relate to. When there was enough money in the envelope we could go toy shopping. As they became older we still went over the budget with them, and they had a little input with the discretionary part of our spending plan. When you provide an opportunity for everyone to give their opinion and ask questions everyone will be more likely to stick to the budget.

3. Discuss major purchases with your spouse. Coming home with a pair of \$50 shoes is one thing. Towing a new boat home without a discussion is an entirely different situation.

Have an agreement that all major purchases will be discussed beforehand, minimizing surprises

helps to keep the peace. We have the \$100/24 hour rule and we both stick to it.

4. Schedule regular family budget meetings.

A 10-minute meeting once a week should be sufficient. Go over the spending for the week and compare it with your current budget plan. Discuss how the spending is matching up with the plan. Any corrections or adjustments can also be addressed. It can also be a convenient time to see if anyone has any unbudgeted expenses coming up.

5. Give everyone an allowance, including you. Many financial disputes come down to someone feeling a lack of freedom or control. Providing everyone in the household a few dollars to spend any way they desire can be helpful. Having to get permission before every little purchase can create resentment and often leads to budget blow-outs.

6. Have some common financial goals.

Everyone in the house is likely to be more agreeable to a reduction in spending if it's being done to reach a desirable goal, such as a holiday. Saving for a dream house, retirement or school fees can put everyone on the same page. Set, pursue and achieve goals together.

7. Think before you speak. If your spouse has run up the credit card again, take some time to get your emotions under control. Share your displeasure with them, but leave your emotions out of it. If you focus on the behaviour rather than the person, you're less likely to make someone defensive.

Fighting over money is a common occurrence. With patience and understanding, most arguments over finances can become a thing of the past. Include the whole family in the budgeting process and review the family's

spending on a regular basis. Your family will thank you for it.

Dear Cath

Q. Why can't I buy Lectric Soda anymore?

Barbara

A. Lectric Soda powder is still available, the crystals were discontinued some time ago. It is stocked by both Woolworths and Coles, although it is cheaper at Coles by about 45 cents a kilo. It should also be available at IGA, Foodworks and Ritchies. Bear in mind though that Lectric Soda is a brand name - any washing soda (not bicarbonate soda, a totally different product) will do the job. You should be able to buy washing soda from any cleaning supplies or bulk soap store. If your store doesn't stock it ask them to get it in for you.

Q. Just wondering about the markdown meat at Coles. I was there today and saw trays of meat reduced to 99 cents from \$20, \$17 and \$8 respectively. That day was the expiry date. So still ok I guess in terms of date. Amazing reductions but the meat was a brown colour. I didn't notice any odour but it did not look appealing. Is that a bargain I missed or better to err on the side of caution? *Trish*

A. It's an amazing bargain you missed out on. I would've been climbing over people to get to it! The meat would have been fine and once cooked you wouldn't have noticed the change in colour, which happens over time as the packaged meat is deprived of oxygen or from the weight when packets are stacked on top of each other forcing oxygen out of the meat.

The grey/brown colour doesn't mean the meat is off or bad or unfit for human consumption.

What a shame you didn't ask the butcher at the supermarket they were definitely bargains too good to pass up.

On the Menu: Five Ingredient Chicken Dishes for the Barbecue

There is still plenty of summer left, and plenty of opportunities to enjoy a good barbecue. Good food doesn't have to be complicated, as these recipes for the barbecue prove. They are simple, with just a few basic ingredients and they are tasty too. Oh, and they will fit in your grocery budget as well.

Grilled Chicken Salsa Burritos

Ingredients:

2 chicken breast fillets, skin removed and then sliced through the centre to make two pieces

olive oil for grilling

salt and pepper

1 cup salsa (use your favourite)

8 small tortillas

1 avocado, thinly sliced

2 cups grated tasty cheese

Method:

Heat barbecue to a medium-high heat.

Rub the chicken with a little olive oil and season with salt and pepper. Place chicken on barbecue, close cover, and cook for 5 minutes, turn and cook for 5 more minutes.

Remove from the barbecue and let rest on a cutting board for 3 minutes; then slice chicken into thin strips and place in large bowl.

Add salsa to bowl with chicken and stir gently to combine; set aside

Place tortillas on the barbecue just until grill marks appear, flip and do the same to the other side. Remove to a bread board.

Lay out tortillas and divide the chicken slices, avocado and cheese evenly between all the tortillas and roll up into a burrito.

Makes 4 burritos.

Pesto Tomato Chicken Grill Packets

Ingredients:

4 chicken breasts, skin removed

4 ripe tomatoes, each quartered

1 medium onion, quartered

1/2 cup basil pesto

2 tbsp mayonnaise

2 tbsp butter, divided

Method:

Prepare the barbecue to medium-high heat.

Tear off 4 large sheets of heavy duty aluminium foil and place a chicken breast on each one.

Top each with the tomatoes and onion, evenly distributing each.

In a small bowl, whisk together the pesto and mayonnaise.

Spoon this mixture over chicken and veggies, then cut the butter into quarters and place a pat of butter on each.

Fold foil over tightly sealing them.

Put on barbecue on indirect heat, close cover, and cook for 20 to 30 minutes, spinning the packet around once during this cooking time.

Remove and let sit for 5 minutes before opening.

Serves 4.

*Note: This is perfect for Maryland pieces which are often on sale for \$1.99 - \$2.49/kg. When they are that price I stock up.

Cheesy Chicken Cutlet Veggie Wraps

Ingredients:

4 chicken fillets, pounded thin*

1/2 cup Italian dressing

4 slices cheese

500g fresh cleaned asparagus

1 red capsicum, cleaned and sliced into thin strips

Method:

Prepare barbecue to medium-high heat.

Put chicken into a bowl with Italian dressing and toss to coat well.

Tear off 4 big sheets of aluminium foil and lay on work surface.

Lay out a cutlet on each foil sheet; top with cheese slices, then divide asparagus and the capsicum pieces evenly between the packets.

Roll the cutlets up like a burrito over the vegetables, then roll up in the foil and seal tightly.

Put the foil bundles on the barbecue over indirect heat, close lid and cook for 20 to 30 minutes, turning over 2 to 3 times during the cooking time.

Remove and let stand for several minutes, then unroll the foil and serve.

Makes 4 servings.

*Note: I use two breast fillets sliced through the middle to make two fillets.

Mango Chutney Chicken Burgers

Ingredients:

1 French bread stick - about 40cm long

1 medium onion

500g chicken mince

4 tbsp mango chutney, divided

2 cups shredded lettuce

Method:

Heat the barbecue to medium-high heat.

Cut bread stick into four equal pieces then split each piece horizontally and pull out half the soft bread from each side, forming a boat.

Cut onion in half and dice half finely and slice four thin circles out of the other half.

In a large bowl, put the diced onion and 1 tablespoon chutney and all the chicken mince; then mix together with your hands and form four burgers.

When barbecue is ready, put round onion slices on and cook 2 or 3 minutes on each side just until charred; remove.

Put burgers on at the same time and cook, turning once, until meat is cooked through, about 5 to 6 minutes each side; remove.

Put bread pieces on grill if desired just to char the edges, about 1 or 2 minutes; remove.

To assemble - spread the remaining mango chutney on the open sides of bread stick, add the chicken burgers on four bottoms, put the grilled onion slices on top, then add lettuce and top with top bread piece.

Makes 4 servings.

Quotes of Note

They say money doesn't bring happiness,

but everyone still wants to prove it for themselves.

~~Anonymous~~

~~~~~  
An expert is a person who has

made every possible mistake in a small field of study.

~~Anonymous~~

~~~~~  
Showers are great.

They make you feel nice and clean,
you sound like a professional singer

and they also help you make all of life's decisions.

~~Anonymous~~

~~~~~  
I have found that if you love life, life will love you back.

~~Arthur Rubinstein~~

~~~~~  
Love doesn't make the world go 'round.

Love is what makes the ride worthwhile.

~~Elizabeth Barrett Browning~~

~~~~~

Just don't give up trying to do what you really want to do.

Where there is love and inspiration,

I don't think you can go wrong.

~~Ella Fitzgerald~~

~~~~~

Sometimes the heart sees what is invisible to the eye.

~~H. Jackson Brown, Jr.~~

Cheaskates Tip Store

Shine Your Kitchen Sink

Clean sink in normal way, then with a soft cloth wipe over with hair conditioner (any cheap brand), leave a few minutes to dry and then buff with cloth. Wow see the shine. The water runs off like when a car is polished and it rains. This can be used on any stainless sinks.

Contributed by Ann Melia

The Community Babysitting Club

Approximate \$ Savings: \$1000 plus

Finding ourselves new to a community and without family nearby a group of families formed a babysitting club. We knew each other through the school, had a meeting to gauge interest then family picnic to familiarize everyone. Rules were simple: 4 points an hour, double past midnight or before 7. Everyone kept their own book and you would sign off on each other's books. Meetings every 6 months to

'check in'. Result: total confidence leaving your kids; great community building; increased social life; and the added bonus- baby sitting in others home enabled you to relax and read once the kids had gone to bed. All with absolutely no cost involved.

Contributed by Evelyn Chapman

Super Speedy Cleaning with Old Electric Toothbrush Heads

Don't just throw away the old brush from your electric toothbrush. There are so many uses such as cleaning off mould in the shower, getting right into the tap surround and getting every speck of dirt out, etc. I discovered a new one by accident - cleaning your fingernails. I still had some stains under my nails from a previous gardening session and I was giving them a bit of a scrub. At the time I was also changing to a new brush-head and just to see what would happen I poked the old one under my nails and it very efficiently cleaned them up. Then I did a more thorough clean until the 2-minute buzzer came on and I honestly don't think my nails have ever looked cleaner or whiter. Not only that but it tidied up the cuticles and smoothed the nails. With the right sort of treatment cream it could be very therapeutic.

Contributed by Kate Oxley

Fancy Tuna? I think Not!

My partner got sucked into the deliciousness and convenience of John West Tomato and Savoury Onion Tuna Rice meals but at \$4.20 (but they were on special for \$3) each for 5 days a week and just for his morning break it made me feel nearly sick. To stop a grown man tantrum I thought we would do an experiment.

I bought some plain Coles Microwave rice at \$1.60 each which makes 2 tuna meals worth (I'm slowly learning how to not overcook or undercook rice myself) and a few different flavours of the Coles brand tuna and some small canned chicken (to mix it up) and I made him have a little tester of each. He couldn't tell the difference at all! SUCCESS!!! (John West Savoury Tomato and Onion cans went on special for only \$1 each half price so I stocked up and just alternate until the next sales cycle). I also bought some reusable containers that have a compartment for the rice and one for the small can AND it has a small spoon that clips to it. So it's gone from nearly costing us \$4.20 per day just \$1.60 per day (Coles brand Savoury Tomato just \$0.80 each) that's saving us \$13 a week (it will only get cheaper when I learn how to make rice properly). He also wants to start taking double for lunch as well. It might seem silly but in our household with his pickiness it's certainly a victory.

Contributed by Tiana Benson

Going Cold Turkey on Clothing Purchases

I have decided not to purchase clothes for the entire 2015 and I started from a week before Christmas. I work full time, am 45 years of age and much into fashion...going cold turkey is the only way I can save money. So no clothes, handbags or shoes because I have so many of them. I have realised that fashion is a rotating factor and everything I own comes back into fashion e.g. playsuits I wore when I was 21 have come back into fashion so no clothes will get thrown out and nothing will be purchased. Good luck to me!

Contributed by Sushill Sami

People safe Rat/Mice Natural Controller

Place potato starch in strategic places inside your home with water close by. After the rats/mice eat the potato starch they head for water, bloat and die.

Contributed by Fiona Russell

Shower Change

Approximate \$ Savings: \$130

This tip requires a change in how you do the most basic everyday task, but it'll be worth it and but will save you hundreds on your water and electricity bills. I think like most people, until I had this brainwave idea a few months ago, I always used to reached for the hot tap first, then turned on the cold to get to the optimum temperature to fill the bath, have a shower or wash the dishes. With this way, you're using more hot water (and more water in general) to get to the optimum temperature. If you flip this, and put on the cold water tap, then add hot water to reach the optimum temperature, you'll use less electricity, and actually less water as well. You'll notice a drop in your bills, and still enjoy that hot shower you love.

Contributed by Rebecca Elliott

Sizing Saves

Approximate \$ Savings: \$200+

A tape measure can be a great friend to help you save money. I discovered that queen size flat top sheets were really too big for our bed which doesn't have one of the new super deep

mattresses. By buying a double sheet I saved \$22 and got the right size. So I measured the depth of all our mattresses, the size of our dining table and every window and keep those measurements in a little notebook along with a small tape measure in my bag. Now if I see a bargain I know if it will fit.

Contributed by Sue Dunstan

My New go to Cleaner for Burnt-on Stuff!

I have a bad habit of walking away when I am cooking. The other day I burnt peaches that I was stewing. I tried everything to clean the saucepan - re-boiling with dishwashing liquid, vinegar, bicarb soda, lots of elbow grease, it wasn't shifting. I then remembered Cath writing about cleaning the oven with dishwasher powder so I thought I would try that. There were a few lumps of powder so I grabbed one and started rubbing, not even hard, the burnt on stuff just dissolved. I then went to the stove top and oven and scrubbed with my little 5c size piece of dishwasher powder (Aldi) and all surfaces came up so clean.

Contributed by Kim Newell

Rescuing Gluggy Nail Polish

Don't throw away perfectly good nail polish just because it's thick and gluggy! Simply add around half a teaspoon of nail polish remover to the bottle and it will become usable again. Keeping it in the fridge makes it last longer too.

Contributed by Angela Palmer

Run out of Maple Syrup for your Pancakes?

Approximate \$ Savings: \$10 per bottle

We regularly have pancakes on the weekend, but I have found trying to buy the healthier option of pure maple syrup a bit of a budget stretch for 6 hungry mouths. When we ran out recently I had to improvise. I poured a half cup of golden syrup from my 3kg catering jug that I got for nix at NQR and added some boiling water until I had the syrup consistency for pouring. The kids loved it and it's now what we have every time.

Contributed by Rebecca Taylor

Finding the Right Lids

I batch-cook and freeze a lot in individual portions, using those plastic tubs which come in packs of 5/10/100 etc. that you buy in \$2 shops. 500ml ones are good for most things, with 650ml ones for larger portions. The containers stack in the cupboard nicely, but the lids get thrown in a basket. Finding a lid to match a container can be really hard (I never realised how many variations on a 500ml container there were!). Yes you can buy expensive ones with colour-coded lids but there's no need. When you buy a new set of containers, take a permanent marker and put a cross on each lid and each container. Easy to match them! The next pack you buy, put another shape - I've used circles, stars, flowers. Whatever suits you! The permanent marker lasts through several dishwasher cycles and just needs re-doing when you think the marks are getting a bit faint. It's saved me a lot of time, and a lot of bad-tempered sulks as I fling lids around the kitchen crossly. PS "Couscous juice"

is left-over casserole liquid which I put couscous in!

Contributed by Gabi Fisher

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