

# THE CHEAPSKATES

# JOURNAL

Bright ideas to save you money



## The Cheapskates Club

PO Box 5077  
Studfield, Victoria  
3152 Australia

info@cheapskates.com.au  
www.cheapskates.com.au



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

**April 2015**

In this edition:

From Cath's Desk

Feature Article: Setting up your Own  
Tutoring Business

A Thoughtful Moment: Compassion  
and Kindness Lead to Something  
Amazing

Learn This One Shopping Habit Now  
to Avoid Hating Yourself Later

7 Freezer Meals in One Hour for  
under \$30

6 Simple Steps to Financial Stability

MOO Body Butter

Dear Cath

On the Menu: Tasty and Fun Camping  
Food

Quotes 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

Apr 2015

## From Cath's Desk

Hello Cheapskaters,

And welcome to the April edition of your Cheapskates Journal.

March was a very busy month for me, as I'm sure you'll have realised if you've been waiting to hear from me.

In just one 24 hour period there were over 1,000 Contact Us requests come through the Cheapskates website! I was so astounded I ran a check because I thought we had been spammed, but no, each and every one was as a result of the amazing story that screened on A Current Affair on the 23rd and they are still coming in!

And last Sunday was our first workshop for 2015, with an overflowing house - 32 wonderful Cheapskaters, all with smiling faces learned that MOOing really does save you money, time and energy and it isn't hard! We are slowly, grocery item by grocery item, slashing our grocery bills, becoming more self-sufficient and thoroughly enjoying every single thing we MOO.

MOO month is now over, but don't stop MOOing! Even if you try just one new thing a week or a month, you'll reap the benefits, including saving money and lighter shopping bags.

April is of course the ideal month to get organized and de-clutter. I've started in my kitchen. I opened a cupboard this morning and had to move a pizza cutter thingy and a pizza sized spatula. I've been moving those things for

four years, we never use them and so they are now in the boot of the car to be dropped off at the op-shop when I go to pick Hannah up from work! I apologise for the length of that sentence too!

I'll be posting an organizing or de-cluttering tip as Tip of the Day every day this month. They'll be sent to you all via ToTD of course and then archived on my blog and in the Tip Store so you can find them later. Would you like them in an e-book, like the 31 Days of MOO, at the end of the month? Let me know.

If this is your first Cheapskates Journal I really hope you enjoy it and find it useful. I'm so glad to welcome all our new members, and can't wait to meet you all in the forum. Please drop in and say hello.

The new website is slowly, slowly coming along. I can't wait to start testing. I've already started to move some things over and I'm loving what I'm seeing so far. I'm sure you will too.

Have a happy and blessed Easter everyone and a fabulous April.

*Happy Cheapskating,*

*Cath*

## Feature Article

### Setting up your own Tutoring Business

Tutoring can be a great part-time business if you're looking to really boost your income. If



you're not sure there is money in tutoring have a look around at some of the tutoring businesses and see just how much they charge per session. Starting your own tutoring business can be a simple endeavour and the start-up costs can be minimal. It's a great business if you want to start small, but still have the option of expanding your operation over time.

Though it's a relatively simple business, you're likely to be more successful if you take the time to do a little research and put your plans down on paper.

These 7 steps will serve you well as you start to build your tutoring business:

### **1. Decide which subjects you want to teach.**

There are several factors that will help you choose subjects to tutor that fit with your skill set.

Is there enough demand? You might be a great artist, but the demand for art tutors is practically non-existent, so you're not likely to get many clients if this is your area of choice.

It's important to find subjects with enough demand for tutoring to sustain your business. Subjects like math and English seem to have a never-ending supply of students requiring assistance.

Consider whether or not you have the necessary knowledge. If you struggle with basic math yourself, it's unlikely you'll be a suitable calculus tutor.

### **2. What age group will you tutor?**

Consider which age groups will be best served by your experience, knowledge, and

temperament. Younger children and teenagers both present their own unique challenges.

### **3. Decide on the geographical area you'll serve.**

You'll likely want to provide tutoring services close to your home, but it might be much more lucrative if you're willing to drive to other parts of town.

If your intention is to work out of your home or to meet students at a single location, such as the public library, consider how far the average student is willing to travel.

Thirty minutes tends to be about the maximum most will drive.

Pull out a map and draw a rough radius around the equivalent to a 30-minute drive in order to zero in on your tutoring area.

If you're willing to drive to your students, then consider how long a trip you're willing to take. Remember to take the time and cost of your transportation into account. This will probably have a big impact on the fees you charge.

### **4. Determine your pricing structure.**

Pricing is a very important decision that will require a moderate amount of market research.

Tutoring rates vary dramatically depending on the subject, student and your geographic location. Your level of expertise can also play a huge part. Some tutors might charge as low as \$10 per hour, but in larger cities, \$200 per hour isn't unheard of.



After determining your target age group, subject and geographic area, finding a competitive tutoring rate is quite simple.

Decide if you'll offer individual or group tutoring sessions. Look at the prices being charged by comparable tutors. Take a look at their advertisements or website. You can even call and inquire about prices. You'll quickly get a good idea of the average rate other tutors are charging.

Remember that your pricing accomplishes two goals: it sends a message about the quality and value of your services, as well as having a significant effect on the amount of money you'll be able to earn.

If you charge a low rate, you'll probably have plenty of students. But you're also likely to earn less money in the long run. This may also cause you to have insufficient funds to do any meaningful advertising.

A low price may lead parents to think that your services are of lower quality.

Pricing too high can leave you short of clients. A high price is fine, if you can show that your services deserve a premium price. You might have to show a track record of success first!

In most cases, the best rate will be somewhere near the average fee being charged for tutoring. The market is currently supporting this price-point and your students are likely to be somewhat insensitive to price. This can allow you to raise your rates after proving your worth.

## **5. Market and promote your business.**

Marketing might be the most important factor in determining your initial success with your

tutoring business. At first, others won't know who you are. It's up to you to figure out how to overcome that obstacle.

Consider how your students, or more likely their parents, will search for a tutor. They are likely to either approach the student's teacher or look online.

Contact the schools in your area and let them know about your tutoring services. You can easily find the names of the appropriate educators to contact on the school's website.

A handwritten note with a simple flyer or brochure can be a quick and simple way to reach potential customers.

Think about other places students and their parents spend time. It might be the local library, community centre, sporting venues or even the local supermarket notice board. Hang flyers in those locations with your contact information.

Tell everyone you know about your tutoring business. The time you spend on Facebook might finally pay off - let the world know about what you're offering.

Create a website. With WordPress, it's very easy for anyone to create a great looking site. For a domain name, see if there's one available that matches the term someone would likely search for.

Use Facebook and Gumtree. Many people turn to social media, whether they're looking for a new stove, a place to live, or a tutor.

Use the numerous free online directories to list your website and services.



Eventually, you'll be able to rely on word-of-mouth to secure additional clients.

## 6. Get organized.

You'll want to keep all your relevant records and paperwork organized. This includes your session notes and progress reports.

For your own sake, have a consistent billing system. It's up to you whether you want the student to pay before or after the session. But it's helpful to pick one or the other and be consistent.

Sending a bill will result in you having to spend a lot of time on collection efforts. Another useful method is to be paid ahead for the next 5-10 tutoring sessions.

Keep track of your revenue and expenses. You'll have to pay taxes, and staying up to date is much easier than trying to recreate the past from memory. Keep all your receipts along with accurate records. This would include any travel expenses, your classroom costs and any materials you purchase.

## 7. Enhance your business.

As you're operating your tutoring service, ask yourself how you can make your business better and more profitable. There are likely to be challenges along the way, whether it's scheduling, difficult parents, or the students themselves. Find solutions that limit future challenges.

Set aside a few minutes each week and brainstorm ways you can take your business to the next level. You'll be surprised by how many great ideas you can come up with if you reflect on your business on a regular basis.

A tutoring business can be a great way to supplement your income. With enough clients, you might even be able to turn your tutoring business into a full-time income!

There are many people desperately seeking tutoring services. Most adults that are still struggling can trace the source back to challenges in high school or college. Successfully navigating the educational system can have a profound effect on later success in life. Helping others successfully get through school can make you incredibly valuable.

Few people have the opportunity to influence someone's life as much as a teacher or tutor! Get your business started, aggressively market your services, and collect the monetary rewards. It's a great way to boost your income while also helping others.

# A Thoughtful Moment

## Compassion and Kindness Lead to Something Amazing

A Grandson of slaves, a boy was born in a poor neighbourhood of New Orleans known as the "Back of Town."

His father abandoned the family when the child was an infant, his mother became a prostitute and the boy and his sister had to live with their grandmother. Early in life he proved to be gifted for music and with three other kids he sang on the streets of New Orleans. His first gains were the coins that were thrown to them.

A Jewish family, Karnofsky, who had emigrated from Lithuania to the USA had pity for the



7-year-old boy and brought him into their home and initially given work in the house, to feed this hungry child. There he remained and slept in this Jewish family's home where, for the first time in his life, he was treated with kindness and tenderness.

When he went to bed, Mrs. Karnofsky sang him a Russian Lullaby that he would sing with her.

Later, he learned to sing and play several Russian and Jewish songs. Over time, this boy became the adopted son of this family. The Karnofskys gave him money to buy his first musical instrument as was the custom in the Jewish families.

They sincerely admired his musical talent. Later, when he became a professional musician and composer, he used these

Jewish melodies in compositions, such as St. James Infirmary and Go Down Moses.

The little black boy grew up and wrote a book about this Jewish family who had adopted him in 1907. In memory of this family and until the end of his life, he wore a Star of David and said that in this family he had learned "how to live real life and determination."

You might recognize his name.

This little boy was called Louis "Satchmo" Armstrong.

Louis Armstrong proudly spoke fluent Yiddish!

## Learn This One Shopping Habit Now

## to Avoid Hating Yourself Later

When you're trying to save money, you may think about shopping at dollar stores and browsing the discount rack. In reality, buying fewer and better quality items, either by saving to buy new on sale or gently used, may be a superior strategy. You can be a Cheapskate while you enjoy higher end products and services that enhance your health and well-being.

### Advantages of Shopping for Higher Quality

Reduce stress. The toys you love can create hassles when they break down and need repairs. Do your research: a brand name tablet may function better and last longer than the obscure model that's on sale.

Save time. When you have fewer belongings, you can spend less time cleaning, maintaining, and fixing them. You can even vacuum and dust your house faster because the clutter is gone.

Cut down on waste. It's nice to know that you're the kind of consumer who has a positive impact on the environment. Goods that are manufactured to stricter standards often use materials and processes that are eco-friendly. You'll also be dumping less stuff into landfills.

Feel more confident. Develop your own personal style instead of blindly following the latest trends. Choose items that suit your lifestyle and sense of taste. You'll be content with your ballerina flats until they wear out,



even if celebrities are wearing stiletto heels this season.

## Places to Look for Higher Quality

Invest in education. The money you spend on education and training could be your wisest investment.

Beautify your home. Shop for quality used furniture and accessories. They're often better made than contemporary pieces, and cost far less.

Care for your ride. Next to your house, your car may be your biggest expense. A reliable vehicle with good mileage may be a better bargain than sinking more money into your old car that's constantly breaking down.

See your doctor regularly. It's common for people to cut back on medical care when money is tight, but that can backfire. Managing chronic conditions and treating new symptoms promptly could help you avoid a more costly hospital stay or other major procedure.

Buy nutritious food. Good food doesn't need to be expensive. Shop wisely, buy ingredients rather than "convenience" and cook more from scratch. Grow some of your food if you can. Eat more fruits and vegetables and fresh meat, poultry and seafood and less fats and sugars.

Update your wardrobe. Do you have a wardrobe full of dresses and suits that you regret buying? Try putting together a new wardrobe with a limited number of versatile garments you love. Calculate the best buys by thinking in terms of cost per wearing.

Enjoy your leisure. Compared to sky high prices for sporting events and amusement parks, there

are many enriching free or low-cost activities. Visit the library to read a classic novel or play each week. Sign up for modern dance classes or gourmet cooking lessons.

Plan a holiday. Smaller and more frequent getaways may give you more pleasure than one grand holiday that leaves you feeling exhausted and overwhelmed. Research destinations that you can visit for a day trip or long weekend.

Give to charity. Consider providing support the way major foundations and philanthropists do it. Give larger amounts of money to fewer causes to have a greater impact.

Pay more attention to value rather than price tags. Owning fewer items of better quality can make you healthier, happier, and more productive.

## 7 Freezer Meals in One Hour for under \$30

The concept of freezer cooking has been around for almost as long as we've had domestic freezers. It's a simple plan where you spend a day preparing meals to go into your freezer. Some plans have the meals already cooked, so they just need to be thawed and reheated. Other plans have the meals frozen in their raw state, ready to thaw and cook fresh.

I prefer freezing raw meals and cooking them fresh for a couple of reasons:

1. They taste nicer cooked fresh.
2. If there are leftovers they can be frozen and used as mufti meals.



If the idea of preparing 7 dinners in an hour has you shaking your head in disbelief prepare to be amazed.

The meals I prepared this afternoon were:

1. Mini Meatloaves \$4.50
2. Italian Meatballs in Tomato Sauce \$3.50
3. Mexican Taco Stuffing \$3.20
4. Chilli Con Cath \$3.20
5. Sloppy Joes \$2.50
6. Creamy Beef & Pasta \$3.50
7. Baked Spaghetti \$6

In under an hour I was able to get each meal prepped, bagged and into the freezer. All the recipes are for everyday meals, using common pantry staples. I use ziplock bags to pack most of these meals, with the exception of the Baked Spaghetti, which is frozen in its baking dish and then removed and wrapped when frozen.

## Mini Meatloaves

### Ingredients:

- 500g mince
- 1 egg
- 1 diced onion
- ½ cup seasoned breadcrumbs
- ¼ cup grated cheese
- 1 cup tomato sauce

¼ cup brown sugar

¼ teaspoon garlic powder

### Method:

In a small bowl, mix the brown sugar and tomato sauce to form a glaze. Pour half the glaze mixture into a ziplock sandwich bag and set aside. Combine all other ingredients with the mince, adding in the remaining half of the glaze mixture. Divide between 6 muffin papers, gently pressing down to level the tops. Spoon the remaining glaze over the mini meatloaves. Flash freeze until solid. Put into a ziplock bag and store in freezer. To bake take the mini meatloaves and put them into a muffin tray. Bake at 190 degrees for approximately 30 minutes or until meat is no longer pink in the middle.

Makes 6 mini meatloaves.

Cost: \$4.50

## Italian Meatballs in Tomato Sauce

### Ingredients:

- 1 jar passata
- 500g mince
- 4 slices bread
- 1 clove garlic, crushed
- 1 tbsp dried onion
- 1 tsp sweet basil
- 1/2 tsp oregano





1 tsp parsley

1 egg

**Method:**

Put bread in a bowl and cover with boiling water (just to cover the bread). Let sit for 5 minutes for the bread to absorb the water. Drain. Put all ingredients into a bowl, including the soaked bread. Using your hands combine all ingredients until well mixed. Take teaspoons of the mixture and roll into balls. Put meatballs into ziplock bag, pour passata over.

To cook thaw then pour contents of bag into slow cooker. Cook on HIGH 4 hours or LOW 6 hours. Serve over hot pasta, rice or mashed potatoes.

Serves 6.

Cost \$5

**Mexican Taco Stuffing**

**Ingredients:**

500g mince

1 tin baked beans

3 tbsp MOO taco seasoning

1 tin diced tomatoes

**Method:**

Put mince into ziplock bag. Add remaining ingredients. Freeze.

To cook thaw then pour contents of bag into slow cooker. Use a fork to break up mince. Cook

on HIGH 4 hours or LOW 6 hours. Serve in taco shells or tortillas topped with lettuce, tomato, cucumber, cheese and sour cream (or any combination of).

Makes 10 tacos.

Cost: \$3.20

**Chili Con Cath**

**Ingredients:**

500gms mince

1 onion, diced

1 tsp of salt

1 tbsp vinegar

4 tbsp tomato paste

1 tbsp chili powder (more or less to taste)

1 can baked beans

**Method:**

Place mince into ziplock bag. Combine remaining ingredients and pour over mince. Seal bag and freeze.

To cook thaw. Pour contents into slow cooker. Break mince up with a spoon. Cook on HIGH for 4 hours or on LOW for 6 hours.

Serves: 6

Cost: \$3.20



## Sloppy Joes

### Ingredients:

500g mince

1 tbsp dried onion

1 tsp dried parsley

1 tbsp Worcestershire sauce

2 tbsp tomato sauce

2 cups water

3 tbsp gravy powder

### Method:

Place mince in ziplock bag. Combine remaining ingredients in a jug. Stir to dissolve gravy powder. Pour over mince. Seal bag and freeze.

To cook thaw and pour contents of bag into slow cooker. Cook on HIGH 4 hours or LOW 6 hours. Serve spooned over toasted bread rolls.

Serves 6.

Cost: \$2.50

## Creamy Mince & Pasta

### Ingredients:

500g beef mince

1/2 cup sliced mushrooms

1/4 cup (30g) plain flour

1 beef stock cube

3/4 teaspoon salt

1 pinch ground black pepper

2 1/4 (560ml) cups milk

1/4 teaspoon Worcestershire sauce

500g penne noodles

### Method:

Combine flour, stock cube, salt, pepper, Worcestershire sauce and milk. Mix until smooth.

Put mince, mushrooms and pasta into ziplock bag. Pour over sauce. Freeze.

To cook thaw then tip contents of ziplock bag into crock pot. Stir to break up the mince. Cook on HIGH for 4 hours or LOW for 6 hours. Serve hot.

Serves: 6

Cost: \$3.50

## Baked Spaghetti

### Ingredients

Serves: 8

500g spaghetti

500g lean beef mince

1 onion, diced

1 green capsicum, diced

2 cloves garlic, crushed



1 tin condensed cream of mushroom soup

1-1/2 cups water

1 tin condensed tomato soup

200g grated sharp cheddar cheese

### Method:

Bring a large pot of lightly salted water to a boil. Add spaghetti and cook for 8 to 10 minutes or until al dente; drain and reserve.

In a large frypan over medium heat, brown mince and sauté onion, green capsicum and garlic; drain and return to frypan.

Stir mushroom soup, water and tomato soup into frypan. Stir pasta into meat and soup mixture; mix together well. Line a 20cm x 30cm lasagne dish with a layer of plastic wrap, a layer of foil and then a layer of baking paper, making sure each layer is large enough to wrap the dish. Spread the mixture into the baking dish; top with cheddar cheese. Fold baking paper over the top, then the foil and finally the plastic wrap. Freeze. Once the dish is completely frozen you can remove it from the baking dish, make sure the plastic wrap is tight and return to the freezer.

To cook remove from freezer and thaw in the fridge. Remove the plastic wrap and foil. Place the baking paper wrapped pie into the baking dish. Bake in preheated moderate oven for 30 to 35 minutes; serve.

Serves 6.

Cost \$6

The cost for each dish is correct at the time of writing, based on where I shop and the brands I buy.

There you have it - 7 dinners in the freezer in under one hour and for under \$30. If you have a busy household (and who doesn't) spending an hour once a week to pack up 7 dinners will save you a lot of time later on.

## 6 Simple Steps to Financial Stability

Most of us wish we were rich, but financial stability might be even more important. It's not the inability to buy a mansion that makes people unhappy. Rather, it's the inability to move beyond living pay packet to pay packet. If you're not happy with your finances, there is a very good chance that greater financial stability will have a major impact on your sense of well-being.

Follow these steps and enjoy financial stability in your life:

1. Understand your income and expenses. Track every cent you spend and make for at least a month. You'll be surprised where all your money is going. Seek to move in a positive direction with your spending.

- It's important to know where you are now. List your assets and debts.

- How much can you cut back on your current spending?



· What can you do to increase your income? A little more money each month can add greatly to your financial stability.

2. Eliminate high-interest debt. The average interest rate on credit card debt is nearly 15%. That's better than the best investor can average in the stock market. High-interest debt is like a hole in your bank account that never stops leaking.

· When the high-interest debt has been eliminated, shift your focus to all the other debt that's still left.

· Imagine how much easier your financial situation would be if you didn't have any debt. It doesn't require a lot of income to live well if you're debt-free.

3. Build an emergency fund. I cannot stress this enough. Experts recommend maintaining an emergency fund worth 3-6 months of expenses; I suggest you aim for twelve months of expenses. That's a challenging figure for most families. Start with \$1,000; just \$1,000 can remove a lot of financial pressure. This will make the inevitable trip to the emergency room and the unexpected car repair much easier to absorb. Break saving into your emergency fund into smaller goals. When you \$1,000 saved, aim for \$5,000; then for 3 months of expenses, 6 months of expenses and then finally 12 months of expenses. It will take time to save that money, but steady, regular saving will get you there, and probably a lot faster than you can imagine.

4. Save for the future. Make sure you are contributing as much as you can to your superannuation. Just \$100 invested each month can eventually grow to over \$100,000 in 30 years. Speak with your human resources

department at work. They're the experts regarding your benefits. If you're self-employed, you still have several excellent options, too.

· A little bit of money can grow into a lot. Avoid becoming discouraged by your current cash flow situation.

5. Think before you purchase. Impulse purchases can have a long-lasting negative impact on your savings and financial stability.

· Set spending limits and stick to them (remember the \$100/24 Hour Rule?). Before making large purchases, take a few days to think them over. You'll often find the urge will go away if you can put some space between the urge to spend and the act of pulling out your wallet.

· How many big purchases have you made in the past that turned out to be disappointing? It's a common phenomenon.

6. Set goals. Everyone knows that setting goals is important, but hardly anyone does it. Set short-term and long-term goals. Set aside a few minutes each week to review your progress. By reviewing your goals and your progress on a regular basis, you'll find that achieving them becomes much easier.

You can achieve financial stability by making incremental moves in the right direction. Spending less and saving more is the name of the game. Get started today by taking a small, but significant, step. Regardless of your starting point, you can achieve financial stability!

How would your life be different if you no longer had to worry about your finances? It's been proposed that happiness is what's left after all the negative aspects of your life have



been removed. Take action to resolve any financial challenges you might be facing today, for a brighter tomorrow.

## MOO Body Butter

We often forget that our skin is the largest organ on our body and absorbs what we put on it. If you are using lotions and body butter with chemicals in them be aware that your skin will absorb the chemicals that are in them. If you want something natural and decadent body butters made with pure oils and essential oils for fragrance are just the thing.

Unfortunately they are also very expensive. My favourite Body Shop coconut body butter is \$24 a jar. I've used whipped coconut oil as a body butter and it is very good. My only complaint is that it is a little heavy, and not easily absorbed. It's great for elbows, knees and heels though, leaving them soft and moisturised. The other problem is the fragrance. I love coconut but straight coconut oil is heavy, it needs to be cut with a softer, gentler fragrance - which takes me back to the Body Shop product.

Or this very simple, very soft, MOO body butter. The shea butter and the almond oil combine with the coconut oil to give you a moisturiser that is soft, smooth and has a very gentle fragrance.

You'll need:

1 cup shea butter (solid)

1/2 cup coconut oil (solid)

1/2 cup almond oil (liquid)

**Step 1.** Melt shea butter and coconut oil in the top of a double boiler. Remove from heat and let cool for 30 minutes.

**Step 2.** Stir in almond oil.

**Step 3.** Place oil mixture in freezer or outside to chill.

**Step 4.** Wait until oils start to partially solidify then whip until a butter-like consistency is achieved.

**Step 5.** Place in clean, jar or tub with a screw top lid and enjoy! A little goes a long way.

If you like them you can add 15 drops of essential oils with the almond oil. Just remember that not all essential oils are skin friendly or child friendly. Please do your research before adding. I leave them out completely, I prefer the light almond and coconut fragrance of the butter.

This body butter costs approximately \$16 per 200g tub, saving of \$8. You also have a body butter that has just three natural ingredients in it, as opposed to a commercial product that can contain up to 28 not so natural ingredients.

This is lovely to make and use for yourself but it makes a beautiful gift too.

## Dear Cath

**Q.** Hi, I am new to Cheapskates, I am about to set up a price book and we are limited to what shops are nearby. How do you set up a price book when you don't have access to the various stores for comparisons? *Lesley*



**A.** You use the information for only the stores that you shop at; that would be the stores that are close by if you shop at those stores. For example if you don't shop at Coles and never get anywhere close to a Coles there is no point in recording the prices for Coles.

Start by going through your grocery docketts and recording the prices for the stores you shop at. If you get junk mail go through them for the prices of the items you buy and record them for the stores you shop at.

If you don't shop locally but travel to a bigger town for different stores, again use the docketts you have. Then go to the websites for the stores and use the online catalogues and shopping feature to record your prices.

There is absolutely no point in recording prices for stores you never go to, you'll never need to know them, so don't waste your time.

**Q.** How do I stop brown sugar going hard in storage? *Gweneth*

**A.** To stop brown sugar going hard you can either store it in the fridge in an air-tight container or in the pantry with a slice of bread on the top, again in an air-tight container. If you use bread you will need to change it every few days or it will go mouldy.

**Q.** I'm wanting to make cordial. We go through a lot of it and I buy Diet Cordial \$ 4.50 a bottle. Is there a recipe for cordial with either very little or no sugar as my husband is already predisposed to Diabetes. *Margaret*

**A.** Margaret you can use any of the cordial recipes in the Recipe File Drinks folder and substitute a powdered sugar replacement such as Stevia for the sugar. As there is no sugar in

the cordial to act as a preservative it will not keep long so you will either have to bottle it and preserve it in a hot water bath, freeze it or if you think you'll use a batch up within a week, keep it in the fridge.

## On the Menu

### Tasty and Fun Camping Food

Easter is traditionally the last camping long weekend of the Australian summer camping season. It's the four day weekend families all over the country pack up and head to the bush or the beach to enjoy some relaxation and fun.

Part of that fun is food. There's nothing like a meal cooked over the campfire or in the outdoors. Even good old baked beans on toast take us on a whole different gourmet journey when they've been prepared outside. But you don't need to rely on baked beans on toast. There are a whole lot of really delicious meals you can prepare over your campfire, without fancy ingredients or expensive convenience foods and best of all they won't blow your grocery budget.

#### Coal Baked Deep Layered Tortilla Pie

##### Ingredients:

- 1kg mince
- 1 tbsp oil for frying
- 500g grated cheese
- 1 large onion, diced
- 2 jars spicy pasta sauce



200ml sour cream

1 bag of small tortillas

1 cup grated Mozzarella cheese

### Method:

You'll need a small (25cm) cast iron camp oven with a cast iron cover for this recipe (or another fireproof baking dish or pot).

Put the mince and oil into the camp oven and fry over the campfire until browned.

Tip the pot and ladle out most of the fat that has cooked off.

Spoon out four-fifths of the browned meat, leaving a layer of meat in the bottom of the camp oven. Make sure the meat is spread evenly over the bottom.

Then add a 2cm layer of the grated cheese, a thin layer of onion, a thin layer of pasta sauce and 2 tortillas.

Repeat these layers until the ingredients are used up, keeping in mind you'll have 5 layers.

Then spread on the sour cream over the top tortillas and cover with the Mozzarella cheese.

Put the camp oven on a slow bed of coals, and set coals evenly on top of the lid until the lid is covered.

Bake this way for 20 to 30 minutes depending on the heat of the coals.

Remove from fire, carefully remove coals from the lid with tongs and gently lift cover.

Use a big spatula or spoon to dig down through the layers and serve.

This will feed about 6 to 8 people.

## Aloha Campground Chicken Wraps

### Ingredients:

4 chicken breast fillets, skin removed, cut into 2.5cm chunks

1 can pineapple pieces in juice

Salt and pepper to taste

2 tbsp butter

1/4 cup brown sugar, packed

Tortillas to form wraps

### Method:

Season chicken with salt and pepper to taste.

Put a fire-proof frying pan over medium heat on campfire or camp stove. Add the butter, and when the butter sizzles, add the chicken, cooking until browned, stirring often.

Dump the pineapple with the juice into the pan, then add the brown sugar, stirring to combine.

Slide pan over to slower coals or turn grill down to low.

Continue cooking over campfire until liquid gets thick and chicken is cooked through.

In a separate pan start warming your tortillas, removing as each one gets warm and setting aside, covered with foil to keep warm.



Serve chicken with pineapple sauce rolled up in tortillas to form wraps.

You can add other foods like lettuce to the wraps if desired. Adding more veggies will stretch the recipe to feed more.

This will serve 4 to 6 people.

## Slow Cooked Campfire Pot Roast in a Bag

### Ingredients:

- 1 pkt French onion soup mix
- 1 cup water, heated
- 2 tsp flour
- 1 beef roast (1.5kg)
- 1 small onion, peeled and cut into quarters
- 3 carrots, peeled and cut into 5cm chunks
- 4 medium red potatoes, washed and each cut into quarters
- 2 stalks celery, cut into 5cm chunks
- Salt and pepper to taste
- Large heavy duty oven bag

### Method:

Put the onion soup mix in a bowl and pour in the hot water, stirring until the soup mix dissolves; set aside.

Sprinkle the flour into the foil bag and shake around.

Put the roast in the bag and shake it around to coat well.

Add all the veggies to the bag and shake again.

Pour the onion soup from the bowl into the foil bag. Add salt and pepper to the bag if you wish, but remember the soup mix has salt in it already.

Seal the bag tightly by folding it over several times.

Put the bag, open side facing up, on a grate over a campfire over medium coals or on a grill over medium heat.

Cook turning once or twice (keeping open side up) for 1 1/2 to 2 hours, depending on the heat of the coals.

If you want you can use instead an 20cm heavy duty aluminium foil cooking pan instead of the bag and just seal the pan with aluminium foil.

## Chocolate Raspberry Wraps on the Grill

### Ingredients:

- 4 small flour tortillas
- 1 cup chocolate chips
- 1 cup fresh raspberries
- 2 tbsp butter, melted
- 2 tbsp sugar
- 2 tsp cinnamon
- Aluminium foil





**Method:**

Tear off a big sheet of foil. Remove tortillas from plastic wrapping. Stack the tortillas on top of the foil and fold closed, then place the foil packet on a grate on the campfire or on grill. Flip the packet over once or twice, heating for about 5 minutes or until the tortillas are warm. Slide packet over to coolest area of campfire just to keep warm.

Open the foil and remove one tortilla, setting it on a plate, closing foil to keep the rest warm.

On the tortilla, sprinkle 1/4 of the chocolate chips and 1/4 of the berries in the centre.

Fold in the sides and roll up tight burrito style; set aside on plate.

Repeat with each tortilla.

Brush each tortilla roll with melted butter, then place directly on grate on campfire over slow coals or on the grill - not too hot.

Cook about 2 to 3 minutes, then flip and cook 2 to 3 more minutes or until chocolate melts and you get grill marks on the burritos.

Remove to a serving plate. You can brush with more melted butter if you wish.

In a separate small bowl combine the sugar and cinnamon and sprinkle over the burritos.

Serve warm. You can top with a little whipped cream and fresh berries if you like.

You can also use other fruit, like blueberries, for instance.

Makes 4 dessert servings.

**Deep Dish Apple Crisp Campfire Style****Ingredients:**

20 Weetbix, crushed into fine crumbs

1/2 cup crushed nuts (your choice - we like almonds)

2 tbsp white sugar

1/4 cup butter, melted

1 large can apple pie filling

Baking paper

**Method:**

Line the bottom of a cast iron camp oven with a double layer of baking paper.

In a big bowl, mix together the weetbix crumbs, nuts, sugar, then pour in the butter and mix until crumbs are moistened.

Sprinkle 2/3 of the crumb mixture into the camp oven, then spread the apple pie filling evenly over.

Top with remaining 1/3 of crumb mixture, making sure it's evenly distributed.

Cover camp oven with lid.

Put camp oven over slow coals, cover lid with hot coals and cook for about 25 to 30 minutes or until hot and bubbly.

This will make about 8 dessert size servings.

Use different pie fillings for different desserts.



# Quotes of Note

The fastest way to change society is to mobilize the women of the world

~~Charles Malik~~

~~~~~

Many an opportunity is lost because a man is out looking for four-leaf clovers.

~~Author Unknown~~

~~~~~

It's failure that gives you the proper perspective on success.

~~Ellen DeGeneres~~

~~~~~

You're unusual.

That's better than popular if you have some courage.

~~Debra Dean~~

~~~~~

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

~~Arthur Rubinstein~~

~~~~~

Speak your mind, even if your voice shakes.

~~Maggie Kuhn~~

# Cheapskates Tip Store

## Laundry Time Saver

I have two teenagers and lots of washing, I work full time so I tend to do all of the laundry on a Friday night and hang out early Saturday ready to be ironed for the following week. I don't mind hanging it out because the kids are usually still sleeping but the arguments as to who's turn it was to help bring it in and fold it was really annoying. I now have them each bring in and fold only their clothes, anything that needs ironing and towels etc. stays on the line and I get that. So much easier, neither think they are being hard done by, by doing more than their sibling and I get help without having to nag. We have been doing this for about 6 weeks now and it is working great!

*Contributed by Lisa Hampton*

## Pack a Hospital Grab Bag

I have been taken by ambulance a few times now to hospital, and they have had to move my bedroom around now I have a bag that is ready for hospital emergency ready at all times with nightie/toiletries/etc. It saves the medical staff a lot of time. All I have to worry about is my medication and I don't have to worry family members about clothes.

*Contributed by Janene Jackson*



**Editor's note:** This is a great idea. After a couple of unplanned hospital trips last year I had a small packed with necessities for a couple of days, and it's been used a couple of times since. If you are pregnant you usually have your hospital bag packed, ready to grab when it's needed. If you have a chronic illness and spend time in hospital this is no different. You're just being organised and prepared. *Cath*

## Make Beautiful Coffee

**Approximate \$ Savings:** \$3.00 per cup

At our home we have espresso coffee every day, it is lunch time I look forward to every day for this reason, the coffee! I have a stovetop coffee espresso maker that can be used on an electric or gas cooktop. These can be purchased in kitchen or homemaker stores, the stainless steel model is probably better than the aluminium make.

Undo the espresso maker, fill water to the bottom section up to the bolt, put in the filter, fill with your favourite coffee grounds, level off, and then screw the top on and tighten well. Put on the cooktop on a low setting, wait for the coffee to come up, when the coffeemaker stops making a steaming noise all the coffee has come up and you can turn off the heat.

Serve your coffee how you like it, short black or café latte. I love to have a café latte every day, which is about 1/3 coffee and 2/3 milk. Either the milk can be separately heated, or I pour in cold milk from the fridge and put the complete cup in the microwave for 50 to 60 seconds.

The leftover coffee (there will be heaps) can be poured into a long tall glass jar with a metal lid

(recycled passata jars are perfect) and used for the next 2-3 days etc.

My whole family loves this coffee and I must say it doesn't last that long in the fridge. My mother-in-law who is a lovely woman gave me a coffee maker when we got engaged, and we have just celebrated our 30th anniversary and the coffee maker has just died. Last year I purchased a new one from "House". The coffee makers last a long time, but it is better not to put them in the dishwasher. The initial cost is expensive but it is worth the investment.

When we go on holidays I make up a batch of coffee, pour the coffee into a microwave jug, add the milk until colour looks good, put in the microwave until steaming hot, add the sugar, return to the microwave until steaming hot again, stir with a whisk, taste, if good pour into a preheated thermos, and tighten lid. This saves us heaps when travelling, as I always take the food as well. When we stop to eat and drink it saves us 4 takeaway meals and drinks. The good food and coffee and the break also makes the journey safer also!

*Contributed by Annette Cerasi*

## Urban Food Swaps

**Approximate \$ Savings:** \$50 a week

Growing your own food creates savings. There are always surpluses. Take your surplus to a local council food swap, and pick up some veggies in return. I have saved \$50 a week in fruit and vegetable bills.

*Contributed by Cath Lyons*



## Have a Decorating Budget

I don't redecorate every year, or even every five years. We tend to buy quality furniture, soft furnishings and paint and decorate to last.

I do however like to freshen our home up with little touches here and there that bring it up to date décor-wise. And those little touches can cost a lot of money.

To cover the cost I've put a decorating category in our Spending Plan so that when I finally find the perfect lamp for the lounge room the money will be in the Spending Plan and I won't need to rob another category or miss out because I don't have the cash.

I also have prices I won't go over and in fact go out of my way to try and beat. For instance I recently recovered our kitchen chairs and the bar stool in a blue and white check fabric - for the grand total of \$2! When Hannah wanted to redecorate her bedroom curtains and drapes were going to be the biggest expense, until we found curtain fabric she loves on sale at Spotlight (\$24 to cover her window) and two doona covers in the exact print she wanted that I used to make the drapes \$5 each!).

## More Perfume Savings

If you really like designer perfumes, scented body lotions, talc etc. watch for department store sales. Mother's Day and Christmas are the time that department stores such as Harris Scarfe, Myer/Grace Bros etc. have their fragrance specials. You can often pick up special packs complete with bonus items, made especially for these occasions, for less than the cost of a perfume. And if you don't use all the

contents, you have some really nice gifts to use during the year.

## Toasted Pumpkin Seeds - A Frugal Snack

Toasted pumpkin seeds make a great snack. Separate the seeds from the stringy membranes that surround them. Rinse and spread on a baking sheet; coat with no-stick spray and sprinkle with a small amount of soy sauce or salt, to taste. Bake at 180 degrees for 45 minutes, or until the seeds are golden brown and crunchy. Store in an airtight container.

*Contributed by Myrna*

**Note:** these are great if you sprinkle them with curry powder and then give them a squirt with cooking spray. Or try paprika, or even taco seasoning. They can be eaten on their own, or mix them with sunflower seeds and slivered almonds and then bake. Delicious! *Cath*

## Frugal Air Freshener

Why spend \$5 - \$8 to buy a plug-in air freshener when you can make one at home for just a few cents? To keep the air in your home fragrant this autumn, cut a length of panty hose, put your favourite spice blend inside (or buy a \$2 packet of pot pourri from the dollar shop), tie both ends and place it just inside a heating vent. The hot air will spread the scent throughout your home. When it gets stale, just add some more spices, or a few drops of a scented essential oil to the pot pourri. Or add some spices to the vacuum cleaner bag. This is a great way to use up kitchen spices that are older than six months and are too stale to use in cooking.



*Contributed by Julie, Launceston*

## Soccer Season Swap

Set a date, get ten friends together and swap soccer and footy boots for the following season. Most are in great condition after one season and many mums and dads are out there every season buying the next size up!! Great way to save I think!

*Contributed by Sonia Kircher*

## The Humble Milk Bottle

I would like to throw down the gauntlet for all those interested to find out how many different ways you can use empty milk bottles. I use mine for various things, after a good washing to remove odours of course.

These are some of the ways I use mine:

1. Storage containers for rice, sugar, flour, oats, semolina, etc.
2. as a watering can for my plants
3. as a funnel when the base is cut off
4. As open storage holders for nails, screws, children's colouring pencils, etc. (ideal to use what is left over from making funnel)
5. as storage holder for the worm liquid and castings from the worm farm
6. As a base for Christmas table decorations (cut off top to just past handle, remove front part leaving handle and the complete lid intact, then proceed to decorate using lid part as base/stand)

7. as an oil catcher for the car when doing an oil change, leave lid on, slice downwards and open up one side of the container (3 litre bottle best for this)

8. re 7: pour into another bottle and store ready for appropriate disposal

9. Cut into strips and weave into placemats (glue down ends with glue gun)

10. Ideal to use when painting instead of managing large can

11. Glue coloured paper (from glossy magazines or recycled Christmas wrap) onto bottles, allow to dry, cut into open rings and make chain decorations

12. with recycled cardboard draw up a square with 9 boxes, taking 8 bottle lids, with permanent marker place '0' on 4 lids and a 'X' on the other, making up a game of '0' and 'X's

13. Also use lids and permanent marker and build up an alphabet set or numerical set for children's learning

14. cut out shapes etc. and use as templates for drawing

15. as a slow water release container for plants by placing small holes in one side of container and laying hole side down

Anyway, these a few things that can be done with the humble empty milk bottle, I could go on with more but I would love to know what other people's ideas are.

*Sandra Glusa*



## Cut Out the Pre-prepared Foods and Slash Your Grocery Bill

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

I have managed to save \$100/fortnight on my shopping bill by cutting out buying packet foods and pre-prepared foods. I only buy fresh fruit and vegetables now with the exception of frozen peas! I also go shopping with my children! I have read a lot of people saying that you shouldn't go shopping with your children because they want everything etc. Well I find that if I have my children with me that it makes me shop faster and I only get what's written on the list. My daughter (she is 2.5) likes to "help" push the trolley whilst my son (he is 13 months) sits in the seat. We make it a little bit of a race and see how quickly we can get around the supermarket. I also have started buying a monthly "food" magazine from Woolworths called "Good Taste". I sit down once a fortnight with my little pile of magazines and plan my menu around recipes from there and basically only put on the list things that I need to add to the recipes. We are eating much healthier meals that are always different and are so easy and cheap to cook. They even have in the magazine the approximate cost per serve so you can work out roughly how much it will cost.

*Contributed by Emma, Waverley*

## With Sleep Life is Sweet

**Approximate \$ Savings:** \$25 per day

I have found that the best way for me to save is to make sure that I get enough sleep. I know that this sounds crazy but the other day I worked out that when I am tired I:

- Won't make lunches so everyone gets tuckshop or bought lunch,
- Crave junk food and will drive (uneconomically) to get it and will spend more on other comforts while there,
- Shop without doing a menu planner or having a shopping list,
- Eat take-out at night,
- Won't notice the light/s that have been left on all day,
- Will use the dryer instead of hanging out the washing,
- Won't notice the kids DVD that has been on loop for the past 4 hours without anyone in the room,
- Will use the dishwasher even if not full,
- Won't try and drive economically.

To sum it all up.... With enough sleep I don't do any of these costly things and life is sweet.

*Contributed by Tracey Deveraux*



The Cheapskates Club

Founder and editor: Cath Armstrong

PO Box 5077 Studfield Vic 3152

[www.cheapskates.com.au](http://www.cheapskates.com.au)

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.

Membership enquiries should be directed to The Cheapskates Club, [info@cheapskates.com.au](mailto:info@cheapskates.com.au) or to PO Box 5077 Studfield Vic 3152.

Copying or reproduction by any means electronic or otherwise other than for members' personal

use is strictly prohibited without written permission from the publisher.

All letters, tips and other materials and correspondence submitted to The Cheapskates Club become the property of The Cheapskates Club and all rights thereto including copyrights. Submitters grant the exclusive right to use and/or reproduce the materials in any manner and for any purpose. All information published is taken from the most reliable sources possible and given as information only. All specific financial, legal, tax or accounting situations should be referred to appropriate legal or accounting professionals.

Cath Armstrong bases her comments on sources deemed reliable but she does not guarantee their accuracy.

©2015 The Cheapskates Club

