

The Cheapskates Journal June 2012

From Cath's Desk

Hello Cheapskaters,

Well today is the day. Eat Well, Save More is officially released today. I can't tell you how excited I am about this book. I know it's book number three, and the excitement should be wearing off but it's not. I am more excited than ever.

This is the book that will give you back control of your spending. How? Glad you asked.

Our grocery budget is the one aspect of our Spending Plans that we have complete and utter control over. If we over-spend, it's because we chose to. If we under-spend, it's because we chose to. If we come in right on target, it's because we chose to.

When you get control of your grocery spending, you'll find it so much easier to get control of the rest of your spending.

I had the privilege on Wednesday of teaching new Cheapskater Anne how to get back control of her grocery budget. With just a couple of hours and a few sheets of paper, Anne went from shopping almost every day and spending upwards of \$300 a week, to shopping once a week and spending under \$80!

And yes, we really bought her week's groceries for the grand total of \$79.25. She had seven breakfasts, seven lunches and seven dinners, planned and ingredients in the pantry and fridge. We didn't buy any fruit in that shop, the fruit bowls were overflowing, so instead I suggested that Anne use that portion of her grocery money to stock up on some staples, and that's what she did.

The biggest surprise for Anne, and the camera crew, was the lack of processed food. Apart from the bread and the wraps, everything was fresh or a basic ingredient.

Those clever marketing people would have us believe that processed, packaged foods are so much easier, healthier, cheaper. The truth is they're not. They are expensive, often preservative laden and did I mention expensive?

Now we did Anne's shopping at Coles. She would spent less if she had been able to shop around, buying meat from the butcher, vegetables from the greengrocer and just the grocery items from the supermarket. Unfortunately time was against us on Wednesday, so Coles it was.

If you think you can't do a full grocery shop for \$80, think again. Cheapskaters have been doing it for ages, some are even managing \$75 a week (you can catch up with the \$300 a Month Grocery Challenge [here](#)).

Get your grocery spending under control and you'll get all your spending under control.

Have a great month everyone.

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Happy Cheapskating,

Cath

How to Get Your Groceries for Less Without Using Any Tricks

If you're a frequent grocery shopper you're aware of the constant increase in food prices. We all must eat so not shopping is not an option. Play the grocery game and develop a strategy to save as much as possible.

It's not difficult to beat the supermarkets at their own game. All it takes is a few minutes of your time, perhaps half an hour once a month for a little planning.

The planning is simple and goes like this:

- 1. Make a list of the meals you like** – try to get 30, because believe it or not that's about most people's average meal rotation. Then choose whether you are planning for a week, a fortnight or a month.
- 2. Check to see what you already have** so you don't come home with duplicate items that may go to waste.
- 3. Make a list of the ingredients you need** to complete your meal plan, go shopping and stick to it.

Three simple steps. Thirty minutes max. And there's a bonus: next time it won't take nearly as long because you already have your list of meals.

Now when it comes to shopping, go alone if you have the discipline. Those extra helpers, be it children or spouse, might seem like a good idea, but they can add extra goodies to the trolley that are not needed, not on your well thought out list and not in your budget.

Try not to shop on an empty stomach. If you do, everything looks good and you'll find yourself straying from the list. You might want to have a small snack before you shop to curb any ravenous appetite. I try to do the grocery shopping first thing in the morning, straight after I drop Hannah at school. For a start I'm fresh and full of energy, and I've had breakfast. I also like the fact that the stores aren't too busy either.

When you get to the supermarket, choose the right size trolley. If you are only doing a small shop and have just a few items on your list, take a basket or one of those new, smaller trolleys. Only take a full-size trolley if you are doing a big shop, or have lots and lots of items on your list. It may seem silly but if you have a big trolley and only a few things in it, somehow you think you need to fill it up. You don't!

As you check items off your list, compare the unit price and buy a larger size if it's less per 100g or kilo. You can always divide it up in smaller packages when you get home. Higher priced items are

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usually placed at eye level (premium shelf space) so remember the look high, look low for lower priced foods. More expensive items are also usually on the high traffic aisles so wander off the beaten path.

Do your own slicing and dicing. Those pre-packaged meats and cheeses are convenient but it is worth the price? Bulk cheese is cheaper and said to be healthier. Buying a whole chicken is much cheaper. Cut it into parts later. Freeze what you don't need right away. Less tender cuts of meat are cheaper and if prepared right can be just as delicious.

The same goes for cereal. Those tiny one person servings cost more so buy the larger boxes. Hot cereals are usually less expensive per serving than the ready to eat cereal.

Bake from scratch. You pay more for ready mixes of cakes and cookies (up to \$11 for some "gourmet" cake mixes!). Prepared foods will cost you more so do a little more work and save. Even the fancy cut pastas, rather than the plain, will add to your grocery bill.

Look for the mark down areas. You might find fresh meat or vegetables that are about to go out of date but if you're cooking them soon that's no problem. Alternatively freeze them for the future.

Plan a shopping day and avoid unnecessary trips. Keep your recipes simple and shop happy. Angry shoppers tend to impulse buy. Shop early and avoid the frantic crowds. Some consider grocery shopping good therapy while anticipating those delicious and healthy meals for themselves and family.

And always, always check the receipt for errors. Stores don't do this intentionally but it happens frequently. It could be entered incorrectly on the computer scanner or the checker could be rushed and enter the wrong amount purchased. Check for errors as soon as you can, a quick squiz over the receipt before you leave the end of the checkout doesn't take long. If you find a mistake, don't be shy about getting it corrected. Most stores are apologetic and give you a cheerful refund.

A Thoughtful Moment

Values

To realize

The value of a sister or brother

Ask someone

Who doesn't have one.

To realize

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The value of ten years:

Ask a newly

Divorced couple.

To realize

The value of four years:

Ask a graduate.

To realize

The value of one year:

Ask a student who

Has failed a final exam.

To realize

The value of nine months:

Ask a mother who gave birth to a stillborn.

To realize

The value of one month:

Ask a mother

Who has given birth to

A premature baby.

To realize

The value of one week:

Ask an editor of a weekly newspaper.

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To realize

The value of one minute:

Ask a person

Who has missed the train, bus or plane.

To realize

The value of one second:

Ask a person

Who has survived an accident.

Time waits for no one.

Treasure every moment you have.

You will treasure it even more when

You can share it with someone special.

To realize the value of a friend or family member: LOSE ONE.

The origin of this letter is unknown,

Remember....Hold on tight to the ones you love!

Contributed by Hazel B., Melbourne

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Saving Story

Will I Want That When I'm Retired?

Hi Cath and Team,

I have been a Cheapskate with you guys for a while now and whilst I am not a "die hard" I can afford to pick and choose when to be tight and when not, this is nice. This comes from watching the expenses for a long time.

I have had a big clean out over the weekend and realise that times have changed with the way I shop and store. I no longer look for specials for stationary items like I used to have to, now the items are much cheaper and on sale at the beginning of every year. I find things like sheets and towels are definitely more reasonably priced and the competition in the department store market means we get better quality for less. My shoe shopping has changed too, it is now online. I still like the odd bit of second hand and garage sale.

Last week when I was ordering some things on line my work colleague commented, I said I always shop around. Whilst some things have changed some haven't. Doing your research knowing your product and prices always equals good savings.

Today I bought a few things on my way home at that German supermarket. I was surprised at the register; I thought he had read the till numbers the wrong way around. It was a few things on my way home which totalled \$28 so I thought I should put it through the websites of the other two grocery stores. I used their specials wherever available and again they are still \$9 and \$10.50 more.

If I only do a "pick up shop" once a week at the German shop it's going to be an extra \$500 roughly in my pocket.

I had let my guard down with the round of advertising and specials with the other two but back to basics... see you there!

My kids have benefited from our thoughtful shopping, we all wear name brand shoes and clothes. And have afforded a couple of overseas holidays where the children have learnt a whole lot more than they could by eating brand name food and impulse shopping.

Thanks, thanks for reminding me each day with your Tip of the Day of what I don't need. I often think "will I want that when I am retired?" even though I am only 42.

I was always pretty good at this but you make me better.

Thanks

Lyn

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Why Container Gardening Is a Great Way to Grow Plants

Container gardening has so many benefits, it's hard to believe more people aren't doing it. Although it has become more popular over the past couple of decades, it still isn't as popular as many other methods.

One of the biggest benefits of growing your plants in containers is the fact that it makes gardening accessible to almost anyone. The elderly often find growing their plants in containers makes it easier to locate plants where they can easily reach them.

Many people like to place their pots on a low table to make them more accessible. Elderly people who can't work traditional gardens may find container gardening to be an excellent way to once again enjoy their favourite hobby.

Even children find container gardening to be much easier than traditional gardening, because they don't have to weed and rake and hoe, and they don't have to have an adult till soil for them.

Another major benefit of container gardening is the ability to move plants if you need to.

If you're growing your plants outdoors and bad weather comes, you can bring your plants inside where they'll be safe. I've been known to tear out the back during a hail storm and carry in my precious pot plants to protect them from damage. I also move them undercover if I know there will be a frost overnight. If you plan your garden poorly and your plants are getting too little sun or too much, you can easily move their containers to a better location. And you can even move your plants on a whim if you decide they'd look better elsewhere.

Plants grown in containers don't have the same issues with diseases that traditionally-grown plants have. Although some container-grown plants do get diseases, it is far less likely than it would be if those plants were grown directly in the soil. Potting soil is generally free of disease-causing organisms, so your plants will be safer. And because you change the soil in the containers every season they are less likely to hold disease and spread it throughout your garden.

Keeping your plants well-fed is also easier when they're grown in containers. It's much easier to ensure the fertilizer you use gets to your plants if they're confined to a small area of soil. When you fertilize plants that are growing directly in the soil, the fertilizer may drain away or be absorbed by other nearby plants. This is not as likely when plants are grown in containers.

Of course, when the soil area is relatively small, there is a chance the fertilizer can be washed out of the soil faster. Because of this, you do often need to fertilize more often than you would a traditional garden.

But you can rest assured that your plants are probably getting more of the fertilizer before it does wash away than they would probably get if they were in the ground. When you grow your plants in containers, you'll also be able to extend their growing season.

By carefully insulating pots by wrapping them in blankets or other insulating materials, you can keep their soil warmer than the ground soil. You can start your plants early indoors or in a cold frame, then you can easily move them to larger pots outdoors when the time is right.

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You can also use careful insulation to continue to grow plants after the first frost, and you can even bring plants indoors once it becomes too cold to keep them outside even when insulated. Saving space is another great benefit of container gardening.

Many people live in apartments or in homes with very little yard space. Container gardening allows you to have a garden on a porch or patio, or even indoors. Many people have small container gardens in a sunny windowsill in their kitchen, or in a sunroom or spare bedroom.

Some people even grow plants in a closet by using a grow light! Growing plants in pots really makes it easy to have a garden when you don't have the space for a traditional one!

Clean Your Home Naturally

Before there were chemicals, people learned to clean their homes quite well. By using certain natural products, they were able to remove stains, fight odours, beat back dirt and bring a radiant shine to windows. Laundry was white, floorboards gleamed and not a speck of dust was to be seen.

Nowadays, many won't use a product unless it comes off the shelf in the store. And then they have a multitude of products; one for the bath, one for the basin, one for the shower and yet another for the toilet - and don't forget the floor cleaner.

Then there's the cleaner for the drains, the cleanser for the kitchen sink, the spray for the benchtops, the vanilla scented cleaner for the fridge, the toxic oven cleaner and degreaser for the exhaust fan.

I could go on; there are cleaners for every situation and every room of the house. Not only are they expensive, they are mostly very dangerous. If you don't believe me read the warnings - wear gloves, use in a well-ventilated space, don't inhale the fumes....eek!

If you are interested in creating a safer and more natural home, then consider making your own cleaning products. You probably have the items necessary in your kitchen right now. If you don't they are easy to get.

There are many advantages to using all natural cleaning solutions:

- They are definitely frugal
- They do the job just as well if not better than commercial cleaners
- Generally won't be harsh to your surfaces while removing the dirt
- Many have natural antibiotic properties to sanitize as well as clean
- They are less dangerous (but still require caution, they are potent mixes)
- They leave your home clean and fresh, without the cloying artificial scent of commercial cleaners

With that said, try a few of the following suggestions for cleaning your home.

Ideas to Clean your Home Naturally

Lemon Fresh

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I love lemons and am seriously thinking of planting another lemon tree so my supply doesn't dwindle. I really resent having to buy lemons, especially at 75 cents each for imported fruit. I would much rather have two lemon trees and grow my own.

The humble lemon is so useful around the house, and not just for making cordial or flavouring a recipe.

Lemons serve many purposes. They can be used as astringents for facial cleaning and make blonde hair shimmer when the juice is added to warm water and used as a rinse.

Notice that you see a lot of lemon scented cleaning products on the market. They bring a look and scent of clean to your home. Cut out the middleman and use an actual lemon instead. The acid in the juice can break down and remove stains.

Full strength, lemon can be used to remove soap scum and hard water stains from your bathroom fixtures.

It can also clean copper pots and pans. Add some bicarb soda to half a lemon and you have a handy scouring tool for your bath. Mixing it with olive oil creates a polishing solution for wood furniture.

Sprinkle stubborn rust stains with salt, damp with lemon juice and sit the article outside in the sun and let the lemon work its magic.

Don't waste the rind, grate it and store it in the freezer to use in cooking and baking, as a garnish and a decoration.

And before you consign the lemon to the compost, sit with your elbows in the "cups". The lemon will whiten and soften them, an old fashioned beauty trick that works wonders.

Bicarbonate Soda

We know that it can be used to fight back against an upset stomach but it also works as a non-abrasive cleanser.

Apply it to a wet sponge and scrub your bath, sink and toilet.

Add some vinegar to create a cleansing paste for tougher stains.

Think about your refrigerator and how you use bicarb soda; it can be used as a natural deodorizer in the kitchen and the bathroom.

Sprinkle it over carpets, sweep in with a soft broom and leave for 30 minutes before vacuuming up for fresh, clean carpets between shampooing.

Humble White Vinegar

We hinted about vinegar above. It can help to keep your digestive system running smooth as well as unclog your drains. Pour bicarb soda down a clogged drain followed by vinegar. The bubbling action helps to break down the clog. Follow with hot water to flush it away. Vinegar and water can be used to clean your vinyl flooring and laminate benchtops. Don't worry about the smell, it goes away after

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it dries. The same mixture can be used in a carpet steamer to get rid of stains on your rug. Salt, vinegar and water can be combined to clean away mildew from surfaces.

Cornflour

Long used to thicken gravies and sauces, cornflour is a wonderful polish for stainless steel and chrome. Lightly (very lightly, just a sprinkle) dust sinks and cooktops with cornflour, rub over with a dry cloth and buff to a sheen with another clean rag.

You don't have to ruin your health to clean your home. Try these suggestions to naturally clean your home next time you are tempted to pick up the bottle of Amazing Clean-Everything Spray and see just how well they clean and how much nicer your home is.

Get the Kids On Board and Watch the Power Bill Shrink

With the price of everything going up these days, families are hard pressed to find ways to save a dollar or two. One way is to learn to conserve energy around the house. But it won't work if just one person is devoted to the cause.

Getting the kids on board is a really easy way to slash that power bill. Children these days are very conscious of their environment and how their behaviours and actions impact on the world.

Here are some ways to teach your kids to also be mindful of the amount of energy they are consuming.

Energy in various forms fuels our homes, cars and other machinery. Most of the time we don't even think about how much we are using until disaster strikes like a blackout or brownout (or a massive, heart attack inducing bill arrives in the post). But, conserving energy can mean less dependence on the grid and also more money in your pocket as your family learns what they can do without.

Kids love to help. Many schools have already introduced them to the idea of conservation and also alternative energy sources. Bring that point home by showing them ways they can put into practice at home, the principles that they have learned in school.

Ways Kids can Conserve Energy

1. Turn off the lights in empty rooms – There is no reason why your home has to be lit up like the harbour bridge on New Year's Eve every day. When you leave a room, turn the lighting off. This includes turning off fans in the bathroom and over the stove. Most bulbs can get very hot and heat up the entire fixture when left on and can cause burns.

2. Let in more natural light – Instead of turning on a light, open a curtain or a blind. Allow the natural sunlight to stream in and warm your home as well as provide light for reading and watching television.

3. Don't touch that thermostat – It is tempting to turn the thermostat up in winter and down in summer. Even the smallest of shifts can hike up your energy bill. Keep the thermostat set at a median temperature like 18 degrees and leave it there. As your body becomes accustomed to it you

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will find the temperature tolerable. If it is too hot, turn on the ceiling fan to cool the entire room. If it is too cold, use blankets or wear a jumper to stay comfortable.

4. Use less water – When you take a shower, turn the water off while lathering up. This move alone can save thousands of gallons of water a year. And, in the kitchen, get the kids to load the dishwasher instead of washing them in the sink. You waste less water that way and less energy heating it up.

5. Close the door – When kids run in and out of the house, leaving the door open lets out heat or cool. Teach them to make fewer trips in or out and to always close the door behind them.

Challenge your kids to get the power bill down. Show them the last bill, how much it cost and how much power you used.

Brainstorm some ways everyone can reduce power use and how you, as a family, will keep track. This may be a simple chart on the fridge or a spreadsheet on the computer - whatever works for your kids.

Now no challenge is fun, for kids anyway, if there's no reward at the end. Offer a reward or rewards, depending on your children's ages and of course your entertainment budget.

Have a weekly check-in when everyone gathers to see how the power is going down and brainstorms more ideas. Get the kids talking about power, how it's used, how it's generated, what they can do as individuals, part of a family and as a part of a wider community to reduce power consumption and therefore cost.

Kids can be instrumental in keeping your energy bill down. Teach them young and they will continue to practice these techniques throughout their lifetime.

Dear Cath

Q. Do you have recipes to make furniture polish using bees wax? *Chris*

A. This is a Jackie French recipe for beeswax polish. It gives timber furniture a beautiful sheen and is ideal for using on stained but un-varnished timber.

Basic Beeswax Furniture Polish

Gently heat 1 part beeswax with 4 parts linseed oil until mixed. Cool and add a few drops of lavender oil. To use the polish use a clean, soft cloth. Wipe over the polish and then rub into the furniture. Leave for half an hour to dry then buff to a sheen with a clean cloth.

Q. Hi, I recall seeing a tip for killing any weevils in flour ages ago, but can't recall the specifics save for something about putting it in the freezer. Can you please remind me? I want to try it out. Thanks,
Michelle

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A. Putting dry goods into the freezer for 72 hours before decanting them will kill weevils and help to keep these nasty little pests out of your food supplies. I put all flours, pasta, cereals, beans, sugars, dried fruits, nuts and powdered milk straight into the freezer when I bring them home, only taking them out when a canister needs a top-up.

Q. Where can I get a copy of Eat Well Save More? *Maree*

A. You can pick up a copy of my newest book Eat Well, Save More at any ABC Shop or Centre, and all good book shops. You can also order it from ABC Shop online.

Inventories

The focus this month is on slashing the grocery bill. Over the years we here at the Cheapskates Club have produced a number of worksheets and guides to help you with that.

What's for Dinner? Meal Planner - this meal planner covers breakfasts, lunches, dinners and munchies for a week at a time.

[What's for Dinner? Meal Planner](#) - this meal planner covers breakfasts, lunches, dinners and munchies for a week at a time.

[Grocery Tracking Spreadsheet](#) - know exactly where your grocery money is going with this spreadsheet. Easy to use you can see at a glance just how much you are spending in each category.

[Pantry Inventory](#) - keep your pantry organized and your food fresh. Know what you have on hand at all times so you never over-buy and food never goes to waste.

[Fridge Inventory](#) - No more science experiments in the back of the fridge with this inventory.

[Freezer Inventory](#) - Keep the freezer organized and control the amount of food you have in the freezer, no more icy UFOs lurking at the bottom with this inventory.

[Freezer Label Template](#) ****New!

Use them to keep your freezer organized and see at a glance what is in which container.

[Stockpile Inventory](#) - If you keep a stockpile this inventory helps you to know when to re-stock

[Keeping Them Fresh](#) - Sometimes we just don't know how long to store produce. This guide will show you the optimum time for fresh food.

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On the Menu

3 Pressure Cooker Beef Recipes

Pressure Cookers aren't just for beans! Using a pressure cooker saves time and money over baking in the oven or using a crock pot. In addition to that the meat is juicier and much tenderer. Below are some quick and easy recipes you can use with beef. The recipes times are based using a 15psi pressure cooker. For a lower psi pressure cooker, add 12% to 15% more time.

Old Fashioned Meat Loaf

Prepare the meat in the morning and chill to firm for a nice quick dinner.

Ingredients:

750g mince

Ground black pepper

2 slices bread, soaked in water and squeezed dry

2 tbsp parsley

1 med onion, minced

1 clove garlic, crushed

1 egg

2 tbsp chicken stock

2 tsp. Worcestershire Sauce

2 tbsp olive oil

1 cup tomato sauce

1 cup water

Method:

In a bowl, combine the meat, pepper, bread, parsley, onion, garlic, egg, chicken stock and Worcestershire sauce. Shape into two small loaves. Wrap each in silicone paper and chill several hours to firm.

When ready to cook, heat the oil in the pressure cooker and brown the loaves well on all sides. Discard the oil and combine the tomato sauce and water and season with salt and pepper and spread over the loaves. Lock lid and bring to pressure. Lower heat and cook for 15 minutes on high pressure (15psi). Allow pressure to drop by quick release method or automatic release method, slice and serve. Serves 4 - 6.

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Beef Stroganoff

A family favourite, serves 4 - 6

Ingredients:

1kg beef stew meat or round steak cut into 1" cubes

3 tbsp. vegetable oil

2 tbsp. flour

1 large onion, diced

1 tsp crushed garlic

1 cup beef stock

125g fresh mushrooms, sliced

2 tbsp tomato paste

1 tbsp Worcestershire sauce

200ml light sour cream

Salt and Pepper to taste

1 pkt egg noodles (spaetzle)

Method:

Brown meat in pressure cooker. Add flour and mix well. Stir in onion, garlic, beef broth, mushrooms, tomato paste and Worcestershire sauce, blend thoroughly.

Lock the lid and bring to pressure. Lower heat and cook for 25 minutes on high pressure (15psi). Allow pressure to drop by the natural release method and remove lid. Stir in sour cream and blend well. Serve over hot egg noodles, or you can stir the cooked noodles into the meat mixture.

Pot Roast

Done in the pressure cooker pot roast is a quick and easy recipe family favourite that serves 4 - 6.

Ingredients:

3 tbsp. Canola oil

1kg pot roast (bolar blade is a good choice)

Salt and pepper

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1 large onion, cut into quarters

1 bay leaf

1-1/2 cups beef stock

Method:

Place canola oil and roast in pressure cooker and brown on all sides. Place roast on trivet in cooker. Season roast with salt and pepper, then add chopped onion, bay leaf and water or broth.

Lock the lid in place and bring cooker to pressure. Lower heat and cook for 35 minutes at 15psi. Allow pressure to drop by natural release method.

Quotes of Note

Simplicity, simplicity, simplicity!

I say, let your affairs be as two or three,
and not a hundred or a thousand
instead of a million count half a dozen,
and keep your accounts on your thumb-nail.

~~Henry David Thoreau~~

~~~~~

Simplicity, clarity, singleness:

These are the attributes that give our lives power  
and vividness and joy as they are also the marks of great art.  
They seem to be the purpose of God for his whole creation.

~~Richard Holloway~~

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Everything should be made as simple as possible,
but not simpler.

~~Albert Einstein~~

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Never forget, whatever we think about most grows.

~~Dr Caroline Leaf~~

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2012 Saving Revolution May Round-up

The 2012 Saving Revolution continues to move forward in leaps and bounds. Everyday Cheapskaters are getting closer and closer to their goals of financial freedom.

This is a yearlong program that will give you financial peace of mind. Each week you'll receive a Saving Revolution email, with tasks and challenges for you to complete, all designed to give you back control of your finances.

Our revolution is growing every day, with five groups of revolutionists actively getting their finances under control.

The 22 lessons and weekly challenges completed to date.

Lesson 1: Your Past, Present and Future Financial Life

Lesson 2: Sort, File, Toss, Organize

Lesson 3: Where Does It All Go? Keeping Track of Your Money; Tracking Your Grocery Money

Lesson 4: A Workable Home Office

Lesson 5: Creating a Financial Filing System

Lesson 6: Pay Your Bills On Time, Every Time

Lesson 7: Start Creating Your Spending Plan

Lesson 8: Pantry, Fridge & Freezer Inventories and Creating a Perpetual Shopping List

Lesson 9: Creating a Workable Meal Plan

Lesson 10: Reduce Your Expenses

Lesson 11: Finding the Hidden Money-making Opportunities

Lesson 12: Making Friends with Your Spending Plan

Lesson 13: Banking!

Lesson 14: 10 Reasons You're Broke and How to Solve the Problems

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Lesson 15: Banish Debt

Lesson 16: Money Secret No. 1 - Scrape the Bottom of the Barrel

Lesson 17: Money Secret No. 1 - UWMD

Lesson 18: Money Secret No. 3 - Saving for Emergencies

Lesson 19: Raising a Richie Rich (or Teaching Kids about Money)

Lesson 20: Raising a Richie Rich (or Teaching Kids about Money) Part 2

Lesson 21: To Bulk or Not to Bulk - That is the Question!

Lesson 22: Stockpile - a supply stored for future use

Cheapskates Tip Store

Easy to Clean May Cost You More

Until recently I use to always have alfoil in the bottom of my oven to help with keeping it clean, well that was until I had an issue with my oven and had to get it replaced. The repair man that installed my new oven was very kind to tell me that if you leave alfoil in the bottom of your oven and it overheats (the alfoil) it will end up etching into the surface of your oven, and of all the things that are covered under a warranty the oven surface is not one of them. Now my new habit is to wipe down the oven with a damp cloth after it has cooled down a bit every time I use it. If I cook something that might spill over I make sure I put a tray under it in order to catch the spills and save on cleaning.

- Contributed by Kellie Van Dongen

Keep Your Jewellery Looking New Longer

If you love to wear a variety of costume jewellery, but you find that it tarnishes from the acids in your skin, try buying a cheap bottle of clear nail varnish and carefully coating your jewellery with it. Your jewellery will look new for longer so you can keep wearing your favourite pieces! :-)

- Contributed by Kathleen Burke

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How to Prevent Bicycle Tube Punctures

Is everyone familiar with those things referred to as "double G's" here in Western Australia, or "Cat's Heads" in New South Wales? They can be real trouble for bicycle riders especially if you don't have a patch kit with you. My eldest son rode his bike everywhere when he was a youngster and because it was a BMX you can imagine the hard life it had with all the stunts and tricks he would do on it and as a result often had more than his fair share of punctures. There had to be a way of preventing the punctures because buying new tubes for his bike every week or so was getting way too expensive. Well our very clever young lad worked out the solution himself and decided that if the outer tyre was thicker, the "burr" would not be able to puncture it. How did he make it thicker? He worked out how to place one older tyre inside the newer tyre to provide more protection for the tube, then replace on the bike as normal. It was a remarkable success! He rarely ever had to fix a puncture after that! The savings were enormous! If you can even find an old tyre in a council hard rubbish collection and use that for your bicycle it will not only save you time in fixing all those flat tyres, but save you from being stuck somewhere in the cold or rain with winter approaching or even the heat when it becomes summer once more. How nice to go for a leisurely ride on your bike or even for exercise and not have to worry that perhaps while you are out, you may need to fix a flat! Also, it makes riding a bike to work and saving all that money in fuel, registration, insurance and auto repairs much more attractive! The cost of fuel is so expensive these days we all must consider the ways we can cut back. On top of that we have all the prices going up for gas and electricity. This one little tip can have such a huge savings effect for your whole family, who knows, you may even be able to afford the heater on in the height of winter!

- Contributed by Kathleen Burke

Blogs - A Wealth of Ideas and Free Stuff

I've discovered online blogs are a wealth of information, hints and tips on all sorts of topics. Recently I've been interested in sewing, I've found blogs that give away free sewing patterns and tutorials and have plenty of ideas for repurposing items that you might otherwise throw away. Using these blogs have helped me improve my sewing skills (for free) and recycle old clothes/linen into new projects. The blogs mentioned above provide links to other blogs they follow.

- Contributed by Kelly Batten

Websites:

<http://naptimecrafting.blogspot.com.au/>

<http://sewingin-nomansland.blogspot.com.au/>

<http://prudentbaby.com/>

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iPhone App Keeping You on Track

Approximate \$ Savings: This week - at least \$250

Having realised that I was living way outside my means, I started talking to friends about recording my expenses. While I don't think I'll ever be one to walk around with a notepad and pen, a bit of research lead me to a little iPhone app called "my weekly budget" (cost .99c). This app is great. You simply enter your weekly budget (which can change from week to week) and enter each item you have spent your money on. It shows you how much money you have to spend, how many days are left in the week and allows you to add 'windfall gains' i.e. if you receive money for a birthday, as well as carry over money left from previous weeks if you wish. Further the "history" section allows you to review where your money is going either by date or category. For example I can see that I spent \$92.54 on groceries (a combined four purchases) and \$10.35 on snacks (a combined three purchases). Really enlightening and simple to use. I know a notepad, pen and calculator (I'm not one for maths) could probably do the same thing, but this has been very enlightening and simple to use for me. For the first time in a long time, I managed to stick to my weekly budget!! Well worth the .99c if you already have an iPhone.

- *Contributed by Leah O'Brien*

My 35 Cent Daily Latte

Approximate \$ Savings: \$31.50 plus

I love a good latte but I don't like the taste of instant coffee so when I was at work I was forever going down to the cafe to get my coffee. I recently tried the Nescafe latte sticks and I love them, they actually taste better than the cafe coffee at work. My favourite is the vanilla latte and mocha, and this week I bought a box of 10 in Woolworths for only \$3.50. That's only 35cents a coffee.. for what I would spend on one coffee, I bought ten. Ten coffees would normally cost me at least \$35 so from now on I will be buying the latte sticks, and even if I don't get them on special I still make big savings. You should try them, there are lots of flavours, if you don't like them that's fine but you never know if you don't try and I'm sure you've had a few coffees from cafes that were horrible - and you probably paid over \$3.50 for it. I know I have.

- *Contributed by Rubyanne Barrett*

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Extending the Shelf Life of Vegetables

When I bring home leafy greens like celery, Chinese vegies and spinach/chard/kale I stand them in water and cut a fine slice from the stems while they are under water, then leave them to stand for a little while. It refreshes and revitalises them, they keep better and last longer.

- Contributed by Diana Smith

Use a Nappy Library or Nappy Fitting Service

Approximate \$ Savings: \$50+

I'm in the process of switching to cloth nappies, and I've made an appointment for a cloth nappy fitting. Cloth nappies fit differently on each child and I don't want to waste my money on ones that leak or fit poorly. You can also try a nappy library, available in most major cities to try out some of the nappies before purchasing. This is a no-brainer for me!

- Contributed by Christina McWilliams

10 Serves from One Chicken

Approximate \$ Savings: \$20

I buy one large chicken at Woolworths for \$9 - \$10. From that one chicken I make up five meals for two people (ten serves). With one breast I slice it up and have roast chicken and plenty of veggies (2 serves). With the other breast I make chicken soup with yellow split peas, vegies and curry powder (2 meals each - 4 serves) and serve with crusty roll. I make a curry chicken dish with one of the legs and have it with rice and veggies (2 serves). Finally I make 2 chicken and salad sandwiches with the other leg (2 serves). It works out to be a very economical way to make use of one chicken for two people.

- Contributed by Bridget Sherry

Craft Gifts from Scraps

I like to sew (patchwork etc.) and keep all my offcuts. These come in useful to applique children's printed cotton fabrics as a border onto towels and face washers. Always keep an eye out for plain white towels on special/ebay etc. and you can make a really lovely set for under \$12. I never pay

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more than \$10 max for a good quality towel and no more than \$2 for quality washer. In addition I often crochet around the washer as well. This makes a lovely gift for baby, or family. Tea towels can also be embellished this way too, often picked up for \$2 - \$3 each. A cheap track suit top can also be dressed up this way for little cost and effort. If only small offcuts are available press them into blocks by folding over raw edges and sew in place as variety of tumbling blocks. You are only limited by your imagination.

- Contributed by Marg Smith

Cheap Polar Fleece

Approximate \$ Savings: \$9.50 per metre

My grandsons asked me to make them a warm rug for when they watch TV and travel in the car. I saw a great example of polar fleece patchwork but after pricing the fleece it would work out far more expensive to make than buying one readymade. I headed for the op shops; there I purchased old baby blankets (some for 50c each) and items of clothing made from fleece e.g. dressing gowns, jackets, etc. I found a much bigger range of colours and at a fraction of the price. The adults' dressing gowns I cut down and made into children's gowns and with what was left over added that to my stack of patchwork fleece squares. You can choose between 6 inch or 5 inch (for babies) size squares. A lot of those TV blankets with sleeves in them are being put out by their owners and they sell for between \$5 and \$7 each, a huge savings compared to new fleece which can be as expensive as \$12.99 a metre. I love my original cheap rugs and I am teaching my grandchildren to be thrifty as well.

- Contributed by Margaret McDonald

Warranty Folder

I have created a folder for all my warranties and keep a look out for the ones that have services attached to them. I write the dates and product names on the front of this folder and keep an eye on it for due or expiry dates. I purchased a vacuum cleaner n special and they gave me a two year warranty for having this machine serviced for free. I have since that date serviced this vacuum cleaner three times and have just taken the machine in again because the warranty will expire next month. I am assured my machine will last me at least another few years because I have had this machine cared for and all for free. I am laughing all the way to the bank with this.

- Contributed by Veronkia Dawes

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