



THE CHEAPSKATES JOURNAL

Bright ideas to save you money



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.
Here you'll find all the resources you need to start living the Cheapskates way and stop drowning in debt.

THE CHEAPSKATES JOURNAL - BRIGHT IDEAS TO SAVE YOU MONEY January 2016

In this edition:

From Cath's Desk

Feature Article: 8 Financial Goals to Aim For in Your 20's

A Thoughtful Moment:
Everyone Has a Story in Life
Is it Worth the Time to Pack Lunches?

Do Cloth Nappies Really Make a Difference?

6 Techniques to Educate Your Small Children About Money

Zesty Summer Decorating

Quote of Note

Cheapskates Tip Store - 12 brand new tips to save you money, time and energy

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The Cheapskates Journal

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Jan 2016

From Cath's Desk

Hello Cheapskaters,

How are you finding our new home? I'm still working out the kinks, and thank you to everyone who answered my request for help and let me know about odd links and missing headings and so on. You have no idea how much I appreciate your help. Don't stop, if you find something in the wrong place or not working please use the Contact Us to let me know and I'll get it fixed as soon as I can.

Changing the day I publish the Journal is exciting too. I've published on the first of the month for 15 years, I felt quite lost on 31st December when I didn't have a Journal to upload to the Member's Centre I was way out of my comfort zone. My fingers itched to just publish anyway. The publish date changed so that my meal plan would be available before the first of the month (hope you like the change) and I know it will make a lot of people happy.

Enjoy your January Cheapskates Journal.

HAPPY CHEAPSKATING,
Cath

8 Financial Goals to Aim for in Your 20's

When I was in my 20's I was living at home (cheap board!) and working at a job I loved (great salary, nice people, lots of interesting things to do including travel). The world was my oyster so to speak and I wanted for nothing.

I'd be paid on the 15th of each month and I was so proud of myself because straight away I'd put aside board money, lunch money (yep, I bought lunch every day), petrol money, my car payment (yep again, I had a car loan, just a small one but still...), hairdresser money, going out money, clothes shopping money and so on until it was all gone. I was budgeting (sort of) and so proud of myself. Not many of my friends "budgeted" and by mid-month they were out of money and borrowing off parents or using their credit card.

When I look back at how much money I wasted I cringe. Early retirement may not be just a dream if I'd been even smarter with my money than I was and built decent savings, invested in my superannuation earlier and invested wisely with my cash.

When you're young the future seems a long way off, but that future is tomorrow, and the next day, and every day after that. If you're in your 20s today and not preparing for your future you are wasting golden opportunities, opportunities that you won't get again.

We have a lot of younger Cheapskates Club members, some still in their teens, who have the perfect opportunity to set themselves up for a debt free, cashed up future today. While I'm speaking specifically to Cheapskaters in their 20's, the advice applies to everyone, regardless of age. You'll just work a little harder and it will take a little longer the older you are - but you too can get set up for a debt free, cashed up life.

Getting off on the right financial foot in your 20's can pave the way to greater financial wealth later in life. Instead of making positive inroads to financial independence, many young adults create negative financial situations that can take many years to resolve. A few wise moves in your 20's can pay off down the road.

See if you can accomplish these goals before your 30th birthday:

1. Have financial goals. Having financial goals is an effective first step to reaching financial independence. A person's bank account may demonstrate whether or not they have set any financial goals.

· Set some long and short term money goals. Then, track your progress toward meeting them.

2. Acquire all the insurance you need. In our 20's, many of us still live like we're teenagers. But it's important to be prepared for the worst. Protect your belongings, health, and income.

3. Establish an emergency fund. Too many people live payday to payday. An emergency fund will allow you to handle those inevitable financial bumps in the road. Whether it's the loss of a job or a blown transmission, you'll be able to handle it. The ultimate goal is to accumulate twelve months of living expenses, but even a few thousand dollars is helpful.

· A simple savings account is an effective way to get started. Set aside a little from each pay and you'll eventually have a nice little nest egg.

4. Max out your superannuation. Check with your paymaster for the maximum allowable voluntary contribution then set the payments up to be automatically deducted each pay period. This might be a stretch when you're 22 years old, but you can pull it off if you make this goal a priority. You'll get the maximum benefit from voluntary contributions but more importantly you'll have the power of compounding interest working for you for many, many years.

5. Contribute enough to receive full benefits on any employer-matched or government matched retirement accounts. Any matched

contributions you receive are equivalent to free money and who doesn't like free money?

6. Create a second source of income. Find another source of income that provides at least \$500 a month. It's a great cushion against any unforeseen expenses. It can also be useful for building your emergency fund or adding additional funds to your retirement account.

I know you want to be out there having fun on the weekend, but it's just for a short time and you can do anything for a short time. It may be washing dishes at the local Chinese restaurant or delivering pizza or mowing lawns or refurbishing old computers or baking cakes to sell at the local market. Whatever you do, it's not forever. You have goals, and those goals have time limits so you know when you'll be back to being carefree on weekends again.

· There are plenty of freelance opportunities available online that can easily provide \$500 or more per month and are flexible enough to accommodate any schedule.

7. Become a homeowner. It's debatable whether renting or buying a home is better in the long run. But, having a place to call your own has many advantages. Most importantly, you'll build equity over time. Home ownership is a form of forced savings.

· Once you've settled in and expect to be in one place for a few years, give home ownership careful consideration.

8. Be free of student loan and credit card debt. Most HECS/HELP paybacks don't kick in until you're earning over the compulsory payback threshold (for the year 2015-2016 it is \$54,126 and is adjusted annually). Repayments are calculated as a percentage of your income and are on a sliding scale. But the best thing to do is try to be free of your student loan debt before

your 30th birthday. The same goes for credit card debt.

· Avoid creating unnecessary debt. It's like running against a wind that won't stop blowing.

Accomplishing as many of these goals as possible will help to ensure that your middle age is free of financial struggles. A strong financial foundation created in your 20's can pay off for the rest of your life. Strive to achieve these goals and formulate your own. Planning and self-restraint are useful to your financial well-being.

A Thoughtful Moment: Everyone Has a Story in Life

A 24 year old boy seeing out from the train's window shouted...

"Dad, look the trees are going behind!"

Dad smiled and a young couple sitting nearby, looked at the 24 year old's childish behavior with pity, suddenly he again exclaimed...

"Dad, look the clouds are running with us!"

The couple couldn't resist and said to the old man...

"Why don't you take your son to a good doctor?"

The old man smiled and said..."I did and we are just coming from the hospital, my son was blind from birth, he just got his eyes today."

Every single person on the planet has a story. Don't judge people before you truly know them. The truth might surprise you.

Is it Worth the Time to Pack Lunches?

Oh yes!

When you're hungry in the middle of the workday, temptation calls and you end up feeding from the snack machine, the food court around the corner, or the pricy cafeteria

While these stops can work in a pinch when you have nothing prepared, it really is financially unwise to eat out for lunch everyday when you can make delicious, healthy, CHEAP lunches at home. You can save \$3,000 a year or more in expenses simply by packing your lunch on a daily basis. And not only are there significant cost benefits, but health and well-being benefits as well.

Keep these tips in mind when considering whether or not to make your own lunch:

1. Savings. Making your own lunch will typically cost between \$1 and \$3 per meal, effectively saving you as much as \$35 or more for every work week or around \$2,880 a year.

2. Food Preferences. You can make food exactly how you like it. Add your favourite condiments and vegetables to spice up a sandwich, or toss grated cheese and crackers into your favourite cup of soup. You can spruce up your own homemade lunches quickly and easily without extra expense.

3. Leftovers. Leftovers make excellent packed lunches the next day and are virtually a free meal. Make a little bit of extra dinner or better yet trim down portions to the recommended size, instead of loading up plates just to use up

cooked food, and you'll have a lunch or two. You can then enjoy reheated chili, soup, casserole, pasta, rissoles, and other favourite dishes from the night before.

4. Pack your lunches the night before. Because mornings can be unpredictable and hectic, prepare your lunch the night before. I make the lunches while I'm waiting for dinner to cook. I'm in the kitchen anyway so everything is handy and the job is then done. Pack everything together in preparation for the next day so you can just grab your lunch and run out the door in the morning.

5. Keep track of your savings. Saving money by taking your lunches will only be effective if you keep track of the savings. Take the money you save on a weekly basis and keep it separate so you can enjoy it later on. Make your effort count by ensuring that the money you save actually goes into your savings.

6. Designate a specific lunch time if your workplace doesn't have a designated meal time. Eating lunch at your office, rather than going out, also saves you time and petrol money. Designate this extra time to do something relaxing or productive to get even more benefit out of packing your lunch.

Bringing your homemade lunch to work every day offers numerous benefits. Not only are you benefiting your wallet and your savings, but your health and your productivity at work as well!

Do Cloth Nappies Really Make a Difference?

If you are expecting and are considering using cloth nappies, then you have made a wise choice indeed. They have come a long, long way since I had my babies 25 years ago.

Back then I used toweling squares. I had four dozen. Where we were living at the time was extreme in climates – up to 46 degrees in summer and -3 (or colder) in winter. I had enough nappies to last three or four days for those times when the washing just wouldn't dry.

Those nappies saved us a fortune, I used them for all three babies. But they were hard work. They had to be soaked and scrubber, washed, dried and folded – every day.

When I see the gorgeous MCNs around today I am almost jealous. I don't regret the decision to use cloth over disposable nappies for our babies, they really did save us a lot of money, and at a time when we didn't have a cent to spare.

Cloth nappies have many benefits to using them. They are hands down one of the best ways to save the environment. In addition, as if that isn't enough, they are easy and gentle on baby's skin, contain no chemicals and don't form those gel deposits when baby wets him or herself.

You can also save money using cloth nappies. If those are not enough reasons, then try using them for a month or two and see the difference for yourself.

Saving Money

If you are expecting for the first time, you may not be aware of the price sticker on a box of disposable nappies. Be prepared, because disposable nappies are expensive and you need to get rid of them. With babies using on average six nappies a day, it doesn't take long to fill a bin up with just used nappies. Cloth nappies are reusable and washable.

On average a disposable nappy costs 45 cents. From birth to two years a child uses approximately 5,800 nappies. The cost for disposables would be \$2,689.70. For a second child that cost blows out to \$5,379, and \$8069 for a third child!

Cloth nappies are expensive to set up, IF you buy new. There are great second-hand bargains to be had. The chart below shows the cost of cloth nappies if bought new.

Nappy	Qty	Cost
One-size	24	\$700
Night nappy (includes boosters and covers)	3	\$145
Total no. of nappies: 27		Total cost: \$845

Age	Qty per Week	Av. Cost per Nappy	Number of Weeks	Cost
0-3 months	70	0.35	13	\$ 318.50
3-6 months	56	0.40	13	\$ 291.20
6 months - 2-1/2 years	40	0.50	104	\$2,080.00
Total no. of nappies: 5,798			Total Cost:	\$2,689.70

It costs around \$845 to set up a cloth nappy system comprising two dozen daytime nappies, six nighttime nappies, six booster inserts and six covers. Straight away you're in front. The cost for a second child in cloth nappies is \$0 – and the more children they're used for the cheaper per use they become.

You will need to calculate the cost of soaker (if you use it – some MCNs don't recommend it), water and power for washing and drying, but you'll still be in front dollar-wise. Line dry and you'll save even more.

If you think about it, your baby will probably be in nappies for around two and a half years. That is a lot of money in the garbage if you choose to use disposable nappies.

Better for Baby

Again, while disposable nappies are good for travelling or for family trips, using cloth is hands down the best option for baby's skin. Cloth nappies are soft and gentle and that's what you want next to your baby's skin. MCNs come in a variety of fabrics, from micro fleece to bamboo, and they are all soft and kind to bub.

You can still get toweling and flannel nappies too and they are also kind on tender skin. They're chemical and dye free, and if they are properly laundered they are as soft as MCNs.

While there may or may not be a lot of research surrounding the affects of those chemicals on your baby's skin, why take a chance and wait for something to develop. Save the disposables for when you need them.

Better for Baby and Better for the Environment

Not only are cloth nappies better for baby, they are the best thing to happen to the environment, and their return is a blessing in disguise. Returning to using cloth nappies saves tonnes of waste in the landfills. Each year 800 million disposable nappies are dumped in landfill in Australia – the equivalent of 2 tonnes over the lifetime of each baby who wears them. Nappies that are still not biodegradable clog the landfills, which does no good for anyone involved, especially not a new baby who wants a future to look forward.

Saving Time

Many new parents think that buying disposable nappies will save them tons of time. This is not the case. Cloth nappies are simply soaked in a covered bucket and then washed in the washing machine. There is really not too much in the way of time that using cloth nappies will take up.

Even in the olden days when I had babies, it only took about 15 minutes a day at the most to launder and fold the nappies – these days it's even faster.

Cloth nappies are better for baby, better for the environment, better for your wallet and don't really take up too much of your time either. Hands down, cloth nappies really are great.

6 Techniques to Educate Your Small Children About Money

Children can benefit from finance education at an early age. A study from the University of Cambridge, "Habit Formation and Learning in Young Children," found that money habits are formed by age seven. Researchers share it's important to start basic finance education by age 3.

Children pick up money habits quickly, so giving them the right direction from early childhood is crucial .

1. Start with basic currency literacy. A study from Yale University found that children can recognize and remember coins by the age of 3!

- Educate your children about the different coins and dollar notes.

- Consider teaching them about foreign currencies during holidays. This will expand their minds and help them learn more about the countries you're visiting too.

2. Create money jars. Money jars are a fun and easy way to educate your child.

- You can create three types of money jars. Until they are around 12, children learn better from a physical rather than abstract lesson. They can see and touch jars for spending, saving and giving, which cover the basic lessons of understanding how to use money. Children understand what they can see and touch so while a spreadsheet or online bank accounts may be convenient for you, they don't necessarily help your child really understand the effort involved in saving, spending and managing money.

3. Teach your children how to use the three jars and why they're important.

4. Use the jars to separate money after birthday gifts or pocket money payments. Children will learn how to save for the future.

5. Use the giving jar for charities. Children will learn about giving and understand how they can help others with their money. They can donate the money to local animal shelters or food pantries even a charity you already support.

6. Set a money goal. Children can set a money goal to purchase a favourite game or other item.

- Money goals are an easy way to teach children financial patience. They also provide a lesson on how to save money.

- It's important to set realistic goals, so children will be motivated to stay on a savings plan. If the toy they want is expensive, it can take a while to reach their goals. Will they stay interested? Picking smaller and less expensive targets is better.

7. Go shopping. Let your children use their spending jars at the shops to make purchases.

- Shopping provides an easy lesson setting. How will your children spend their money? Will they use their entire jar at one shop or spread it out over many shopping trips?

· An outing to the local toy shop also gives you the chance to discuss comparison shopping. Point out different prices on similar items and teach your children about finding inexpensive options.

· Evaluating the results of the shopping trip will help them understand their choices. How will they restock their spending jars?

8. Use garage sales. Garage sales offer another way to educate children about finances.

· Garage sales can help you clean out your children's rooms and teach them about money at the same time.

· Ask your children if they want to participate in the garage sale by selling their old toys or clothes. Help them select items they no longer use and find appropriate prices for them. They can use the experience to refill their money jars.

· Older children can help sell items at the sale. They can keep track of change and watch customers. This is also a valuable opportunity to learn about price negotiations with customers.

Finance education can begin before your children are in school. It's important for them to understand basic money rules and form the right habits and there is no better teacher for this than you, their parent.

What your children learn by your example will stick with them forever so aim to be the best possible money teacher you can be to your children – you won't regret it.

Zesty Summer Decorating

Citrus and summer go together in more ways than you might know. More than just eating chilled orange slices and drinking ice cold lemonade, citrus is perfect for summer in other ways, too. Because citrus is so visually appealing, clean, refreshing and fragrant, a hot summer day just naturally gets better when you introduce citrus in your home décor.

So very vibrant and colourful, it's a shame to not take advantage of the way citrus looks as well as tastes. Along with the look of citrus, consider the wonderful aroma. And if you're trying to decorate with more natural elements, well, you don't get much 'greener' than fruit! Let's take a look at some great ideas for decorating with citrus for summer.

Simple Citrus Surprise Elements

Summer days just beg for simple elements in home décor, and flipping through any major magazine will second the motion. Getting complicated with summer decorating just doesn't make sense. It's a relaxed season, so your decorating elements should feel relaxed, too. How about this for a simple decorating touch? Simply stack citrus fruits in clear glass

containers to introduce another element of colour and texture to a room. This can be bright yellow lemons, intensely green limes, squat, bright orange mandarins or even cute little kumquats.

Fill tall vases with fruit or pile them in a tower on a cake stand. Slip some leaves in the gaps for a nice touch of green.

You can also slice citrus to add to the vases with a floral arrangement. Yes, mix citrus with flowers. One of the most popular combinations is sliced limes in the water with giant bunches of lilac flowers. This is where decorating gets fun and creative without getting stressful. By mixing vibrant citrus and flowers to complement each other in a big vase, you add a surprisingly fresh and fun arrangement that adds color popping all over your room, all with very little effort.

Citrus Candle Holders

If you've ever seen a carved jack-o-lantern out of a pumpkin, you've got the beginning of a new summertime project in mind already. Why not carve a grapefruit instead? Or, how about a little arrangement of carved oranges with tea lights inside for something fun and fresh? You can skip the carving and just use a nail to punch little holes all over the citrus, even spelling out words. If you want to go for something ultra-chic, you can use smaller fruits like lemons or even limes and add small lights such as a string of battery operated Christmas lights inside to make a serious impact.

The next time you juice a pile of citrus, take a second look at what you've got in your hand – a votive candle holder! Arrange these citrus

votives to create a zesty table-scape for a summer evening. And you have a bonus. Citrus gives off an amazing aroma while setting the mood with delicate lighting.

And believe it or not, some citrus, because of the composition of the oils, can actually act as a candle. You get the wonderfully refreshing scent that will engulf your porch, patio or kitchen in just a few minutes. Set an orange with the top cut off on a glass or other fire-proof dish, then bore a hole in the center, but not out the bottom, and push a candle wick in. Let the wick absorb the citrus oils until the tip is damp. Cut the wick down to less than ¼ inch away from the top of the orange so it doesn't smoke too much. Depending on the amount of oils in the orange, you may have to experiment with this a bit, but it's a lot of fun to try.

Citrus Wreath

Wreaths are not just for Christmas. As a matter of fact, many people hang different wreaths year round because it is a great way to simply spruce up your entry door. Look for a metal, wooden or styro-foam wreath form at your local craft shop. For a longer lasting wreath, you'll want to use dried citrus, either purchased or dried yourself. You can do a different wreath for each month, sticking with a theme of citrus. January could be lemon and lime month, while February could be orange month, and March could be pink grapefruit month. Or you can do one wreath and combine as many citrus elements you have available. Don't forget to stick in the bright green foliage, too, for a big splash of colour.

You can also choose whole or halved citrus for your wreath. In the same way citrus looks great

in a big bowl or vase, whole citrus is visually appealing when it is featured on a wreath. Because you'll be using fresh citrus, this décor has a limited lifespan. But, for the effort and expense, a fresh citrus wreath makes a powerful statement either on your front door or over the fireplace or in the kitchen or on a garden gate. Try a small wreath first, using lemons and limes, and then see where it takes you. You may also wish to halve the citrus and juice it before you attach it to the wreath frame. That way, you have the look of fresh citrus without wasting the juice; in essence, having your wreath and eating it, too.

If you are still struggling for ideas on how you should decorate with citrus, do some searches online and you'll get all kinds of fun, and even wacky, ideas to start creating a crafty citrus project this summer. Now, when you stand in front of the fruit counter at the greengrocer, imagine you're looking at paint samples... very delicious paint samples, that is!

Dear Cath

Q. Hi I've recently had my bathrooms renovated but am now finding that the grout and the plastic strip on the glass shower screens are getting a horrible pinkish discolour on them. I'm hesitant to use bleach as I feel it may be too harsh of a chemical on the plastic strip. Any suggestions will be greatly appreciated.
Michelle

A. Hi Michelle, we renovated our ensuite 12 months ago and I noticed the same thing happening, even though the shower is wiped over and dried after every use. The colour is a combination of built-up soap/shampoo scum and fat. I was actually starting to get upset, our lovely new shower was looking awful in the corners and under the seal.

Well, those seals come off! They should just slide off the bottom of the door and you can then clean them with a microfibre cloth and slip them back on.

For the tiles, grout and shower base I suggest Miracle Spray. It will do a great job and if you use it regularly you won't have the problem again.

On the Menu: Summer Salads

The zing of citrus fruits compliments the hazy days of summer beautifully, and never more so than when it's combined with garden fresh produce in cool, refreshing salad.

These salads can be teamed with barbecued meat, chicken or fish or served as a complete meal on their own. However you enjoy them, they'll be fresh and tasty, full of the flavours of an Australian summer.

Citrus Avocado Salad

Ingredients:

- 1/2 cup light olive oil
- 3 tbsp White wine vinegar
- 1 tsp sugar
- 1/2 tsp salt
- 2 ripe avocados, peeled and sliced
- 8 cups fresh salad greens
- 2 oranges, peeled and sectioned
- 1 grapefruit, peeled and sectioned
- 1 pear, cored and thinly sliced

1 cup green grapes, cut in half

1/4 cup chopped walnuts

Method:

In a small bowl whisk together the oil, vinegar, sugar and salt, then add avocados and toss together very gently – you don't want to bruise or break up the avocado.

In a large salad bowl, toss remaining ingredients together.

Pour the avocado mixture from the first bowl over the salad and gently toss to coat.

Serve immediately.

mixed lettuce for serving

Method:

Put the grapefruit segments, avocado pieces, capsicum and onions in a large glass bowl.

In a separate bowl, whisk together the honey, soy sauce and olive oil until frothy, then immediately pour into bowl and toss together.

Add the pistachios and raisins and toss lightly. Season to taste.

Put mixed lettuce on 4 salad plates, then spoon grapefruit mixture over and serve immediately.

Will serve 4.

Red and Green Super Salad

Ingredients:

2 large Ruby Red or other pink grapefruits, peeled, segmented, each cut in half

2 ripe avocados, peeled, pitted, then cut into bite size pieces

1/2 red capsicum, diced

4 spring onions, sliced

1 tbsp local honey

2 tsp soy sauce

2 tsp extra-virgin olive oil

1/4 cup pistachios

1/4 cup raisins

salt and pepper to taste

Asian Snow Pea Salad

Ingredients:

500g fresh garden snow peas, washed and strings trimmed off

1/2 cup carrots, cut into very thin strips

1/2 cup red capsicum, cut into very thin strips

1/2 cup sliced water chestnuts, drained

2 tsp sesame oil

1 tbsp grated fresh ginger root

1/2 cup sliced mushrooms, your choice

2 garlic cloves, crushed

1/8 tsp red pepper flakes (optional – I leave this out)

1 tbsp soy sauce

1 tbsp brown sugar

1 tbsp oyster sauce (optional, may substitute with 1 tbsp more soy sauce)

salt to taste

Sesame seeds for garnish

Method:

Fill a large bowl with ice and water and set in sink.

Fill a large pot with water and bring to a rapid boil.

Prepare snow peas by dropping them in rapidly boiling water for just 20 seconds; immediately drain and dump into the ice bath, then drain in colander completely.

Put prepared peas into a large salad bowl with the carrots, red capsicum and water chestnuts. Cover and keep cool.

To prepare the dressing put the sesame oil in a frying pan over medium heat, add ginger and mushrooms and sauté until fragrant, about 2 to 3 minutes.

Stir in the garlic and red pepper flakes (if using) and cook an additional 1 minute.

Stir in soy sauce, brown sugar, oyster sauce (if using), taste, and add salt if desired. Allow mixture to simmer for 2 to 3 minutes, stirring, until well blended. Remove from heat and allow to cool.

Prepare salad by adding dressing to fresh vegetables in salad bowl, tossing to combine.

Serve on individual chilled salad plates with a sprinkle of toasted sesame seeds on each salad.

Quotes of Note

I think there is something more important than believing: Action!

The world is full of dreamers; there aren't enough who will

move ahead and begin to take concrete steps to actualize their vision.

~~W. Clement Stone~~

Cheapskates Tip Store

Dishwasher Tablet Savings

Approximate \$ Savings: 10c per wash

I buy a box of Aldi Logix Platinum dishwasher tablets and cut them in half. I do them in batches, simply remove the tablet from the dissolvable wrapper and score with a serrated edge knife, they will snap easily, and cleaning in half. I cut pieces of Aldi alfoil into 10cm squares and wrap the tablet. I place the tablets in moisture proof plastic container and place under the sink for use. Instead of 20 cents per wash, it's 10 cents. I am very fussy about cleaning and I have not had one failure using this money saving trick.

Contributed by Helen Steadman

Save Time and Money with a "Removable" Sunscreen

Approximate \$ Savings: \$40

I was given a loose cuff less, pure cotton, long sleeved shirt a few years ago and hit on the idea to use it as my "sunscreen" when hanging out my washing. I hung the shirt on a hook behind my laundry door and throw the shirt on as I go outside. It saves time, mess and money as well as my skin especially when I am in a hurry to hang clothes on my line before getting the kids to school.

Contributed by Jo Deller

Makeup Samples to Save!

Approximate \$ Savings: \$60-\$200

When I have a special function or wedding coming up, rather than spend or waste money on new foundation I head to a big department store, such as Myer. So many choices can be overwhelming and expensive. Instead I'll ask the beauty consultants to match my skin to several new foundations, and request samples to take home. Most will do this at no charge, and a small sample can last 6months if used liberally! Excellent products and a great way to test if they work with my other skincare and makeup.

Contributed by Beth Miller

Coffee Ice-cream

Another variation to the wonderful MOO Ice-cream for a special occasion is to replace the sweetened condensed milk with a tin of "Coffee and Milk" (or your own MOO coffee and milk). Very rich so you don't need much and a served with a wafer, a lovely way to finish a special meal.

Contributed by Julie Satterley

Gift Cards on Sale

This was suggested to me by someone else - there is a website that sends out an email when

gift cards are on special. It's helpful to know where the best deal is. It's also a great way to stock up on gift cards ready for birthdays and Christmas.

Savings vary - some cards have been 50% off.

Contributed by Emma Seabrook

www.giftcardsonsale.com.au

Hand Care

As an avid cook my hands often show the damage. Here are three simple and easy steps for hand care in the kitchen:

One: to revitalise tired and damaged hands place 1/2 teaspoon oil in one palm, add a 1/4 teaspoon of salt. Wring your hands together for a minute or so massaging the oil and salt in and around your hands. Rinse with warm water - your hands will feel so soft, smooth and nourished.

Two: for stained hands rub them with the squeezed lemon rind before it goes in the bin.

Three: to remove smells from your hands after cooking rub your wet hands on the stainless steel of your sink.

Contributed by Evelyn Chapman

Barcoding Small Portions

Approximate \$ Savings: \$1 and up

While reading Catherine's Leftovers tip, I was reminded of how I handle small portions myself. I use the free MyFitnessPal app, which has a huge database of millions of foods. For those things which are awkward to store, like opened boxes of frozen foods, and things which are dangerous if left lying around, like open packets of chocolate or snackfoods, I divide them up, heat-seal them into portion-sized bags, and barcode them! Either the original barcode for

leftovers, or scanned/photocopied copies when dividing up bulk products. And for small products like nuts, I use new coin bags available free for the asking from the bank. Either heat-seal the measured portions, or tape over the air holes for reusable ziplock bags. Then its just a matter of picking up a bag and scanning it before use, which not only identifies exactly what it is, but adds it to my daily meals record so I can see just how naughty I've been.

Contributed by Fulvio Geradi

School Stationery Supplies Stocked

Total saving: \$23.28 and encouraging upcycling and craft

It's back to school prep time, so to save some money and the environment I've gone through all my children's school exercise books from 2015 and torn out pages that can be reused again. It's great being able to put some crafty skills to use and upcycle these loose pages into new books for 2016. It's also handy when year level exercise books can be used by two year levels. By making new books I've been able to save by not having to purchase 3 x 96 page books (\$1.65 each on booklist). I've also got some unused exercise books which were returned from school, so for one child it's no exercise books to be purchased - a saving of \$13.20. The eldest child will now be writing on everyday lined paper (8mm) in a recommended 128 page book, with a ruled red margin (\$1.68 each on booklist). A number of years ago I purchased packs of 3 x 64 page exercise books for between 50c and \$1.00 (can't remember the exact price). It must have been around the time Cath is referring to the 1c exercise books that people have bought and not used (I missed out on these - they were so popular). Anyway, these books have certainly come in handy as I'll glue two books together and won't need to purchase any for my child - a saving of \$10.08). My child will actually have to rule the red margin, as these books don't come with one, but this is what the children have been doing

for the past number of years, so it won't be a challenge.

To make the loose sheets into a book, I've counted the pages into bundles of 24 and have trimmed the edges with a scrapbooking trimmer. I've then used some pegs to hold the pages together while I've brushed PVA glue along the edge to seal a spine. I have quite a number of unused pages from the children's school scrapbooks in younger years, so have taken a double page and brushed PVA glue along the centre and lined up the exercise book spine to meet this. The blank scrapbook paper acts as a cover, which I'll trim to size when dry. I'll then glue two of the upcycled books together to make the recommended size for school. The children will have fun decorating their blank paper canvas as a cover for their school work, and it's a great holiday activity.

Contributed by D. Morrish

From Old Towels to Dish Cloths

Having raise six children this is something I have been doing for a long time. Old towels what to do with them not much good for bath time but i didn't want to just throw them out.

First we used them as bath mats.

Secondly, I cut them up into dish cloth size and over locked the edges and used them for the kitchen great for the sink and benches or any cleaning job.

Thirdly when the next lot of towels were worn thin and ready for cutting up the previous lot ended up in the garage where my husband who works with cars made good use of them.

I have no way of knowing how much we have saved but each towel, only ever bought when on special, was recycled and reused many times over.

Contributed by Elizabeth Spiegel

Let your Backyard make you Money

Whilst I was at Uni my husband (then fiancé) and I survived on one income. With a new mortgage we had to find ways to supplement this income as prices of everything were on the up. We sold items on Gumtree which worked very well for us but it was my husband's idea to sell Yuccas. Hardy, water wise plants that were growing like mad in our front garden. These were so easy to remove, pot and look after and before we knew it we were selling roughly five a week at \$15 a plant! Our only cost was the 80 cent bucket as the soil was coming from our existing garden.

five years on I am working now but we still sell our Yuccas and the money funds a yearly holiday. So look around your garden and see what you could sell to make you come money. Money truly does grow on trees!!

Contributed by Lauren W.

Getting ALL the Product from the Tube

I have psoriasis, and so the moisturiser, shampoo and conditioner I use is quite costly. (\$50 and \$11 each) It used to frustrate me that I couldn't get the last drop of product from the tubes, so now, I cut the bottom off the tubes when I can no longer get anything out. I use a small Tupperware container about the size of an egg cup, and I scrape the remainder of the product into that. Because it's a good container, the lid is airtight so the cream doesn't spoil.

I usually get at least 12 months out of the moisturiser, so it's quite economical anyway, but by cutting the tube and decanting the leftovers, I can stretch it out for another 3-5 months easy! That's 5-6 months extra before I have to buy any more. The same thing applies

to the shampoo/conditioner. I can get at least an extra month out of the tubes, so I don't have to buy any more quite as quickly.

Contributed by Jane Doyle

Movie Fun Night at Home

Approximate \$ Savings: Cost of 4 movie tickets

For a fun night that doesn't cost an arm and a leg I go to the library and rent a set of DVDs (sometimes a trilogy). I get home and make homemade pizzas. We lay our largest blanket on the lounge room floor, put the pizzas and drink (usually those 1 litre bottles of fizzy you get for under \$1.00) out and we sit in front of the TV and watch the movies. During the course of the night we pop corn and eat homemade biscuits and drink milo. We've done this for many years and it has become a fun night that my teenage kids often pick for their birthday night treat. Lots of memories, laughs and it's even better when everyone gets changed into their PJs.

Contributed by Mary Campbell

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

Membership enquiries should be directed to The Cheapskates Club, info@cheapskates.com.au or to PO Box 5077 Studfield Vic 3152.

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