**Strategies To Spend Less Money**

My journey towards Personal Finance Literacy has been a long and arduous one. I was not taught personal finance skills growing up. I could do algebra, accounting, math of finance, and even reconcile my checking account statement from my bank. But, set up a monthly budget and figure out how to pay my bills on time? Not a clue.

I grew up watching my family members make money and spend money. No one ever talked about wealth accumulation, household cashflow tracking, or setting financial goals. My maternal grandfather attempted to get me on the right track by promising to give me a matching amount of whatever I managed to save of the money I earned in high school on my graduation day. My aunt, who I was living with at the time, forced me to save 50% of everything I earned. I resented this immensely. I know she meant well, and it did help me to save up some money before I went to college. Unfortunately, it really didn’t give me the knowledge I needed to manage my money or set financial goals.

I married young, twice. During both marriages, I did not handle the finances, nor was I the primary income earner. I had no clue about money. During my second marriage, I remember shopping for groceries at the grocery store each week and getting to the checkout line and feeling like I was going to pass out from an anxiety attack waiting for the cash register to tally the total bill from my grocery cart.

The other problem was, I didn’t know how to cook. I hated cooking, really. I thought it was boring, stupid house-hold chores when I was a teenager. I was a super smart math student, but that didn’t help me when I became a wife and mother at the age of 19.

Fast forward to the end of my second marriage at the age of 30, and I was in for a crash course on surviving on money. It was by the grace of God, economic safety nets from state and federal assistance programs, and the generosity of my family members that kept me and my children from becoming homeless during those years. I was on disability benefits from the age of 30-35 due to severe back pain and debilitating asthma issues. Fortunately, I had Medicare coverage that paid for extensive sessions of physical therapy to help me get on the road to recovery and finally to be able to walk without a cane, and eventually to be able to be gainfully employed.

The first year after my divorce from my second marriage, I went to H & R block to have my taxes filed. The income I earned from child support, I think maybe a little bit of alimony, and Social Security Disability income, was between $10,000 and $11,000. I had to learn to buy everything cheap. I had to learn how to cook from scratch. I had to learn how to maintain a home. The Vermont weatherization program came and added extra insulation in our roof, added a lining to our chimney, and added ventilation to our house for safety from our furnace exhaust, etc.

At age 35, I started taking vitamins from Shaklee, which seemed to help me turn a corner with my health. Sticking with doing my physical therapy at home also kept me on the road to recovery with my back. At this time, I went to work for an insurance company and became licensed as an insurance agent and registered representative in the insurance and finance industry. It was during this one-year position that I learned a great deal about personal finance and financial planning. It opened a whole new world to me.

A few years later, I became employed by an agency in the Federal Government. One day I received a financial newsletter in an email that I came across Dave Ramsey’s Financial Peace University class. I took the class right away and finally found the knowledge I was looking for in terms of how to set up a monthly budget. Thank you, Dave Ramsey!

It still wasn’t easy. My income wasn’t very high since my youngest child had a lot of special needs and required several types of therapies. I didn’t apply for higher paying positions for a long time because I would have to go away to school if I was selected, and I just couldn’t leave her for such a long period of time. So, I budgeted carefully and refused to get a credit card. I had one in my early twenties, and racked up quite a balance, that I then couldn’t pay. So, I learned a hard lesson from that experience. I knew after paying my bills and groceries and other necessities, that I had no extra room in my budget to service debt payments, so I stayed far away from credit cards.

A couple of years after starting my job for the federal government, I decided to sell my home. I didn’t want to sell it, but I was afraid that the roof would start leaking at some point, probably sooner rather than later, since it needed to be replaced, and I didn’t have the money. Also, this was during the time my income was going up, and I was starting to lose some of the state and federal assistance benefits. I was able to sell my house, pay off the remaining mortgage, and put about $30,000 in the bank. I had to live off this money during the time I went from a GS-4 to a GS-7 in my job position. We literally would not have been able to make it through that transition of getting off assistance and working my way up in the job market if we hadn’t had that financial cushion. No freaking way. I can see why a lot of people get stuck on assistance programs.

So, during those years I did lots of research on how to save money. I started with a book called, “The Complete Tightwad Gazette”, by Amy Dacyczyn, ISBN # 978-0-375-75225-4.

I read it from cover to cover and took lots of notes. I recommend you read this book or others like it. Also, there are countless websites, blogs, and social media channels that are focused on thrift and frugality.

So, I’m going to offer you some of the money-saving strategies that I personally used, as well as my notes from Amy’s book (notes will include page numbers that you can refer to). I will break it down by expense category from the “Income and Expenses Tracker” spreadsheet.

**Food:**

* Buy basic ingredients instead of prepared meals. For example:
	+ Buy dry oats or other hot breakfast cereals instead of boxed, extruded cold cereals.
	+ Buy rice and tomato sauce separately rather than as a prepared meal mix or frozen dinner.
	+ Buy milk, heavy cream, vanilla, and sugar to make ice cream in an ice cream maker appliance rather than pre-made ice cream.
	+ Make mac-n-cheese homemade rather than from a box.
	+ Make home-made pies, cakes, cookies, pizzas, muffins, and pancakes from scratch rather than pre-made from the store.
* Use powdered milk rather than liquid milk. Check with your pediatrician for children under the age of five.
* Avoid deli or restaurant meals.
* Use coupons only on foods you normally buy.
* Shop sales and stock up. Vegetables and fruits can be frozen or canned. Meats can be frozen.
* Shop non-traditional markets like Aldi’s or bakery outlets that specialize in overstocks.
* Keep a leftovers calendar. Each day that you prepare and cook meals, record them on your leftovers calendar. That way, you know how long a dish has been in the fridge. Some meals can be frozen for later. Make sure to write on the freezer bag the date and what’s in the bag with a permanent ink pen. Remember, throwing away food is like throwing money in the garbage.
* Shop local farmer’s markets for seasonal produce.
* Plan meals around the foods you have on hand, or around grocery store flyers. You can do internet searches for recipes based on the ingredients you have available.
* Buy generic brands.
* Buy the lowest unit-price items
* Buy in bulk, see page 35.
* Plant a garden.
* Bring cold lunch to work or school.
* Use a price book for shopping, see page 33.
* Note how often an item goes on sale and buy enough to last for that period of time.
* Leftover rice recipe, see page 62.
* Turkey carcass soup, see page 72.
* Oven fried potatoes, see pg. 188.
* Play dough recipe, see pg. 196.
* Compost bin, see pg. 202.
* How to store flour, get 5-gallon buckets from bulk food stores, see pg. 203.
* Buy in bulk with other family members, or neighbors.
* Unsweetened applesauce can be substituted for oil in recipes.
* Homemade baking powder without aluminum, see pg. 207.
* Mix and match seafood casserole, see pg. 212.
* Thick tomato sauce, see pg. 214.
* Homemade salad dressings, see pg. 230.
* Complete protein chart for vegetarians, see pg. 243.
* Incorporate bean and legume meals to reduce grocery bill, increase whole grains if reducing meat consumption.
* Homemade shake-n-bake, see pg. 265.
* Gardening alternatives, see pg. 332.
* Buy meat and cheese ends for a cheaper price.
* Good recipes, pg. 423.
* Put bananas in a plastic bag to slow down ripening.
* Create a casserole using leftovers, pg. 625.
* Mass production in cooking saves clean up time.
* Consider a warehouse membership.
* Go berry picking.
* Get chickens to produce your own eggs.
* Go fishing.
* Use human milk instead of baby formula.

**Prep/Survival Gear:**

* Make a list of your needed prep/survival gear and wait for sales.
* Look for used or free items.

**Business Expenses:**

* Set up your own online store and sell from your website rather than paying rent in a brick-and-mortar store.
* Try selling with home parties.
* Print your own business cards or business flyers.

**Taxes:**

* Free tax clinics:
	+ Federal- USA.gov
	+ Vermont- VITA: [www.irs.gov](http://www.irs.gov)
	+ Community Action centers in Vermont
* Appeal if you think your property taxes are too high.
* Contribute to a retirement account such as an IRA for 401k to reduce your taxable income.
* Take all the tax deductions you are legally entitled to.
* Donate to charity.
* Move to a lower tax area or sell the house and buy a smaller one that carries less of a tax burden.
* Sell the car that has a higher tax burden and buy one that’s worth less.

**Clothing/shoes:**

* Mend clothes when possible.
* Get a mix and match wardrobe.
* Buy as many clothes on consignment and yard sales as possible.
* Fabric shaver/lint removers remove pilling from the surface of clothing.
* Make mittens from old sweaters, pg. 251.
* Make ponytail holders from knee-high tops.
* Create a used clothing filing system, pg. 272.
* Create a three- year sneaker plan, pg. 280.
* Sock darning instructions, pg. 294.
* Buy cheap clothes from dry cleaners who have client clothes that have been left at the business too long.
* Ask for boxes from liquor stores to store extra clothing.
* Homemade jewelry purse, pg. 503.
* Ask a custom drapery shop for fabric scraps, page 515.
* Clothing organizer for kids, pg. 584.
* Use cloth diapers instead of disposable ones.
* Use a dab of nail polish to stop runs in bathing suits.
* Take a photo of tax-deductible donated clothing and put it in file.
* Business wardrobe strategy- get two blazers, three tops, and four bottoms. Make sure the blazers and bottoms all coordinate. Choose more solid colors and limit patterns. Create coordinated outfits chart, see pg. 604.
* Homemade starch spray for clothes, see pg. 608.
* Buy patterns and fabric on sale and see your own clothes.
* Kint and crochet your own clothes.
* Keep a range of clothing sizes in your wardrobe instead of changing out and buying new clothes every time your weight goes up or down. This will save you a TON of money.

**Reduce Car payments:**

* Sell the expensive car and get a cheaper one.
* Turn in your lease and buy a beater.
* Sell one car and become a single car family if possible.
* Become the carpool leader at work and use the money your riders give you to pay for your car note.
* Sell the car and use public transit, walk, or ride a bike.

**Fuel:**

* Drive less.
* Combine errands and don’t make unnecessary trips.
* Trade in the large SUV for a smaller, fuel-efficient car.
* Use sites like gasbuddy.com to find the cheapest gas station prices.
* Avoid drive-thru lanes to save on gas.
* During long waits in traffic, turn off the engine to save on gas.
* Bicycle with basket or pull behind carrier for shopping when possible.
* Walk or bicycle when traveling to a place close by.
* Use weekly shopping trips to save on gas use.

**Auto expenses:**

* Clean air filter regularly.
* Call your local commercial credit office for repossessed cars, then sell them for a higher price, Volvos are good.
* Check out Chilton’s Guide for car maintenance and repairs, or Auto Repairs for Dummies by Deanna Sclar.
* Guidelines for purchasing a car, pg. 39.
* New car purchasing tips, pg. 242.
* Negotiate up to 25% off the car sticker.
* Wash your car often to reduce the formation of rust.
* Call salvage yards to find the best prices on auto parts.
* Have car repairs done at a vocational school.
* Check police auctions for bikes.
* Write your name, phone number, and reward inside of hubcaps with a permanent marker.
* If you lose your gas cap, call gas stations to see if there are any extras there that other people have left around.
* Use pipe insulation foam for the bar across the top of a bike.

**Gifts for holidays and birthdays:**

* Make hand-made gifts using craft books or instructions from the internet or social media videos.
* Give a gift of service rather than an item.
* Do gift shopping two days to one week after Christmas and save for the next year.
* Make gifts using hot glue gun such as sea-shell magnets, wreaths, etc., page 183.

**Security:**

* Look for sales.
* Shop at military surplus stores.

**Travel & Lodging expenses:**

* Look for deals, compare bundle prices.
* Book travel during the off season.
* Fly coach.

**Insurance expenses:**

* Shop around for the best price.
* Drop unnecessary coverage.
* Ask about discounts for safety features, group memberships, taking a class, healthy living, holding more than one policy with the company, etc.
* Raise your deductible.
* Sell something (like a car, expensive jewelry, or art) to get out from under the insurance coverage for it.
* Sell the expensive to insure car and buy one that costs less to insure.
* Insurance information, page 324.

**Rent:**

* Move to a cheaper complex.
* Move to a smaller unit.
* Take on a roommate.
* Ask the landlord for a reduced rate in exchange to working in the office two days a week or doing landscaping or other work.
* Ask the landlord for a reduced rate based on your status as a long-term good tenant.
* Move in retired elder family members, especially if they are living in a vehicle, and ask them to pay a small percentage of their fixed income to live with you.

**Mortgage costs:**

* Downsize to a smaller, less expensive house.
* Take courses from Sachs Realty online courses, https://sachsrealty.com/#online-courses
* Refinance and take advantage of lower interest or fixed rates.
* Check to see if you have any extras like PMI insurance on your mortgage and find out if you qualify to have them removed.
* Rent out a room in your house.
* More money saving tips on your mortgage, see pg. 254.
* Go to consumercredit.com for consumer credit counseling service.
* Move in retired elder family members, especially if they are living in a vehicle, and ask them to pay a small percentage of their fixed income to live with you.

**Entertainment:**

* Invite people over instead of going out.
* Host parties such as potlucks.
* Check out parks and recreation flyers for free family activities.
* Check out your community calendar for free events, often posted at the library or city hall, or city website.
* Meteor showers in August, page 325.
* Put on family music or singing performances.
* Reduce streaming services to your one favorite.

**Utility bills:**

* Use an electric space heater when everyone in the home is gathered in one room. Turn the home thermostat down to 60 degrees F so that vacant sections of the house are not heated unnecessarily.
* Unblock heating registers by moving furniture, rugs, and drapes clear of your system’s vents.
* Set your hot water heater to 120 degrees F.
* Wrap your water heater in an insulated blanket.
* Replace your refrigerator if it is old and not energy efficient.
* Clean your refrigerator’s coils at least once a year.
* Don’t turn your refrigerator or freezer lower than necessary.
* Clean lint from your dryer vent and exhaust hose.
* Run air conditioners in energy saver mode.

**Hair and Personal Grooming Expenses:**

* Being a woman, you don’t need to cut your hair at all. I haven’t been to a hair salon since July, 2019. You can just let your hair grow and learn how to do different updo styles and braids. This has saved me a ton of money on hair cuts and hair coloring expenses.
* If you want to cut your hair, all you need is some hair cutting scissors, hair clips, and the book, “Cutting Your Family’s Hair”, by Gloria Handel, ISBN # - 1-4027-2654-6. She also has some recipes for homemade hair care products.
* I use inexpensive, natural skin care products on my skin. You can learn how to make your own skin care products from the book, “The Herbal Body Book”, by Stephanie Tourles, ISBN # - 0-88266-880-3.
* Use tweezers to remove facial hair or women’s face razors instead of waxing at a salon. They also have home waxing kits you can buy.
* Do your own nails.

**Dental Bills:**

* Go to teaching dental clinics for any dental work you need done for a lower price.
* Avoid high levels of sugar, refined carbs, or high acid foods in your diet, such as colas or coffee, especially decaf.
* Use fluoride:
	+ Toothpaste
	+ Nightly fluoride rinse or prescription fluoride toothpaste
* Brush and floss at least twice a day.
* Use a zero-alcohol mouthwash in the morning. These are formulated to only target the bad bacteria in your mouth.
* Eat less frequently throughout the day and make sure to brush and floss right after.
* Eat a diet high in fat-soluble vitamins and minerals like calcium, vitamin D3, and vitamin K2. This will help strengthen your teeth and bones.
* Do a warm, saltwater rinse in your mouth at night, after brushing, and before your fluoride rinse. This will help kill bacteria in your mouth.
* Avoid chewing ice or hard candies to avoid tooth breakage. Use a protective mouth guard when engage in contact sports.
* Keep your natural production of human growth hormonea high. This will help reduce gum recession as you get older.

**Medical Bills:**

* Keep your weight within a healthy BMI.
* Eat foods with high amounts of polyphenols.
* Soak your grains before cooking and eating them.
* Eat vegetables that are more like fruits, such as cucumbers, squash, etc., where it doesn’t kill the plant to harvest it. It will have lower levels of harmful lectins and phytates.
* Engage in daily exercise:
	+ Cardio or aerobic exercise
	+ Calisthenics or strength training
	+ Stretching
* Avoid refined carbohydrates.
* Avoid commercial seed oils.
* Get enough omega 3 fats.
* Avoid hydrogenated fats.
* Eat pasture raised meats, eggs, and dairy products.
* Get a yearly check-up with your doctor.
* Avoid alcohol, except on special occasions.
* Avoid recreational use of medications.
* Avoid street drugs of any kind.
* Avoid marijuana.
* Avoid cigarettes, vaping, etc.
* Take safety precautions to avoid slips, falls, accidents, or injuries:
	+ Use ice cleats for boots in wintertime
	+ Use winter tires, not all-season tires, during snow months (November 1st to May 1st in Vermont).
	+ Put a sandbag in your trunk during wintertime.
	+ Apply anti-slip adhesives in the bottom of your shower or tub.
	+ Avoid antagonizing other people or physical altercations with others whenever possible.

**Phone/Cable/Wireless/Internet:**

* See if a bundle will lower your bills.
* Switch to a prepaid call service.
* Consider dropping the land line if you only use your cell phone.
* Switch to a lower-price package.
* Call your provider and ask them to match a competitor’s deal or see if they can lower your bill (many have unadvertised packages if you ask).
* Drop the cable entirely and use a streaming subscription instead. Use free sites like Tubi, Crackle, and Sling Freestream. Also, DVD’s can be borrowed from the library.

**Debt payments:**

* Ask your credit card company to reduce your interest rate.
* Move balances to cards that offer zero % interest in balance transfers.
* Look into consolidating student loans.
* Sell things that cause the debt (cars, electronics, “toys”, designer clothes, etc.) and use the money to pay down the debt.
* Negotiate with hospitals and medical providers to lower your monthly payments.

**Services:**

* Any service that requires a monthly/annual payment can be discontinued; alarm service, gym memberships, lawn service, maintenance contracts, subscriptions, due, etc. can all be cancelled.
* Try negotiating the rate of anything you think you must keep.

**Miscellaneous:**

* Business use of your home for tax deductions- irs.gov/taxtopics/tc509
* Baby shower- everyone brings a cooked meal to put in the freezer.
* Sell unwanted or unneeded items, see page 266, how to hold a yard sale.
* 30 day waiting rule for unnecessary purchases.
* Produce your own items with how to books or instructions from the internet.
* Get a handy-man book or check the internet for repair instructions.
* Have a mad-money fund for spontaneous purchases.
* Buy as cheap as you can, as long as it will perform as needed.
* Reduce consumption.
* Reuse and repair.
* Call a stamp dealer for half priced stamps.
* Shop at wholesale distributors.
* Ask about price adjustment policies; can get items for sale price after sale if within a certain number of days.
* Homemade envelopes from leftover paper, see page 38.
* Put soap scraps in an onion bag.
* Steel wool pads, keep in freezer in plastic bag to prevent rust.
* Senior discounts:
	+ AARP
	+ Widowed persons service
* Buy only rechargeable batteries
* Junk mail relief, see page 203.
* Get a basic home maintenance book.
* Uses for everyday household items, see page 216.
* Twist onion mesh bags and secure with a rubber band to make a scouring pad.
* Homemade bubble recipe, giant bubble maker, homemade finger paints, see page 239.
* Use hold rubber gloves for berry picking, see page 251.
* Buy used clothing, furniture, and toys for kids since they are hard on them.
* Make paper from the recycling bin for grocery lists, quick notes, etc.
* Live a goal-oriented lifestyle, not just a fun oriented lifestyle.
* Ideas for empty milk jugs, see page 256:
	+ Containers for small toys
	+ Compost bucket
	+ Clothespin holder
	+ Dust pan
	+ Easter basket
	+ Pin wheel
	+ Stencils
	+ Sewing cards
	+ Toilet brush holder
	+ Cover for plants during frost
* Homemade baby wipes, page 271.
* Duct tape solutions, page 281.
* Seasonal sales, page 289.
* Cheap b-day party, page 292.
* Pharmacy services, page 309.
* Serrated edge on wax paper box, use as a picture frame hanger, page 311.
* Check out the consumer resources handbook from Office of Justice Programs, <https://www.ojp.gov>
* Make cloth napkins instead of buying paper ones.
* Framing and matting pictures, page 327.
* Cheap baby items, get washcloths for baby wipes at home, page 336.
* Use shower curtain that is fabric on the outside, and plastic on the inside so you can wash in the washing machine instead of replacing all the time.
* Use fishing line to sew holes in window screens.
* Check out military auctions.
* Use plastic trash tie, the jagged slip through type to fix holes in the silverware holder of the dishwasher, see page 348.
* Cheap travel and lodging, page 408.
* SHARE, self-help and resource exchange (https://www,findhelp.org), page 422.
* Toy libraries, page 432.
* Free dirt from cemeteries, page 464.
* Rose bushes from a wedding bouquet, page 535.
* Watch for auxiliary group sales once a year.
* Check out publishing company store sales.
* Get rough sawn wood from a small local sawmill, just use a planer on it.
* Used utility poles for $4 per foot today, page 608.
* Homemade pillows, page 616.
* Use Buyer’s Digest, Craig’s List, Swap & Trade, Free websites.
* Keep money back guarantee file for receipts of items that could be replaced if needed, page 628.

**Money-Saving Websites:**

* thriftyfun.com
* missingmoney.com
* craigslist, freecyle.com for free stuff
* currentcodes.com for coupons
* rather-be-shopping.com
* dealcatcher.com
* buy cars and other items at the end of the month for good deals; kbb.com, cars.com, Edmunds.com. Used cars- shop late November through December for better deals.
* Cheap tires:
	+ discounttire.com
	+ tirerack.com
* Indexcreditcards.com
* For help with student loans- Upromise.com
* Rent needed items- zilok.com
* Discounted tickets- broadwaybox.com
* Free courses:
	+ Ocw.mit.edu
	+ Webcast.berkley.edu/courses.php
	+ Free language courses:
		- Bbc.co.uk/languages
		- Freelanguage.org
* Cheap textbooks:
	+ Textbookx.com
	+ Chegg.com
	+ Booksprice.com
	+ Gutenberg.org
	+ Paperbackswap.com
* Swapacd.com
* Bookmooch.com
* Rxoutreach.com, for prescription discounts.