

70 WAYS TO SAVE MONEY

1. **Buy off-brands and house brands.** Sometimes house brands are even cheaper than using coupons for name brands that are heavily advertised. Often the house brand is distributed by name-brand companies, but with a different label. Many times I carried coupons to the store and brought them back home again because half off a 2.00 item would cost me 1.00, but a house brand was .75.
2. **Don't buy convenience,** pre-packaged, breaded, chopped, sliced, shredded foods except in emergencies or under other extenuating circumstances. The more a food item is processed, the higher the price.
3. **Cook more things from scratch.** They will be more wholesome because you have control over the ingredients. You will eliminate all the fillers, extenders, and chemicals.
4. **Call stores first** and compare prices to save on time and unnecessary trips.
5. **File your own income tax return.** In our 46 years of doing this we have never been audited or penalized.
6. Use the **public library and church library** as a major source of books instead of buying and subscribing. This will also encourage your children to read more. Most of our children were great readers. We had one rule: they could check out as many books from the library as they could carry home.
7. Check out **library videos instead of renting at video stores.** For many years while our children were growing up we did not own a TV. We found an old movie projector from a public school and showed library movies once a week. Even the neighborhood children enjoyed coming over to watch movies with us. In those days all the movies were wholesome and family oriented. You can find the same quality videos in libraries today, but you have to look.
8. Some **Christian bookstores have a section for second-hand books.** Books are very expensive nowadays. You can buy some great classics, reference books, and children's books for only a few dollars. Libraries often have second-hand book sales.
9. Encourage children away from home to **write instead of call.** There is no reason to rack up a huge telephone bill just because they are away at college. They will also benefit from this thrifty practice as they start out on their own.
10. Use **free e-mail and Internet services.** Juno is superior to AOL & other services in many ways.
11. **Wrap your own gifts.**
12. Save money on washing machine pump replacement by **using vinegar in rinse water for towels.** It prevents lint and soap buildup. It's a natural fabric softener.
13. **Barter!** Exchange one service for another.
14. Prepare fewer and larger dishes at mealtime. Make more **casseroles.** Serve more **vegetables and pasta.**
15. Don't EVER throw away **leftovers.** The flavor of many foods improves after a day or two.
16. **Save water** that vegetables have been cooked in as a base for homemade soup.
17. After getting a professional haircut, give yourself a **home perm, shampoo and set.**
18. If you cannot do your own hair, go to a **beauty school.** They are well supervised and very inexpensive.

19. Don't wear **nail polish**. (Doing it yourself is time-consuming; having it done is also time-consuming and expensive.)
20. Don't keep **pets**. Consider the food, shots, license, illnesses, other trips to the vet, and various supplies.
21. Buy bread at **bakery outlets** and freeze. When you buy at the grocery store it's a day old one day later anyway.
22. Eat less frequently in **restaurants**. If you must, a buffet or cafeteria gives the most for your money, and there's usually no tip involved.
23. **Don't shop with a friend**. There is less concentration on comparing prices.
24. Go to a **medical clinic** for minor medical problems and inoculations.
25. Don't join a **health spa or club**. Walk or jog instead.
26. **Recycle cosmetic sponges** by placing in quart jar filled with soapy water until laundering. Use a net lingerie bag to hold sponges and wash with regular laundry. Hang net bag up to dry or spread sponges out on a towel to dry.
27. Line your oven with **foil**. This saves time and money on cleaning the oven, especially the self-cleaning variety, which takes an enormous amount of electricity.
28. Get **shoes repaired** instead of replacing too soon.
29. **Go without a TV** (cost of maintenance, repairs, & temptation to buy products advertised and it's a time-waster.)
30. Use **fewer disposable items**. I know you wouldn't appreciate my suggestion that you use cloth diapers, but I have heard many complaints about the cost of disposables. Obviously that's the only disadvantage. We never had disposable diapers when our six were infants. I figured out one time that I had laundered 39,420 diapers. Then when they wore out, they made wonderful cleaning & polishing cloths.
31. **Instant coffee** gives more for your money than drip or perked.
32. Wash **dishes by hand**, but don't keep the water running.
33. Double up on **errands** to save time and gasoline.
34. **Home baking** reduces the cost of desserts by two-thirds.
35. Wear long underwear and sweaters inside during cold winters and then lower the **thermostat**. If thermal underwear or wool blends are too scratchy, 100% silk long-sleeved tops and long pants can be found at sports specialty stores where clothing for skiing and other outdoor sports is featured. The initial investment pays great dividends.
36. Buy **hard-milled soap**; not the floating kind. Hard-milled soaps last longer.
37. Don't buy **clothes or toys promoting a TV star or cartoon character**; they always cost more.
38. Serve more **hot cereals**. They are also very nutritious.
39. Greatly reduce the purchase of **sugar-coated cereals**.
40. Make your own **granola**; it's very simple. Yogurt makers are also great for producing richer and more wholesome **yogurt** without the usual fillers and artificial ingredients.
41. **Grow your own vegetables and fruit**, although this is sometimes debatable considering the cost of equipment to till the ground, fertilizers, etc. An alternative is picking your own by the bushel at farms and orchards where the public is allowed to do so. When our children were growing up we went to apple and peach orchards and farmers' fields where we picked vegs. & fruits, filled large plastic bags and baskets, then returned home where we had an assembly line around our very large kitchen table in order to prepare what we picked for freezing or canning.

42. Don't use the **dry cycle on your dishwasher**.
43. **Hang laundry** outside (especially linens and jeans) to save on cost of running the dryer; a great user of electricity.
44. Don't buy commercial **glass cleaners**. Use water and vinegar mixture.
45. Add 1/2 cup **baking soda** to each load of clothes; it increases effectiveness of and stretches the detergent.
46. **Iron less**. Buy perma pressed clothing and hang up from the dryer immediately. All appliances which produce heat cost more to operate.
47. Don't buy **name brand cosmetics**. They have almost identical ingredients as off-brand products, but the use of more expensive perfumes, packaging, and advertising increase their price. All ingredients have to meet the Food and Drug Administration requirements. There are only a few basic ingredients in all lotions and creams. "Natural" cosmetics cost more and may be totally psychological.
48. Don't buy a **new car**, but one at least a year or two old. The depreciation is greatest in those first few years.
49. Keep **air moist** in your home in winter. This increases your comfort level, prevents drying of skin & hair, & makes heat go farther.
50. Reduce the purchase of soft drinks, potato chips, candy, and other **snack items**. They are merely empty calories.
51. Cover new sneakers with **spray starch** & after every washing; it makes them stay cleaner & last longer.
52. Take **showers** instead of baths.
53. Wash laundry in **cold water**, or wash in warm and rinse with cold.
54. Plan one **cold dinner** per week.
55. Use **fans** in place of, or to augment air conditioning as much as possible.
56. Serve **dessert** only once a week or less; desserts are expensive.
57. Buy **greeting cards** by the box; individual cards are very expensive. Or create cards on your computer.
58. Rent a carpet **shampooer** instead of hiring a professional.
59. Consider **recreation** that is free or relatively inexpensive:

- Hikes
- Museums
- Family picnics.
- Fly kites
- Bicycling
- Tour historical sites
- Play table games
- Visit art galleries
- Watch planes land and take off at local airport
- Make candy together
- Put on a puppet play
- Camp out
- Tour a cannery, bread making company, bottling company, local newspaper, dairy, glass factory, a large boat or ocean liner, soap manufacturer, ice cream plant, candy factory

- Visit a TV or radio studio, fire station, flower show, large library, science exhibit, an ancient village, greenhouse, police department, fish hatchery
- Go tobogganing or sledding
- Go ice skating and roller skating
- Take a ferry ride
- Go to a large waterfall or bridge
- Go to an open air concert
- Visit a street fair
- Go to a parade

60. Reduce recreation and entertainment options that involve the purchase of **tickets**.
61. Don't shop at **malls** unless it's an outlet mall.
62. Use **powdered milk** in hot drinks & for all cooking; it adds more protein & provides a silkier texture; it is usually half the cost of bottled milk. Recently I made no-bake banana pudding and several family members noted that it was creamier and better tasting. I then revealed my secret – powdered milk.
63. When **lipstick** is nearly used up, the remaining lipstick can be applied using a lipstick brush; this will extend the lipstick for a very long time.
64. **Recycle envelopes** by using them for note or scratch paper.
65. **Swap babysitting** with another couple once a month; you keep their children for them and they keep yours.
66. Buy **less expensive cuts of meat** & cook in a crockpot (Cut down or eliminate steaks, chops, roasts.).
67. **Stretch meat dishes** with pasta, rice, or potatoes.
68. Ask your doctor to prescribe **generic brands** for prescriptions when possible.
69. **PRAY**. Get God's perspective on what you think you need. When you think His thoughts and have His priorities, you will invariably spend less or not at all.
70. Buy as much as possible **second hand**.

ITEMS WE HAVE BOUGHT SECOND HAND

Appliances (small as well as large)
 Beds and cribs
 Bicycles
 Bookcases
 Books, tapes, CD's, videos
 Chairs (regular & upholstered)
 Changing tables
 Chest freezer
 Chests of drawers
 China cabinet
 Clothing and shoes
 Desk

Dining room table (A friend called me at 8 AM one Saturday morning and told me about one at a yard sale. It's white oak, seats 10 people and cost us \$10.)

Dishes

Dryer (The door is held shut with Velcro, but it's been drying clothes for many years.)

Filing cabinets (We have six; all second hand) My computer desk consists of a large particle board covered with Contac paper and suspended over two 2-drawer filing cabinets.

Hideabed (newly reupholstered before we bought it)

Hood style hair dryer

Infant and children's clothing and supplies for our grandchildren (Children rarely wear out their clothes. Beautiful clothing and toys can be found for them.)

Jewelry (My father was Assistant to the Vice Pres. of the Elgin Watch Company for many years.

I grew up with so much jewelry I gave much of it to my friends. I soon learned about the exorbitant profit markup in jewelry and realized it wasn't worth the money. Whenever I came home from the dime store with some piece of imitation jewelry, my father had a heart attack, but I was happy as a clam.)

Knicknacks

Lamps

Lawn mower

Luggage, garment bags for travel

Playpens, one Houdini style

Purses

Refrigerator

Sheets, blankets, towels

Storage cabinets

Toys and games

Washing machine

By Mrs. Marjorie Morrison
maggiemorrison@juno.com