
KEEPING TRACK OF THE FAMILY BUDGET



This week, I stumbled onto this list of 101 tips for saving some cash in tight times. *(The list was put together by the McClatchy newspaper group.)* Some ideas are better than others. *(Like washing in cold water. Bad idea when you're washing cloth diapers.)* But a quick scan of the list might save you a few pennies:

KEEP A THRIFTY HOME

1. Dry your clothes outside on a clothesline and use the dryer only to "fluff" the stiff ones.
2. Wash laundry in cold water and you'll save roughly 36 cents a load.
3. Lower your thermostat at night and stay warm with flannel sheets and down comforters. For each degree you lower it, you'll reduce heating costs 3 percent to 5 percent.
4. Lower the temperature on the water heater; 120 degrees is hot enough.
5. Unplug electronics that aren't being used.
6. Switch your old electric meter for a time-of-use meter. It gives you a better rate for running appliances/heat/AC after 9 p.m. and on weekends.
7. Wear long underwear.
8. Replace your light bulbs with compact fluorescents; over its lifetime, a single CFL provides around \$30 in savings.
9. Turn off lights when you're not in a room; 5 percent to 10 percent of your monthly energy bill goes toward lighting.
10. Seal ducts and add insulation.
11. Replace old windows and exterior doors. If you can't afford to do the whole house at once, start in the rooms you use the most.
12. Turn the dishwasher off when it gets to the drying cycle and open the door to add heat to the room. It also puts moist air into your home during winter when heating systems can dry the air.
13. Likewise, when you finish baking, open the oven door.
14. If you have ceiling fans, reverse their rotation to push warm air down.

PAYING (AND CUTTING) BILLS

15. Pay biweekly instead of monthly on your mortgage. You'll make an extra payment annually and save thousands on interest over the life of the loan.
16. Check with your phone, cable or insurance companies at least once a year to see whether you're getting the best rate. Ask about discounts and specials.
17. Go to a site such as letstalk.com to find the best plans for your phone habits.
18. Drop long-distance service and get a prepaid card. You will have to dial a 1-800 number, punch in your PIN, then dial the number you want. The savings may be worth it.
19. Drop your landline and use your cell phone.
20. Pay your bills on time to avoid any late fees.
21. Pay your bills online to save on stamps. Automate it and you won't forget to pay.
22. Look at your insurance policies - home and auto - and consider upping the deductible for a lower premium.

Raising homeowners' deductible to \$500 can cut a premium by up to 15 percent, reports the Insurance Information Institute, a trade group.

YOUR RIDE AND YOUR ROUTINE

23. Consolidate trips to save gas.
24. Carpool.
25. Buy a fuel-efficient, reliable car. Pay cash if at all possible or put a good chunk down. Keep it once you have paid it off and you will save on car payments and insurance.
26. Save money on gas: Get rid of the roof rack - even bike and ski racks.
27. You don't need premium gas unless the owner's manual says "premium required."
28. Keep tires properly inflated.
29. Keep car tuned and the oil changed.
30. Bike or walk.
31. Learn from the pros. UPS maps out its trips in advance to avoid left turns, which cuts down on engine idling.

EAT HEALTHY, PAY LESS

32. Plant vegetables and freeze or can enough for the winter. No green thumb? Buy in quantity at farmers markets or at pick-your-own sites.
33. Subscribe to a CSA (community supported agriculture). Pay the farmer money in the winter, and in spring and summer get a weekly box of fresh, local produce. For one in your area, check www.localharvest.org/csa.
34. Cook more meals at home and turn last night's dinners into today's lunch.
35. Plan a week's worth of meals to cut out spontaneous grocery trips and impulse buys.
36. Stop paying for bottled water. Get a refillable container and use tap water.
37. Stockpile when you find good deals; combine coupons with sales.
38. If you have a freezer, buy meat when it has been marked down. Label with description and date frozen. You'll want to use most meat within three to four months, but a whole uncooked chicken can last a year without affecting quality. For a chart and freezing guidelines go to www.fsis.usda.gov and click on "Fact sheets" then "Freezing and food safety."
39. Eliminate waste. Make a weekly inventory of your refrigerator and pantry to see what needs to be used immediately and what can wait. Fresh fruit in danger of spoiling becomes fruit salad. Grapes can be cooked in their own juice and added to just about everything. Drooping vegetables become soup, with leftover meat added, when available. Stale breads become french toast.
40. Can't afford all organic? Some items most likely to have had pesticides used on them: peaches, apples, celery, peppers, nectarines, strawberries, lettuce and imported grapes.
41. Learn to cut up a chicken; buying a whole chicken is cheaper than buying parts.
42. Purchase potatoes, oranges and the like in bags. They're typically cheaper than when purchased individually.
43. Don't buy nongrocery items such as toothpaste and shampoos at grocery stores; they are generally cheaper at mass-market retailers and warehouse stores.
44. Look at an item's cost per unit (it's on the sticker on the shelf). Shop with a calculator.
45. Don't throw out stale muffins - zap 'em. Ten seconds or so in most microwave ovens will freshen stale muffins and bread items. Use the microwave to get more juice from a lemon you're about to squeeze.
46. Add oatmeal to hamburger to make it go further.
47. Make your own bread crumbs (the heels are good for this) and salad dressings.

LOOK GOOD AND PAY LESS

48. Shop consignment stores and Goodwill for clothes for yard work or growing children.
49. Get haircuts or dye jobs at salon schools.

GO ONLINE FOR SAVINGS

50. Sign up for online polls; you can earn gift cards.
51. Drink soda? Sign up at mycokerewards.com and earn points for gift certificates and music download. Buy the Cokes on sale, of course.
52. Need toys, clothes or musical instruments? Try freecycle.org, newspaper classifieds or craigslist.com.
53. Buy flea/tick and heartworm medicines online.
54. Need WiFi? Find out which eateries offer free access and dine (or drink) accordingly.
55. Get info on freebies - like "a friend you can eat" T-shirt, a promotion for Swedish fish candy - at slickdeals.net. Click on forums and then freebies.

BE A SMARTER SHOPPER

56. Look for senior citizen, student, alumni and military discounts.
57. Shop yard sales.
58. Organize a group yard sale. You share the marketing and logistical costs but keep your share of the proceeds.
59. Give yourself a cooling-off period before purchasing anything that isn't a basic need. Can you do without it? Can you make it?
60. Don't shop as entertainment. Or when you're hungry or depressed.
61. Bought something only to see it on sale the next week? Many stores will let you bring the item back for the discount. Worried you might not see the sale? Try www.priceprotectr.com. Find the item you bought on the store's Web page, past its url into the box at the priceprotectr site and enter your e-mail address. If the price drops within the store's policy guarantees, you'll be notified by e-mail.
62. Check receipts for savings. Stores such as J.C. Penney send you to online surveys from their receipts. In return, you get coupons for money off. CVS prints coupons on the receipt for members of its loyalty program.
63. Shop seasonally for sales. Sure, swimsuits are cheaper in September, but did you know cookware usually goes on sale in May (just in time for weddings and graduations)?
64. Belong to AAA? Check to see what discounts it has available. For instance, you can save \$3 on movie tickets. Go to www.aaa.com for details.
65. See if your employer gets discount tickets for local theaters, amusement parks and the like.
66. If you're shopping for a computer, see if the store offers discounts to employees of local businesses. The Apple store does. If your company is a division of another, check under the parent name as well.
67. Don't be tempted. Go to www.dmachoice.org to have all catalogs stopped.

IDEAS TO USE OVER AND OVER

68. Use washable cloths instead of paper towels.
69. Make your own household cleaners. With baking soda or white vinegar you can clean many things. For a no-streak glass cleaner: mix ¼ cup white vinegar, 1 tablespoon cornstarch, 1 quart warm water. Apply with a sponge or pour into spray bottle and spray on. Wipe dry with crumpled newspaper, buff to a shine. Use crumpled newspaper instead of paper towels for lint-free results.

USE CREDIT CARDS WISELY

70. Get a credit card with rebates you can use. Discover Card gives 5 percent cash back on various charges - restaurants, groceries, movie rentals - that rotate throughout the year.
71. Earn reward points with your debit or credit card? Remember to use them before they expire. If you don't have enough points for something big, get gift cards. They make great presents, or use them yourself. Order soon to get them in time for the holidays.

TRAVEL MORE, SPEND LESS

72. Use Hotwire or other online sites to book hotel rooms. Don't be afraid to negotiate with hotels for a lower rate.
73. When traveling, stay at hotels that offer free breakfast. If there's a microwave or fridge in the room, look for a nearby grocery store. Even if you dine out for most meals, pick up a few snacks and you'll save vending machine costs, not to mention calories.
74. Staying somewhere several days? See about renting a cabin or vacation home and you can save money by cooking your own meals rather than eating out.

STAY FIT, LET SAVINGS FATTEN

75. Lose the gym membership and take a walk or a run.
76. Try a virtual gym like www.demandfitness.com where streaming video lets you work out. Cost is 99 cents a day or \$15 a month; free trials available.

THERE'S GREEN IN THE GARDEN

77. Use a rain barrel. It saves water and money.
78. Plant perennials and native flowers, which require less water.
79. Take advantage of local garden club sales and the know-how of club members.
80. Plant from seeds. Rather than pay for expensive "starter" pots, use the cardboard carrying containers given out free at coffee shops when you have to tote multiple drinks.
81. Use an electric lawn mower.
82. Add your shredded white paper to the compost pile for free mulch.

EAT OUT WITH A LIGHT CHECK

83. When eating out, order from the small plates or appetizers section.
84. If you do go out to partake of food and wine, check for specials (is Friday margarita night?) and order accordingly.
85. Fast food chains make money on soda - the markup is about 80 percent. When dining out, order water. Need more? Ask for two slices of lemon, squeeze, add Splenda and you've got lemonade.

ON HOLIDAYS, BE A SCROOGE

86. Shop for Christmas and other gift-giving times throughout the year to take advantage of sales. Organize a gift closet in a designated place in the house. Then go one further and take a digital photo of the item, download it onto your computer and add notes about who it's for, when you bought. Save receipts.
87. Frequent after-holiday sales. After Christmas, when items go 75 percent to 90 percent off, buy red and green

wrapped candy. Separate the red for Valentine's Day; the green will work for St. Patrick's Day. After Valentine's Day, think 4th of July. After Halloween, think Thanksgiving. Giftwrap, cards, toys, etc. can all be saved for next year. Plain giftwrap can be used throughout the year. It's a good time to stock up on cards as well.

88. Need teacher presents? Buy packs of items like cocoa, chocolate bars and the like and then divide them up. Package them in pretty mugs (found at yard sales or on sale) and tie with a ribbon and a handwritten note from the student.

89. For wrapping paper, look at your kids' artwork or coloring books, especially holiday-themed ones.

90. Inexpensive wooden frames - available for a few bucks in most craft shops - can be decouped with wrapping paper or decorated with sea shells (hot glue guns work best).

91. Turn last year's holiday cards into this year's holiday postcards. Works best with stiffer cards. Save on buying cards and postage as postcard stamps are usually cheaper. Make sure the cards fit post office size restrictions.

92. Don't bypass dollar stores - they're great places to stock up on greeting cards - or discount stores such as Big Lots to score overstocks from brand stores such as Pier One.

ENTERTAIN ON THE CHEAP

93. Cut your cable or satellite TV. Keep your Internet connection and watch new and classic shows on Web sites such as YouTube, Hulu and NBC.com. For less than \$20 a month, you also can join DVD subscription services such as Netflix or Blockbuster.com, and get full seasons of your favorite shows shipped to you.

94. Take advantage of free concerts by area community concert bands.

95. Look for reciprocal agreements. Many museums, zoos and botanical gardens have deals with similar attractions in other cities to allow members to get in at those sites for free or at reduced prices. Not sure? Show your membership card and ask.

96. Don't forget sneak peeks at the local cinemas and free gaming nights at area game stores.

97. Rent new DVD releases for \$1 per night at RedBox. Every Monday, it offers a code for a free rental.

98. Entertain at home with board games and card games. Get everyone to bring a dish.

99. Get free books online. Visit www.gutenberg.org.

100. Try date night at the public library: free lectures, discussions and movie nights.

101. Get a library card. You'll find free books, newspapers, magazines, music and more.

So what about you? Do you have a family budget, or do you wing it? How is your family saving money?