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**Springboard**<sup>®</sup>  
Nonprofit Consumer Credit Management, Inc.

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### **Early Action is Key When Homeowners Are in Trouble**

Each year, hundreds of thousands of Americans struggle to make their mortgage payments. Springboard's ongoing commitment to homeownership includes offering help for troubled homeowners. If you or someone you know is struggling to meet mortgage payments, here are three important guidelines:

1. Don't ignore communications from your lender. Letters or phone calls can contain important information on what options may be available for you and how to work with your lender on alternatives to foreclosure.
2. Reach out as soon as you think there may be a problem. Foreclosure prevention counseling can help you assess your financial situation and begin making decisions about possible options and solutions. Help may be available from your lender even if your mortgage is current, so let your lender know about your concerns as early as possible.
3. Be open to options. Sometimes saving your home means making sacrifices in other areas. Only you can make the decision about a course of action that's right for you.

Foreclosure affects everyone - homeowners, schools, communities, and businesses. Don't wait to seek help. Call your lender and/or a HUD approved housing counseling agency today. You may reach Springboard, a HUD approved comprehensive housing counseling agency, directly at 800-947-3752.

Todd Emerson, President and Chief Executive Officer

You can contact SPRINGBOARD<sup>®</sup> by mail, phone, fax or email; we are always here to help.

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## From the Editor's Desk: Spectator Sports

**H** heard an interesting phrase at a conference I was attending. It came from Tom Evans, President and CEO of Bankrate. He said that "money is no longer a spectator sport" and I think that he's right.

When we bought our first home the choices in mortgages were pretty simple. Unless you were self-employed you took out a 30 year mortgage. There was a little difference in closing costs and points, but nothing too dramatic.

Credit cards were also pretty simple. You had gas, store and bank cards. But

no 'cash back' or points cards. Everyone had the same payment due date. And, interest rates on most cards for most customers were the same.

Auto loans, too, were pretty simple. The main decision was whether to get a two- or three-year loan.

Back then you could put your finances on autopilot. Sure you needed to know how much you owed on your credit card. But there weren't too many decisions to make. And, once you made a decision, generally you never had to revisit it.

Sure is a different world today. Much, much more complicated. Not only do you need to know how each different credit card is handling your balance, but also how they're handling new purchases. Is it time for a balance transfer? What about your car loan? Time to refinance? And, your mortgage, well that's another whole topic.

Tom was right. Money is no longer a spectator sport. Whether you like it or not, you're a part of the game. And, that means reading more and learning more. No doubt, that's a challenge for many people. Fortunately, there are a lot of good resources available to you. We hope that you consider The Dollar Stretcher.com and our newsletters to be one of those good resources.

Keep on Stretchin' Those Dollars!  
*Gary Foreman, editor*

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*Getting quality gear for a pleasant outdoor experience*

## How to Save on Outdoor Equipment

by Lisa Maloney

**Q**uality gear can make the difference between a pleasant outdoor experience or stewing in damp socks and a wet tent. It also costs a lot of money. These simple tricks can help you save:

**Give yourself time:** Try to identify your needs ahead of time. Try to plan at least a year in advance, so that you can buy out of season or during big sales. This also helps to clarify the difference between things you want because they're neat, and things you truly need.

**Buy it used:** You can almost always find high quality gear that will last for years by checking garage sales, thrift stores, sport/gear swaps, and the returns section of your favorite retailer. Some stores stock used gear regularly, and places that rent gear (like outdoor retailers and universities) usually sell the rentals off at some point. Find out when that happens and be there.

**Do your research:** Whether you're buying new or used, you need to know exactly what you're looking for. Do your research, whether it means renting, begging, or borrowing gear to try before you buy, reading reviews, browsing online, or taking a knowledgeable friend with you. Know about the features of the gear you're looking for and, if you're shopping through used gear, have a good idea of what it's worth so that you can negotiate a fair price.

**Be honest with yourself:** If you're not going to use it enough to justify the cost, don't buy it. When you do purchase, be as realistic as possible about what you really need. If you're serious about becoming a mountaineer, maybe you should go ahead and opt for the top-of-the-line, four-season, bomb-proof, storm-proof tent. But if you're not going anywhere near the Himalayas, you can buy a considerably less expensive tent without shirking on comfort.

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## Outdoor Equipment cont...

**Look online:** You can nab extra-low prices when you buy online, but the tradeoff is that you can't see and feel what you're getting in advance. Try to check out the same product in a local store, if possible, before you buy online. All of the usual suspects (Craigslist, eBay, and retail websites like [www.sierratradingpost.com](http://www.sierratradingpost.com)) have outdoor gear for sale at great prices, but don't stop there. Deal-a-day sites like [www.steepandcheap.com](http://www.steepandcheap.com) and [www.woot.com](http://www.woot.com) offer a rotating selection of act-now-or-they're-gone-forever great deals. You can often find outdoor gear through Freecycle, and websites geared specifically to your sport of choice usually have a gear swap/for sale section to browse through.

**Think about sharing or renting:** If you're not going to use a piece of gear very often, or if you're part of a

close-knit group that participates in the same sport, consider sharing the cost on expensive pieces of gear like porta-ledges and tents. If your buddy has an extra piece of gear he's not using, you could offer to rent it from him. It's a win-win situation. He gets some extra money, and you pay less for the rental than you would pay at a retail store. Just remember that you're ultimately responsible for the condition of any gear you trust your life to, so check out shared gear carefully each time you use it.

**Make it:** If you're savvy with your hands or know someone that is, you might be able to make what you need for considerably less than purchasing it new. The really crafty can start from scratch, but there are also kits and directions for making anything from down coats to sleeping bags to backpacks available in stores and online.



*Overcoming the consequences of messy closets and cupboards*

## **Cleaning Cupboards, Closets, and Cabinets**

by Shelly Burke

**M**y husband and kids were out of town several weeks ago, and I took two days to clean every cupboard and closet in our home, as well as the freezer. Every time I opened a door, it seemed that boxes or bottles fell out, and I couldn't find anything I was looking for!



As I was sorting, cleaning, throwing away (nine garbage bags full) and organizing, I realized that messy closets and cupboards had more consequences than just frustration and potential injuries from falling items.

### **The Cost of Disorganization**

~ We had too many “extras”! I found several packages of batteries (in the laundry room closet), three loaves of holiday cocktail bread for fancy appetizers (in the freezer), and many bottles of shampoo, conditioner, and lotion in the bathroom cabinets. The

extras were all bought because I couldn't find the ones I'd originally purchased. Although I will use these items someday, I spent money that could have been spent on other things, and the cocktail bread was freezer-burnt beyond use.

- ~ In almost every cupboard and closet that I cleaned, I found partially full bottles or boxes of food, shampoo, Parmesan cheese, etc. Obviously, four or five partially full containers take up a lot more space than one full container! I combined the like products, and the empty containers accounted for several garbage bags full of waste.
- ~ There were potential safety issues. I found several packages of expired medications, both prescription and over-the-counter. Not only will expired medicine fail to give the desired effect, but it can also cause undesired effects. Old makeup can hold infection-causing bacteria; old lotion can separate and be unusable. I also found boxes of very old and long-expired food, which might have been “just” stale. However, I didn't want to risk it being full of bugs or spoiled to the point of being a health hazard. These items accounted for a few more bags full of garbage.

After two days of cleaning closets and cupboards, I felt a great sense of

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## Cleaning cont...

accomplishment. Every time I walked by a cupboard or closet, I opened it to gaze at what I'd done. When my family got home, I made them look as well, and they were impressed!

### **Benefits of Organized Closets and Cupboards**

- ~ With a place for everything and everything in its place, I can clearly see how much soap, tomato sauce, laundry detergent, and first aid cream I have. When I make my shopping list, I can see what I need and know I won't be purchasing anything unnecessarily. It's also much easier to plan meals when all food items are organized and I can clearly see how much of everything we have. Obviously, this saves money.
- ~ I also save time by not having to push things aside, take them out, or try to fit them back in after they fall out when I open a door. I didn't realize how much time I wasted until now.
- ~ There's no more waste! I can easily rotate food so it doesn't get old (putting new purchases in back of products that are already in the cupboard) and check expiration dates on medications. This is another money saver.

~ I "found" some items and ingredients I'd forgotten I had! It was a thrill (I'm easy to thrill!) to find "new" lotion and makeup that had gotten pushed to the back of the cabinet. I also found unusual ingredients I'd purchased for recipes I wanted to try and now can when I find the recipe, which is my next organizing project.

All in all, I have an increased sense of control over my home, my time, and my finances. The benefits are well worth the time and effort it took to clean and organize those closets, cupboards, and cabinets!

*Shelly Burke, RN, is the author of Home is Where the Mom Is; A Christian Mom's Guide to Caring for Herself, Her Family, and Her Home and What Should I Say? The Right (and Wrong!) Words and Deeds for Life's Sticky, Tricky, Uncomfortable Situations. She recently completed a goal workbook, Make it Happen! Your Guide to Setting and Reaching Goals that Will Change Your Life! For more information, or to read excerpts, go to [www.shellyburke.net](http://www.shellyburke.net).*

*Shouldn't you be spending your time on the big items?*

## **Penny Wise, Pound Foolish?**

by Helen Young

**P**icture this: It is a nice sunny day, and you are out and about in your small, fuel-efficient vehicle. You are feeling very impressed with your fuel efficiency, and to add to this enjoyable sense of your financial savvy, you survey the gas prices at every service station you pass. On the way home, you select the very cheapest one, fill up, and then continue on your way singing a happy little song that goes something like, "I just saved \$2.18, la, la, la, la la..." This, I have to admit, is the sort of thing I do for kicks.

I guess that makes me luckier than many when it comes to stretching my money. Some aspects of economizing come naturally to me and are actually fun. The problem, unfortunately, is all the other aspects that are not so much fun. In fact, they are downright boring. And confusing. And time consuming. Specifically, I am talking about the big stuff.

Take my 401k, for instance. In the days before I had my financial house in order, I sometimes found myself wondering if the last time I reallocated those funds was before or after the Internet was invented. Same for my kids' 529b accounts. I was seldom aware of whether interest rates were going up or down, or what the tax ramifications were of a lot of things.

The unfortunate fact is that big-picture financial health, just like physical health or anything else that's hard to maintain, ultimately takes personal discipline. You've got to force yourself to do things that you don't feel like doing.

So how did I go about making the painful leap from penny wise to pound wise? The following are crutches that have worked for me and still do whenever I'm

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## Penny Wise cont...

tempted to let the big picture slide. Give at least one of these a try the next time you find yourself blithely clipping a pile of 20-cent coupons rather than refinancing your mortgage like you're really supposed to be doing.

- 1. Create shortcuts to your financial information.** Find a system that works easily for you, such as bookmarking the websites that track your accounts. Then get in the habit of checking them daily or weekly like you would the weather or the news. Once you can actually see your money leaking away, you'll feel more inspired to stop it.
- 2. Create a "buried treasure" list, then investigate each item.** Big savings could be lurking in all sorts of places you might not normally consider. For example, your employer's medical plans may change a lot over time, and a yearly cost comparison may really pay off. So may periodically shopping around for things like lower bank fees or insurance rates.
- 3. Track your progress.** Watching your savings mount in one area is a great motivation to expand your efforts. Turn your buried treasure list into a chart on your refrigerator, showing how much money you saved on each item.
- 4. Get help.** If you feel overwhelmed, consider hiring a financial planner to create an overall plan or to help navigate your financial weak spots. For assistance on a more limited scale, funds like retirement accounts sometimes offer premium services that will handle periodic reallocation for you based on your tolerance to risk and other preferences.
- 5. Just do it!** No motivational technique is too dumb. Break out the rock music, slap up a few motivational

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## Penny Wise cont...

bumper stickers, and visualize your favorite celebrity triumphing over the same hurdles. Or just hang up a picture of that beach in Hawaii you'll be sitting on once you find enough money to get there.

6. **Consider your alternatives.** Sure, you could moonlight flipping burgers, or go into debt to cover all the money you're wasting on big-ticket items. But ultimately, investing some time and energy into maximizing the hard-earned money you've already got will lead to less work and greater quality of life.

When the going gets tough, don't be afraid to reward yourself by focusing on some small-scale initiatives like organizing your coupon collection or saving \$2.18 on gas.

After all, even we penny-pinchers have to let down our hair once in a while.



*What you don't know could cost you*

## Check That Insurance Policy For Savings

by Johnny Gunn

**O**lder doesn't always relate to wiser as I found out on a recent visit to the insurance agency. I was there with a chip on my shoulder because of continual rate increases despite a clean driving record that extends back will over fifty years. "Not to worry," the lady behind the desk said as she perused my policy. "I think I can save you a considerable amount of money." And she did, but by taking away something that at first I felt was seriously needed. Then she took away a second item I had always believed was very important. Hopefully, this will save you some hard-earned dollars as well.

My policy carried a medical benefit of \$10,000 per accident, something I felt was really necessary. After all, it isn't hard today to rack up thousands of dollars in medical expenses and I don't have that kind of money to throw around. My agent looked me right in the eye and asked, "Are you on Medicare?" "Well, yes, I most certainly am," I replied but almost as a question.

"Well, you have medical coverage. You don't really need an extra \$10,000 in medical coverage. What you need is enough to cover the deductible." Of course, I changed my policy to reflect just \$1,000 in medical, which should cover the difference between what Medicare pays and what doctors and hospitals charge. I just saved myself \$52.20 a year.

Since I would be getting my regular Social Security payment each month even if I was injured in an accident, and since Medicare is going to pay for the bulk of medical costs from that injury, the idea of carrying a \$10,000 medical plan is superfluous.

It's important to look at the policy you carry from more than one viewpoint. If you're working and carry health insurance, you may not need a hefty medical premium on your automobile insurance. As a retired gentleman on Medicare and Social Security, I don't. I have always insisted on coverage from an uninsured or under-insured motorist. That was one of the premiums I felt most necessary.

My agent again narrowed those pretty green eyes and asked, "Why?" Then it dawned on me that we were discussing the same question as with a medical benefit. I'm already covered by way of my Medicare policy; I don't need a second premium.

I just saved another \$33.20 per year. My monthly insurance premium was reduced from \$53.13 to \$35.93. When you can walk out of an insurance company office knowing you just saved \$17.20 a month and when you can go home and subtract that amount from your monthly budget, it is a day well spent. Few people can say that they would not want an extra \$17.20 each month. A visit with your auto insurance agent might bring you this as well.

*With consideration to self-worth, the friendship and money*

## **Handling the Ungrateful Houseguest**

by Gary Foreman

I have mixed feelings about out-of-town visitors. I have a houseguest who will be in my home for three weeks and has not pitched in (unless asked) with cooking, cleaning, shopping for food and liquor, or gas for the car. How can I ask for reimbursement for a joint party we hosted without ruining the friendship?

*Dianna*

Wow! What a friend! Dianna has come up against a problem that we all face at some point. What to do with someone who's happy spending our money. Whether that person is an out-of-town guest, an officemate at work or a distant spendthrift cousin, it's often a tough situation to handle. Largely because it has to do with how we view ourselves and how we relate to money. Both issues are deeply ingrained in us and often involve very complicated emotions.

I doubt that even the best psychoanalyst could help answer both questions in one column, so we won't try. What we will try to do is to pose some questions that will help Dianna get closer to an answer.

Let's begin with how you view yourself. The first question to ask is do you see yourself as a giver? Or as a taker? How aggressive are you about getting what you feel belongs to you? Do you hold on to things loosely or tightly?

The second question is how do you feel about how you see yourself? Whether you're a giver or a taker or somewhere in between, are you comfortable with that picture? If you're not happy with

what you see, do you feel that you want to make a change? Or is it easier to stay with existing patterns rather than try to change your future?

How Dianna views herself and how comfortable she is with that view will make a big difference in how she relates to her friend. It allows her to put the situation into a proper perspective.

The next question for Dianna to answer is how she views money in her life. For some folks, money is a cruel master. They see themselves struggling to get enough to pay for life's necessities. Money is very valuable to them and must be tightly controlled.

At the other extreme are people who view money as "fun tickets" to be used to increase life's pleasures. Money has little importance to them (unless they run out of it!).

Somewhere in the middle are people who consider money to be a tool. Like most tools, it can be used properly or improperly. They see money as having value, but attempt to keep it in a proper perspective.

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## Houseguest cont...

Now that Dianna has a frame of reference, she's in a better position to decide what response is consistent with the person she wants to be. Let's look at what options she has.

Dianna could do nothing. Just continue to spend extra money on her visitor and not ask for help or reimbursement. While her friend would probably be fine with this choice, Dianna might not be. Unless there's some other reason that we want to maintain the relationship, at some point we begin to lose respect for ourselves if we let someone take advantage of us. Of course, if there is a good reason, then Dianna can be a generous hostess and forget about the cost.

Dianna could also gently ask for some help and reimbursement. The method is really quite easy. Next time you fill up your car, make sure the visitor is in it and mention that you paid for the last tank and could she pay for this one. A similar strategy works for the groceries or even cleaning the toilets.

She probably won't get a 50/50 split of work and expenses this way. But the friend has gently been put on notice that Dianna won't be taken advantage of. Don't be surprised if she cuts her visit short. If she was merely there to take what she could, she'll leave when she realizes that's ending. It may have a sad ending, but you'll quickly find out how good a friend she really is.

If Dianna really feels put out, she could be a little more forceful about asking for help. One way to do that would be to list the expenses, making it clear when they're presented that the assumption is that the visitor would want to pay her half.

On the other hand, Dianna may look at herself and her friend and decide that being repaid really isn't that important. It could be that the relationship goes back for years and is more valuable than the money involved. Or it could be that the visitor is a family member and family harmony is the main consideration.

Dianna may decide that she needs to take actions that aren't very comfortable. If so, she shouldn't postpone taking action. That'll only make it worse. She can stay strong knowing that she arrived at the decision in a calm, intelligent manner and the end results are for her benefit.

In any case, she's made a decision with her best interest in mind. She has considered her self-worth, the friendship and money. Each has been given proper importance and her decision reflects that. Whatever choice she makes, Dianna has put herself in position to achieve the best possible outcome.

*Gary Foreman is a former financial planner who currently edits [The Dollar Stretcher.com](http://TheDollarStretcher.com) website.*

*Save big on college expenses*

## **Save Money While Sending Your Child to College**

by Amy L. Thomas

**M**y son has almost completed his first year of college, and I believe I have learned just as much as he has. Although he is only two hours away, he is living on his own for the first time with a car, a dorm room and a meal plan. We have made some mistakes, ones that we are hoping to correct next year. Below are some ways that students and families can save big on expenses that accompany a child in college.

1. If you and/or your student are taking out student loans, opt to begin making monthly payments as soon as possible. Many loan companies allow you to delay paying until your time in school has ended, or even begin six months after graduation. This only delays and adds to the interest that will accumulate. If possible, begin paying immediately, even adding a bit more each month to pay down the principal. This can significantly lower the balance that is owed and help a student begin their post-college years with a lower financial obligation.
2. Most colleges that have on-campus dining facilities will have a variety of options for the student. With the sleeping patterns of most college students, you may be able to save money by choosing fewer meals for the weekends, or even during the week. Check the times of your



classes each semester, to determine if you will be able to make it to a cafeteria for each meal. My son found that he would rather eat a breakfast bar or have a bowl of cereal in his dorm room and sleep later during the week than get into a long breakfast line in the cafeteria.

3. There is a tendency to “load up” on items that you believe will be essential for a student to have in their room before they leave for school. This can lead to a lot of overspending on articles that are not necessary, never get used, or worse of all, get thrown out. Being prepared is a good thing, but until your student has experienced their new living arrangement, it is hard to know what is actually needed. I made the mistake of loading my son up with what I believed he needed, going above and beyond the “college list”

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## College cont...

of items that were provided by the school. The best idea is to supply your student with personal hygiene products that they already use, and then wait to see what is actually necessary for dorm life.

4. This is the big one, the one about your student spending at college. My son had a job and saved money in his bank account. He did very well with this concept. He then turned 18 and got his own checking account with an ATM card. I taught him about using an ATM, stating that it was like a check, not a credit card, and he could only spend up to what he had in his account. I also showed him how to set up his account online so he could check it weekly, or he could open the statements he received in the mail every month. He seemed to understand, and after a few months, he went away to school.

When he was home on his holiday break, he received something in the mail from his bank. He ignored it, but I knew that it might show that there was a problem with his account. A few hours later, my son called me and said his ATM card would not work. He asked me to go home and open up the bank statement. Sure enough, he was overdrawn! He was in total shock; he could not believe he had already spent all of his money. He had not looked at his

statements for months and had not gone online to see where he stood. We went over his statements carefully and found that late night trips to the pizza parlor, gas, and music were the culprits. I had to let him “borrow” money from me to cover his overdrawn account and the associated fees. He will be paying me back this summer when he returns to his job. He learned a big lesson, and so did I. He was using his ATM card with the “credit” option that many stores have, and thus it was a week before the bank caught up and began charging him fees for an overdrawn account.

If your college student has an ATM card associated with a checking account, tell them to use it as an ATM only or, better yet, just deal in cash. It is good for an emergency, but really there is no need for it on a daily basis. Have them check their account online a few times a week to ensure that all of the information is accurate and to check how much is actually in their account at any given point in time.

The college years can be exciting for a student, and the most financially trying for a family. Using a few practical saving strategies can help get everyone on the same page. If financial situations are approached with honest, open communication, most mistakes can be averted.

*Keeping it inexpensive and nutritious*

## **The Fastest and Cheapest Food on the Road**

by Phyllis Y. Guth

**T**he fastest and cheapest food on the road is the food you take with you from home. It could be as simple as hoagies, sandwiches or salads of all kinds. In cold weather, it could be insulated jugs of hot soups or spaghetti along with hot coffee, tea or hot chocolate.

We've found this to be true on numerous car trips up and down the East Coast and on other out-of-state journeys. It takes a fair amount of preparation, but with careful planning, you can minimize the amount of last-minute details.

I prepare for upcoming trips a week or so in advance by cooking a beef roast, chicken, turkey or ham large enough to provide leftovers. I freeze the remainder until the day before our departure when I defrost and grind up the meat or chicken for sandwich spread or slice it for sandwiches. For safety reasons, I don't save mayonnaise-based-sandwich spreads or salads for a second day.

If I have fresh vegetables on hand, I clean and cut them up to take along accompanied by a simple vegetable dip. You'll have an ample supply of home-baked goodies for desserts and snacks, too, if you freeze a few cookies, slices of cake, muffins or cupcakes whenever you bake. While crumb toppings are preferable to icing when traveling, it is possible to freeze some frostings. Blueberry muffins, coffee cake, apple cake and chocolate chip cookies all freeze well and can be eaten out of hand on the road.

Beverages are another consideration. To prevent dilution of the contents in my picnic jug, I make ice cubes several days ahead of time from whatever beverage I plan to take, such as lemonade, fruit punch or iced tea. If I want a second drink to use while we're away, I make an extra quart or more of iced tea and freeze it in a rectangular-shaped plastic container that fits neatly in our cooler without wasting space. If

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## On the Road cont...

placed in the cooler while frozen, it helps to chill the contents.

Of course, I don't rely solely on frozen beverages for refrigerant. I also fill an empty, clean half-gallon milk carton with water, freeze it, and throw in one or more purchased ice packs. In addition, any frozen items I'm carrying for use during our stay, such as orange juice concentrate, margarine, butter and cake or cookies, help to lower the temperature in the cooler.

You also can prepare your picnic kit well in advance of your trip. My list of necessities always includes salt and pepper, anti-bacterial hand cleaner, a sharp knife, bottle and can openers, plastic sandwich bags and eating utensils, a large serving spoon, paper plates, cups for hot and cold beverages, and napkins. An old tin lunch box holds the smaller items and can be reused year after year after restocking it.

If we're going to be living in an efficiency unit on our trip, I take hard-cooked eggs, juice concentrate, small quantities of margarine or butter, peanut butter, lunch meats, jelly, lettuce, tomatoes, sugar, mayonnaise, ketchup, cereal, canned sodas, coffee, tea bags, snacks, etc. During our stay, I store our ice packs and blocks in the freezer for re-use on the trip home.

By taking most of your food with you, you'll save by not having to buy all your groceries in a tourist area where prices are higher. We also carry with us snack foods and sodas from home so we needn't purchase them from a machine at a much higher price.

We keep a small insulated bag in the car for use on the road. Into this go a few sandwiches and fruit, along with small juice packs or sodas so we can snack as we drive. One or two ice blocks keeps the food chilled. This frees up more room in the cooler.

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## On the Road cont...

Whenever possible, we look for rest areas or welcome centers for our meals. In pleasant weather, we eat at a picnic table if one is available. When time is short, we have a quick tailgate lunch.

If your journey includes an overnight stopover, you can save time and money by taking with you the ingredients for a simple breakfast such as cereal bars, muffins or breakfast cake. Supplement it with fresh fruit in season. This continental breakfast is quick, easy and cheap, and there's no mess to clean up. While at our overnight stop, I use the motel's ice machine to replenish the supply in the cooler.

On the return journey, we also depend upon our own fast food. If we have an efficiency unit, we simply make sandwiches with any remaining food, such as tuna fish, cream cheese, jelly, peanut butter, cheese and lunch meat. Eggs can be hard-boiled for sandwiches or eating out

of hand. Yogurt and any leftover restaurant food that can be eaten cold are other possibilities.

Our fast food served us well when we had to flee Myrtle Beach because of an impending hurricane. While stuck in traffic in sweltering mid-afternoon sunshine, yes sunshine, we remembered the leftover pints of ice cream, pretzels and canned sodas we had stashed in our cooler. It was especially welcome because we were far from any restaurants or stores.

Whatever your choices, you can be sure that the food you carry along is sure to be the least expensive and possibly the most nutritious you'll find on your journey.



*Why think about the holidays in the summer?*

## **A Little Christmas This Summer**

by Denny Phillips

**S**hopping for Christmas gifts can sometimes be more of a chore than a pleasure, and it can definitely be expensive. Here is a tip to help you enjoy your Christmas shopping and help with your Christmas budget at the same time: shop for Christmas gifts while you are vacationing. Not only will you have the joys of your vacation experience, but also shopping for Christmas gifts at the destinations you visit can be a real budget saver.

Consider that most vacation destinations have local craft markets with many items that are unique to that location. You can usually pick up crafts or artwork, hand-made by local people at the destination you are visiting, for little more than a song.

This doesn't mean, however, that you need to bring home a tacky, plastic souvenir, but many destinations specialize in certain goods. For example, Jamaica is known for its high quality Blue Mountain coffee, which is hard to find here and very expensive. You can pick up a couple of pounds for that special coffee-lover on your Christmas list right from the location where it is made. Or, Mexico is famous for its leatherwork and silver jewelry. Perhaps an intricately hand-carved leather purse or some finely crafted silver earrings would be just right for Aunt Pat. Many local people put a lot of pride into making their work so you can really get some quality items.

You can also purchase great carvings or paintings from the locations you visit that may be perfect for another person on your list to display in their home. If you look around, you are sure to find a style of art that would suit them, and you can find many undiscovered, talented artists selling artwork at very reasonable prices. Or you could splurge a little (while still paying below average costs found at home) and

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## Christmas cont...



look up a known artist that is famous in that destination. For example, purchase a Guy Harvey seascape from his shop in Grand Cayman.

Not only will you have the pleasure of shopping on your vacation and the thrill of seeing the items unique to that destination, but also it will give you and the recipient of the gift something to talk about. You can share the story of how you came across that particular item, and relive the fun experience you had choosing it and haggling with the local vendor. (Many times, the listed prices can be negotiated downward.) And, your friends and family will appreciate that you thought of them while you were away.

If there is a person on your gift list that is extremely hard to buy for, perhaps bringing home a bottle of liquor (duty-free) might be a good choice for their Christmas gift. Again, many places offer specialties from their own area. Maybe tequila from Mexico, for instance, or rum from Puerto Rico, or even wine from a region in France may suit your brother John.

Another cost-friendly gift that you may bring away from your vacation is a lovely photograph of the area you visited. That beautiful sunrise picture you took of a beach in the Virgin Islands or a night-time view of the Eiffel Tower may be a fantastic gift for someone on your Christmas list, especially if you enlarge and frame it. Perhaps you could even find a handcrafted frame for it at one of the markets at the destination in the picture.



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## Christmas cont...



Here is a list of just a few items to look for while vacationing that would make ideal Christmas gifts:

- ~ Locally-crafted pottery
- ~ Paintings from undiscovered or known artists
- ~ Wood or stone carvings
- ~ Beach-wear, beach towels, straw bags
- ~ Hand-carved, tooled leatherwork
- ~ Jewelry, silver and gold
- ~ Fine gems
- ~ Spices or local specialty food items
- ~ Local liquor or liqueurs
- ~ Coffee table books from travel destinations
- ~ Stamps for the stamp collector, foreign coins for the coin collector
- ~ Local cookbooks
- ~ Straw-work or handmade baskets

If you love to travel and you love to save big on your Christmas shopping, this may be the ideal way for you to enjoy both. Wouldn't your friends and family love to receive a one-of-a-kind, different gift this year?



*What you know could save you money*

## Learn a New Skill Frugally!

by Jessica Snell

**F**or a frugal person, handicrafts can be more than just decorative pastimes; they can be useful skills. If you know how to sew, you can make your own curtains out of thrift store fabric or repair an expensive piece of clothing when it gets a tear, rather than buying a whole new item. Basic carpentry skills can save you the cost of calling in a handyman, and if you have a green thumb and can grow your own vegetables and you won't be paying so much at the grocery store.

But although being skilled in a handicraft or hobby can be a blessing to your budget, learning that skill is often an expensive proposition. Paying for classes in order to learn how to make the things you want to make can set you back hundreds of dollars, and so can paying for the new raw materials you'll need to practice your new skill-set.

Is there a cheaper way to learn how to sew, paint or do woodwork? Yes, there is! You can teach yourself. Here's how:

1. *Survey the landscape:* Before diving in, get an idea of what your new hobby involves. Use your local library to check out several books on your chosen subject and scan through them. Pay attention to what the authors assume that you should know in order to practice your chosen craft. What seems to be the minimum skill-set required? Make a list of those skills, and find definitions of them. What are the most basic materials needed? Again, make a list for reference. After you've looked through a few books, go online. Almost every hobby or craft has several online forums. Using a search engine, find a few forums for your craft and ask some questions like "I'm a beginner; what would be a good first project?" and "What do you wish you'd known before you started?" (These forums will also be resources for you later, in the middle of your first project. You can return and ask any questions that come up when you're actually working on your project.) Also look for any safety precautions that might apply to your chosen craft. Does it require any safety equipment?
2. *Pick your first project:* At the end of this initial survey, you should have a good idea of what you need to learn first, and what sort of project you should start with. Look through those same books and forums for a suitable project. Make sure that the project you pick includes detailed step-by-step instructions.
3. *Find your raw materials:* Now that you've decided on a good first project, look around for a cheap way to get the raw materials. If you're sewing, for example, look for circulars containing coupons from

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## New Skill cont...

your local fabric store, and check online sales sites (like Craig's List) for a secondhand sewing machine. There's no need to pay top price when you're a beginner. Your first project in any craft probably won't be perfect, so save the costly materials for your fourth or fifth project, after you've acquired more proficiency. (Despite this advice, do choose materials that you like. It's hard to do any sort of craft project with materials you absolutely hate.)

4. *Do your first project:* Remember to keep any reference materials you've acquired (books from the library, a printed instruction sheet from one of those online forums) close at hand. You are learning by doing, and it is helpful to have instructions close by for reference. Take your time on this first project, doing each step slowly, and making sure that you understand each step before you attempt it.
5. *Enjoy the results:* You've finished your first project! Step back and take a look at that skirt you've sewed, bookshelf you've hammered together, room you've painted, or herb garden you've planted. It's an accomplishment to be proud of, and only the first of many. Once you've taught yourself a valuable skill like this, you'll be able to use it as often as you want for the rest of your life.

## *Choosing the right cut of meat*

### **Bringing Home the Bacon**

by Amy Hammond Hagberg

**A** while back I invited 25 men, women and children to our home for dinner. To make serving easier, I decided to do a fajita bar; that way everyone could pick out exactly what they wanted at their own pace.

I found a great recipe; marinated the beef and chicken and then grilled them to perfection. Sadly, the beef turned out like leather ... no, worse than leather. Nobody would eat it, including those guys who will eat anything. I'd even see the ladies delicately disposing nasty bits into their napkins.

What happened? I used the wrong cut of meat. To save money, I had purchased some beef from my farmer friend, which is not a good idea for a fledgling country girl who didn't know much about the parts of a cow. I could have marinated it all week and the meat would still have been inedible.

Being a good cook is really about two things: a good recipe and the right ingredients. But when it comes to standing in front of the meat case at the local grocery store, many of us feel pretty clueless. What exactly lies beneath that plastic wrap? What's the difference between a fillet and a flank other than the price tag? And what is "skirt steak" all about? Choosing the wrong cut of meat can ruin even the most gourmet meal, so it's time for a little carnivore education.

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**Bacon cont...****Buying Beef**

*USDA Prime:* This is the top of the line. It has abundant marbling (flecks of fat within the lean), making it very tender and juicy. Prime roasts and steaks are excellent for dry-heat cooking like roasting and broiling.

*USDA Choice:* This has less marbling than prime, but is still of very high quality. Choice roasts and steaks from the loin and rib will be very tender, juicy and flavorful.

*USDA Select:* Somewhat leaner than the higher grades. It is fairly tender, but may lack some of the juiciness of other grades. These are best marinated or slow cooked for maximum tenderness.

**Steaks**

If you are planning to grill steaks, what cut should you get? Most are fairly good for grilling, but some cuts may need some extra attention. As a rule of

thumb, the more expensive the product, the more tender it will be. If you are spoiling yourself, get a tenderloin, porterhouse, t-bone or rib eye. The New York strip, top sirloin and round tip are also good, but you may want to marinate them first. Many stores market "mock filets" or steaks that pretend to be filet mignon; with a good marinade, you can work miracles with this inexpensive option.

**Burger**

Many consumers choose extra lean ground beef to help maintain their figures and keep their arteries clog-free. The only problem with going that route is that sometimes it's difficult to keep this drier product from falling apart on the grill. If you are going to indulge in a grilled hamburger, use lean ground beef instead of extra lean.

**Buying Lamb**

Lamb is produced from animals less than a year old. Most cuts of USDA

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## Bacon cont...

Prime and Choice lamb, including shoulder cuts, are tender and can be oven roasted, broiled or pan broiled. The less tender cuts, such as the breast, riblets, neck and shank, can be braised slowly to make them more tender and juicy.

## Buying Pork

Pork is generally produced from younger animals. Today's fresh pork products have considerably less fat than they did a decade ago. There are only two USDA grades for pork: acceptable and unacceptable. Acceptable quality pork is also graded for yield, the yield ratio of lean to waste. Unacceptable quality pork, which includes meat that is soft and watery, is graded U.S. Utility.

What to buy:

- ~ Look for cuts with a small amount of fat over the outside and with meat that is firm and grayish pink in color. There should be a small amount of marbling.
- ~ Pork chops come in a variety of cuts: center loin, rib chops, sirloin chops, boneless or bone-in. They can be prepared by pan broiling, grilling, baking, braising, or sautéing. Thin chops (1/4-3/8") are best sautéed unless you are into dry, tasteless meat. Boneless chops cook more

quickly than bone-in chops so keep that in mind as well.

- ~ Ribs are available as spareribs, back ribs, and country-style ribs. All three styles can be braised or roasted in the oven or on the BBQ grill. Slow cooked ribs are generally more tender.
- ~ Tenderloins are the most tender and tasty cut of pork. Extremely lean, tenderloins can be roasted whole, cut into cubes for kabobs or into strips for stir-fry.

So there you have it, the basics of choosing various cuts of meat. Using these tips will help you prepare and serve affordable and delicious meals without breaking the bank. Shoot, they might think you're such a good cook that they'll want a return engagement!

*Key steps to break away from “keeping up with the Joneses” syndrome*

## The Folly of Following the Crowd

by Karen Kuebler

**H**ow often do we find ourselves lured into the latest and greatest technology, attracted to the newest fashions, coaxed by a shopping partner to buy something, or heaven forbid, watching a home shopping channel? Believe me, I understand and live through all of these temptations! Now that HDTVs are available, our friends are telling us we really need to get one. My husband is tempted. My sister gets the greatest buys from QVC and I love seeing her latest acquisitions. When nothing else is on TV, our channel often goes to QVC. And so it goes. We are all continually tempted by the barrage of shopping opportunities.

Years ago, my husband and I went antiquing with some friends whenever we visited, at least twice a year. A pattern developed. We always bought more antiques when we were with them than when we shopped alone. They were collectors and had inherited a good sum of money, so when they found something they liked, they bought it.

It was like gold fever! It was catchy. We came home from multiple visits with a wide variety of purchases. We commented and laughed about the situation with our friends, saying they were a bad influence on us because we spent money too easily when we were together. We simply were not in

the position to make these purchases without serious consequences.

My husband and I were caught up in the classic “keeping up with the Joneses” syndrome without realizing it. This is a subtle “disease” because of its insidious nature. The seeds are planted in our thoughts and feelings, and spread until it infects our physical assets. If serious enough, it can bring down our “financial house.” Left uncontrolled and untreated, the infection will spread and kill any opportunity to achieve financial success and independence.

The following are key steps that I took to break away from “keeping up with the Joneses” syndrome:

- ~ **Get in touch with what you really want.** Make your decisions and choices based on what is important to you, not based on the opinions of others.
- ~ **Replace self-defeating behaviors with positive alternatives.** Examine your life and determine what behaviors hinder progress. We frequently do things that are at cross-purposes with what we really want. How often do we find ourselves watching too much television, sitting comfortably in our favorite chair too long, or stuck on our computer far past the time we

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## Folly cont...

should have gone to sleep? You'll find yourself making huge strides toward your goals by identifying self-destructive behaviors and replacing with positive activities.

~ **Set goals that serve as your roadmap to financial success.**

Once you've determined what you want to achieve, set your will to stay the course. Don't be deterred by what others might say, do, or think about you. When you reach your destination, how much will it matter what others may have thought?

~ **Learn new ways of doing things.**

If you need to make significant changes in your life, it's never too late to learn. A wealth of resources are available to help you change dysfunctional behaviors. Search the Internet on subjects related to saving money and you'll have enough reading material to last the rest of your life! Find role models that have achieved what you want and ask lots of questions. What were the most important keys to their accomplishments? Successful people believe that there is abundance in this world to share and want to see others also thrive. Ask questions from every person you come in contact with who has knowledge or expertise in an area you want to learn more about. Read biographies and autobiographies of

people you admire and make notes of the steps they took to achieve success. Their achievements might not be related to money, but you will grow by gleaning information from a variety of resourceful people who have accomplished their dreams.

- ~ **Be determined, remain strong, and be proud of the "new" you.** It will require commitment and dedication on your part to stay the course to achieve your goals. Don't allow yourself to be affected by outside influences. Remind yourself daily by verbally stating your goals, creating visuals of your desired outcomes, putting your expected results in writing, and rewarding your successes along the way.

Set your resolve so deeply that your desired outcomes become a passion and you will invite those results into your life. You have the power within you to manifest whatever you want!

*She's looking for tools to help teach her kids*

## Teaching Children about Money

### Teaching Children about Money

I am interested in finding a curriculum to use in teaching my son about sensible handling of money (I am thinking of something like a “consumer math” course). He is only 10 years old, but he is already talking about his first job and what he wants to do with his earnings.

I am pleased to know that at his young age, he has already adopted the attitude that he doesn't “have to have” the newest gadgets that many children his age are drooling over. He has learned that the high rate of new and developing technologies can render today's “new and improved” toys “has beens” by tomorrow, and the prices usually drop accordingly.

Any suggestions on how to cover this material in a way that is simply explained would be appreciated.

*Debora and Tim in Georgia*

### Insider's Report: Cooperative Extension Offerings

I would like to recommend your local cooperative extension office for not only money management courses and materials but for many things related to home management, gardening, wildlife, agriculture, trees/forest management, child care, parenting, foods, sewing and textiles. We have materials and/or courses on most of these subject areas and most are free or for nominal fees to cover materials. We are funded by the USDA, and depending on the state, the office may also be funded by state and county funds. All state offices can be accessed through our website at [www.extension.unh.edu](http://www.extension.unh.edu) and there is a



menu on the left that is “other cooperative extension websites.” You can choose your state or any other state for information. Many things can be downloaded from the websites.

*A UNH Cooperative Extension Employee*

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## Children and Money cont...

### Visit Crown.org

The best resources I have found are at crown.org. Go to shopping resources and select the children's category. They have books (courses), games, and toys for various ages. There is even a category for teens, college students, and a bunch of resources for adults too!

*Beth*

### Good, Free Resource

For an excellent money course for kids, check out "Teach Your Kids About Money" on BudgetMama.com. It's very good and it's free!

*Greg*

### Help Junior Achieve Financial Literacy

There are wonderful financial literacy courses offered to youth throughout the country. One of the most established and effective programs is Junior Achievement (JA). JA is a nonprofit organization that provides financial literacy curriculum and fundamentals of free enterprise to classrooms, all grades K-12. To get a JA program in your child's classroom, contact your local JA office or your school teacher or administration. For more information, visit ja.org.

*Tabitha in East Lansing, MI*

### Financial Peace for Kids

Dave Ramsey is our favorite financial resource. His book, *Total Money Makeover*, has changed how we handle our money. We now owe no money to anyone, except for our mortgage company and also have four months' worth of living expenses in a savings account.

His website is daveramsey.com. He has a Financial Peace Jr. Kit that is geared toward teaching children about money. It costs \$19.95 and can be found at daveramsey.com. Here is the product description from the website:

Your job as a parent is not just to keep your child happy. You're raising a future grown-up who needs to be able to deal with grown-up matters. Teach your children how to handle money while they are young, and they won't make costly mistakes later in life.

Financial Peace Junior is tailored for children ages 3-12. It is a fabulous way to teach children the value of money.

What's Included:

- ~ Commission Worksheet
- ~ Savings Worksheet
- ~ Envelope System
- ~ Clip-N-Carry Coin Case
- ~ Cool Calculator
- ~ Save, Spend, & Give Magnets
- ~ Instruction Manual
- ~ Instructional Audio CD

*Jen B. in Albuquerque, NM*

*Stay safe on your vacation*

## Traversing the Jungle

by Judith A. Filangeri

**T**ravelling is an adventure, but it's a jungle out there. It always has been. The highwaymen and pirates, flimflam artists and scammers are with us today under new names. Does that mean we should lock ourselves in our safe little house of bricks and never venture forth? Of course not. But best to go fore-armed. (The scope of this article is limited to US travel. Foreign travel safety tips deserve their own space.)

Your baggage, if you're travelling by air, should have covered luggage tags, and use your office address and your cell phone number. Why announce to thieves that your home is empty? A card with your name, address, and cell phone should go inside your bag as well to help the airline identify it in case it gets lost. When you go through security, keep your valuables in view. Don't walk through the body scanner until your valuables have entered the carry-on scanner. If you have to put your carry-on bag on the floor, put your foot through the strap. Luggage looks amazingly alike, so it's a good idea to mark your bag in some way for easy identification at the luggage carousel. A ribbon tied around the handle works pretty well for that.



Especially if you're travelling alone, smaller hotels are considered safer because in a smaller hotel, the staff is more likely to become quickly familiar with you and other guests and know who doesn't belong. Strangers hanging

around a small hotel lobby are more noticeable. When you check in, make sure there's enough privacy at the reception desk so that no one can overhear your name or room number. Room numbers should be kept confidential and never written on the key itself, just on the key envelope.

Most hotels do that now, but the check-in clerk should also not loudly announce the room number. Seek a hotel in an upscale, busy area, where there are restaurants and stores open late, because busy streets are safer streets. And if you're travelling alone and likely to be returning to your room late at night or going to your car either very late at night or very early in the morning, find out before you book if the hotel will provide an escort to your room or your car.

When booking, ask for the location of the room you want. A room not on the ground floor and near the elevators and away from emergency exits or any renovation work is better. Be aware of

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## Jungle cont...

what's around you. In the elevator, stand near the elevator buttons with your back to the wall so that if threatened, you can turn and push all the buttons at once with your back. And have your key out when you leave the elevator, so you don't need to stand and hunt for it at your door. Hotel room doors should have double locks, including a dead bolt, and a peephole. Most name brand hotels have that, but if traveling to an area where you're not sure, bring along a security doorstop for extra protection. They're light and easy to pack. And as tempting as it is to put the "Please Make Up This Room" sign on the door, that really announces that the room is empty!

If someone gets into your room when you're not there, you can minimize the damage. Hotel room thieves move fast, going for what they can see. If you must take valuables on your trip, either lock them in the front desk safe or the room safe, if there is one. If you have to bring expensive clothing with you, hide it on hangers under other garments.

Out on the street, try not to look like a tourist. Dress down unless you need to dress up for a special event. That means avoid jewelry. One tourist in NYC was almost strangled when someone grabbed her fake gold neck chain through a train window. Another thing not to hang around your neck is

your camera, obviously. If you have access to a safe, consider carrying only one credit card on you. To avoid tempting a thief with a wad of bills, separate your money and keep enough for small purchases accessible and the rest stashed deep.

Then there's the whole map issue, which is a real Catch-22. You'll look like a tourist if you look lost and more like a tourist if you're poring over a map. So consult the map before you hit the street and keep a much smaller pocket guide with you. If you need to ask for directions, approach a family. If you rent a car, the same rule of thumb holds. The car shouldn't look like a tourist either, so don't keep maps and guidebooks in full view. You want to avoid a hatchback where your luggage is visible. Do you need to be told to lock the car doors? Probably not. But if you've got a handbag or computer bag, loop the handle through your seat belt and don't drive with open windows. Also, whether you're walking or driving, ask the concierge to mark your map with the parts of the city that might be dangerous.

Are you sure you want to take this trip? Just kidding. Seriously though, most of these suggestions are just common sense and take minimal time and effort. And if even one of them saves you the hassle and hazard of being a victim of a crime, isn't it worth it?

## Ask Bob: The Auto Answer Man

Bob,  
My battery was just changed. The alternator is probably bad and now I have a dead battery. Do I need it towed or can I get a jump and drive to repair shop?

*Lou*

Lou,  
If the alternator and battery are bad, as soon as you remove the jumper cables, the car will die. You can try putting in a charged battery if the car is not far from the repair shop. You still run the risk of getting stuck. If you decide to do this, please keep all extra electrical items turned off.

*Bob*

Hi Bob,  
The back window heater doesn't work, and I have checked the fuses. The windshield wipers do not work. It is not the motor, as I had it checked. It's not getting power in one connection. The gas gauge doesn't work either, but that I am sure I can do with out for now.

*CK*

CK,  
It sounds to me that you have a serious wiring problem going on! My guess is that there is a broken wiring harness somewhere. My advise would be to locate a wiring diagram and see if these items all travel together in the same harness or share any common components.

*Bob, The Auto Answer Man*

*If you have a question for Bob, send it by email to AskBob@stretcher.com. He's able to answer many of them personally and we'll include the best questions in future issues of The Dollar Stretcher.*

## Readers' Tips

### Car Repair Cost Cutter

I have a large binder that is divided with folders and holds coupons for car repair. When I go to a car dealer to get work done on my car, I ask if the repair shop will match another repair shop at a lower price. Sometimes I am able to get the lower price by having the coupon with me. This has saved me hundreds of dollars.

*Josephine*

### Safe, Free Emergency Lights

With the spring storms, we often lose power in our home. Instead of lighting candles that could accidentally be left unattended if we fall asleep, we bring a few of our outdoor solar landscaping lights into the house for the evening. They can be left unattended and make excellent night-lights until the power is restored.

*Yvonne in Ortonville, MI*

### Exposed!

I realized that when I donated through the mail and put my credit card number on the form, it was showing through the back of the envelope. Now I cut out a piece of the envelope that the solicitation came in to cover up the numbers. I believe this could be a great way for anyone to prevent identify theft anytime you include private information in the mail.

*Sophia*

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