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Preserving Your Good Credit History

Now more than ever, the importance of a good credit history cannot be underestimated. Credit scores determine or at least greatly influence access to housing, unsecured credit lines, insurance, utility and phone services, and in some instances, employment. Clearly, maintaining a good payment history with your creditors is to your advantage. Credit scores range from 300 to 850 and are based on five factors: payment history, outstanding debt, length of credit, types of credit in use and the pursuit of new credit. We all have the ability to improve our credit scores. If you have experienced difficulties in the past, and would like to improve your credit history, following are simple steps you can take:

- Review your credit reports regularly. An accurate report will be an honest representation of your credit history. You may obtain a free copy of your credit report by logging onto www.annualcreditreport.com.
- Pay your bills on time. More recent negative marks on your credit report are worse than problems that occurred years ago.
- Reduce your overall debt. The goal should be not to max out your revolving or open lines of credit.
- Keep your older accounts. When choosing to close accounts, older accounts with a good history are the ones to keep because of the age and your length of time in the credit world also factors in the score.
- Limit the number of inquiries. Apply for credit only when necessary and get your credit report in advance.

Knowing what's on your credit report and taking steps to remove derogatory information are the first steps toward improving your credit history. Springboard's FIT classes such as Understanding Your Credit Reports and Scores can help you understand what is on your credit report, how it gets there and what you need to do to preserve your good credit rating. Visit our Financial Instructional Academy at fit.credit.org for free online courses to improve your knowledge of important money matters. You may also visit the "Resources" section of our website at www.credit.org. For those without internet access, please call us at 1-800-449-9818 for printed copies of our educational materials.

Todd Emerson, President and Chief Executive Officer

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IN THIS ISSUE

- 3 A Crash Course in Self-Sufficiency
- 5 5 Date Nights
- 6 Dollar Store Groceries
- 8 Ways to Earn \$\$\$ at College
- 10 What I Learned from an Electric Bill
- 12 The Carpool Solution
- 14 10 Reasons to Cancel ALL of Your Credit Cards
- 16 Stretch Your Hair Color
- 17 My Story:
Coordinated Meal Planning
- 19 What I Miss About TV
- 20 Finding Affordable Medical Equipment
- 22 The Mature Overqualified Job-Seeker
- 24 Frugal to the End
- 27 Readers' Tips

From the Editor's Desk: Jealousy

Have you ever been jealous? I suspect that all of us have at one time or another.

When we think of jealousy, we often think of someone who can't stand to see their beloved pay any attention to another person. Hollywood has churned out hundreds of movies that revolved around jealousy.

Another type of jealousy is for position or possessions. Often we describe that as envy. I could be envious of my neighbor's new ride or a co-worker's promotion.

How we respond can make a big difference in our personal finances and our happiness.

We can choose to "keep up with the Joneses" and buy a new car that will make us feel equal to or better than our neighbors. Of course, that will either require a big withdrawal from our savings or agreeing to make payments for years. In other words, it will mean a reduction in our net worth, which is a step back from our personal financial independence.

Or we may want to see the other person lose what they have. Hope that they fail in that new job or that someone backs into their new car. In short, if I can't have it, I don't want them to have it .

It occurs to me that this response hurts me in two ways. First, I become hardened and hateful. .

I think that jealousy also hurts me financially. Instead of trying to build financially, my mind is dreaming of ways that the other person could be brought down. My mental energy isn't being used to create wealth (mine), but to destroy wealth (other person's).

So anytime that I catch myself being jealous of possessions or position, I try to quickly get off of it.

What's been your experience with jealousy? Am I missing something? Is there a situation where jealousy has actually been helpful to you? Or do you agree and have techniques that you use to identify when you're beginning to fall into a jealous mindset?

Gary Foreman, editor

Redefining your capabilities

A Crash Course in Self-Sufficiency

by Shaunna Privratsky

The other day my daughter complained the water was cold when she took a shower. Later, I checked the water and it was still cold. In the eight months we have lived in our 1959 home, we had never run completely out of hot water, so I headed to the basement.

The gas hot water heater is fairly new. It was purchased in 2004. Before we bought our house, the home inspector that I hired said that I shouldn't have to worry about it. I felt the sides. It was ice cold. Then I sat down to read the instruction manual, kept in a stick-on pouch on the side of the water heater.

Under trouble-shooting, I learned the pilot had probably gone out. After perusing the diagram and figuring out exactly where the pilot is located, I crawled back behind the heater, took off the metal safety cover and peered into the window, about the size of a large postage stamp. No blue flame appeared.

Next, I read and re-read the instructions on how to re-light the pilot. Every other sentence cautioned that one wrong move would blow the unit up. Few things worry me; however, being killed, severely burned or blowing up the house are all near the top of the list.

I wondered if I should hire someone, or at least ask a helpful neighbor to assist me. Then I thought of everything I've

had to learn to do myself since my husband suffered permanent brain damage due to medical mistakes that occurred six years ago.

I've had to take over our family's finances and even improved them. After I paid off \$4,000 in credit card debt in 18 months, our credit score soared. When my husband had trouble getting in and out of our small car, I bought a new van and paid off the loan two years early.

Our old home had four levels and twenty-six steps. When it became more and more difficult for Wade to navigate the stairs, I sold our home despite the rough market, and bought a wonderful, one level home that meets all of our needs. I plan on paying off the forty-year mortgage in twenty years or less, by 2029.

I've managed to keep our family together, despite the doctors advising me to put Wade in a nursing home. They told me it would be too difficult to care for him. It has been hard at times; watching him go from a vibrant, healthy, strong man to a reliant, needy person.

Our teens are adjusting to the move and are coping with Wade's disabilities as well as they can. Working within our limited budget, I've been able to give them what they need, and most of what they want. They are becoming responsible young adults with the firsthand knowledge that life can change in an instant.

cont. on pg. 4...

Self-Sufficiency cont...

Since my husband's brain injury, I've changed three faucets, unclogged the sink, changed several light fixtures (praying the whole time), checked the tire pressure, changed the oil, changed a tire, done all the outside and inside chores, chain-sawed 21 dead trees and sold the firewood in six days, and replaced the tiles on our kitchen floor. The best thing I have learned is to stop saying, "I can't."

Now I am more likely to figure out how to do something rather than asking for help or hiring someone, mostly to save money but also because I know that I can do whatever I put my mind to.

When the sewer backed up twice in two weeks, I bailed water outside until the plumber showed up. He used a small pump to pump the excess water into the sump pump hole, and the water disappeared in five minutes. The service charge for one visit is over \$100.

I bought a small pump and hoses for \$56. Now, if the water backs up again, I will at least be able to pump it out myself, without calling for help. Another point scored for self-sufficiency.

I planted a small garden for the first time this summer, and learned how to can vegetables. I made salsa, pasta sauce, chili sauce, pickles, relish and jelly. I enjoyed putting up food our family can eat throughout the winter, and gave gift

baskets to everyone on our Christmas list. I've already had calls for seconds.

Back to the water heater. I did manage to light the pilot on the first try, and I did not blow up the house. The water soon heated up and we've enjoyed warm baths and showers ever since. The best thing of all; I conquered my fear and learned to do one more task myself.

You don't have to endure a life-changing incident to desire self-sufficiency. Learning a new task and doing it yourself can save money and improve your self-image. Imagine the pride in telling your friends about your latest remodeling project or fixing the broken pipe yourself.

The next time life throws you a curveball, hit it out of the park by learning how to handle the problem yourself. Read an instruction manual, get help online, or ask a clerk at the home improvement store or your neighborhood handyman. It's like the advice we get when flying; take care of yourself first, so you can better help others and become the self-sufficient person you know you are.

Shaunna Privratsky is a professional writer, living frugally with her family in North Dakota. Between writing, reading and shoveling snow, she is always on the lookout for bargains. Please sign up for the free newsletters at The Discount Diva <http://shaunna67.tripod.com/id21.html>

Affordable ways to enjoy a date together

5 Date Nights

by Perry P. Perkins

Someone once said that the best thing a man can do for his children is to love their mother. Life can get (and usually does get) crazy with jobs and chores and other responsibilities, and sometimes it can be easy to put off that “date night” with your sweetheart until next month, or the month after that, or... You get the idea.

Here are five quick, simple, and inexpensive dates that can get you some time with your better half. To rephrase another famous old sage, “When Mama’s happy, everyone’s happy.”

1. Go for Coffee

This is a great date for a free morning or afternoon, and you can never go wrong with a cup of fresh brewed coffee. Take along an old photo album (to spark conversation) or a deck of cards, but leave the daily planners in the car. This is a date, not a business meeting.

Now, I like Starbucks, but for a more romantic getaway, find a locally owned coffee-bar with some comfy couches, local art, and atmosphere.

2. Go Bowling

A great idea if you’re either a decent bowler, or a couple who can laugh at themselves. Call ahead to your local bowling alley and find out when lanes are available (league bowling often gets the lion’s share of the weekends) and if they have discount nights.



If you want to avoid screaming teenagers and disco lights, check and make sure that your time slot isn’t devoted to “glow bowl.”

Also, check your local newspaper. There are often 2-for-1 coupons for non-league nights.

3. Mini Golf

Mini golf isn’t just for the kids, but for kids of all ages. Again, if you’re not a master of the green, show up with a comfortable pair of shoes and a good sense of humor.

If you tend to be the competitive sort (as my wife and I are), here’s a little trick to keep the date fun for everyone. Only use one golf ball for the both of you, and take turns putting. On each green, one of you gets the first shot and the other gets the second shot, etc.

cont. on pg. 6...

Date Nights cont...

If you must compete, make a deal. The one with the higher score (labeling someone “loser” isn’t usually conducive to a great date) at the end of the game gets to pick where you go to dinner.

4. Discount Movies

During the weeknights you can often find a smaller theater in your area that is playing second-run or even classic movies for as little as three bucks a ticket. At that price, you can even afford to share a bag of popcorn!

5. Picnic in the Park

This is one of my all-time favorites, as it requires little to no planning and almost

no funds. Pick a local park (or hiking trail or library), swing through your favorite fast-food restaurant, and order off the dollar menu. Then walk until you find an empty picnic table or a shady spot with a view and enjoy a distraction-free dinner.

Frequent date-nights are an important part of maintaining a healthy relationship with your spouse and keeping that spark of romance alive.

After all, date nights are how you ended up married in the first place, right?

Perry Perkins is the Portland Fatherhood Examiner. For more of his work, visit www.examiner.com/x-16615-Portland-Fatherhood-Examiner.

Good food at the dollar store?

Dollar Store Groceries

by Lauren Romano

I never thought of going grocery shopping in a dollar store. Then a few months ago, I walked into a dollar store and figured that I would pick up a few food items that I needed. As I walked through the store and threw items in the basket, I calculated the amount of money I was saving than if I had purchased the items in a grocery store.

I was incredibly leery about eating the food items. I double-checked the expira-

tion dates and was even a little hesitant to take the first bite of the food as it was on my plate. How good could the food be? My favorite brand of pickles is now from my local dollar store as opposed to the other pickles I spent \$3.50 for in a grocery store and didn’t like half as much. I no longer buy candy from the grocery store. I pick up my favorite brands of candy at the dollar store and spend a third of the cost. Two bags of chips and two jars of salsa cost me \$4,

cont. on pg. 7...

Dollar Store cont...

which is a little more than the cost of one bag of chips at the grocery store.

What about actual food that can make up a meal? Obviously, you can't find fresh fruits, breads and vegetables there, but you can find a good amount of other items. I can pick up some frozen sausage and vegetables and make enough for two to three meals. For dessert, I pick up a pound cake, a bag of frozen strawberries and whipped cream, which also will last for several days. You want juice, cereal, french toast and turkey sausage for breakfast? Yes, they have that too.

People have the misconception that the food expires days after you buy it or that it's rotten when you buy it. The products have the expiration dates that you would find on products in a grocery store. These are not products that expire days later, at least not on the foods at the dollar stores that I visit.

While I have nothing against shopping in a grocery store, I now much prefer to do a lot of my grocery shopping in a dollar store. Some people don't understand why I do this; dollar store grocery store shopping isn't for everyone. When you're trying to save money as well as attempt to thrive in a currently rotten economy, it definitely helps to pay less for food products that you use on a daily basis. Food prices have been going up and still continue to do so, but I can still find the products in the dollar store for the same price. None of those prices have gone up.

While every dollar store is not created equal, for your own safety, it is still best to double-check the condition of the food you're going to buy as well as the expiration dates. It has to be a dollar store that you can trust and that has a good reputation. Also be aware that not all dollar stores accept credit cards. Some only take cash.



How college students can make a few extra bucks

Ways to Earn \$\$\$ at College

by Rich Finzer

I recently read an article with ideas about how college students could make a few extra bucks. It was quite intriguing. And it got me to thinking along those same lines too. I'm 60, but if I was still an undergrad, how would I make some extra money, knowing what I know now?

Surveys: Marketing research companies are always quizzing the public's opinion about goods and services. So why not sign up with some of them? Outfits like www.erewards.com have online surveys you could participate in. You'll earn money for your Upromise account, PayPal account, or cash in the form of Amazon credits. College students are a demographic cohort that marketing research companies are very focused on. You're up on the latest trends in fashion and music, you're tech-savvy, and you represent the next generation of consumers.

Research Subjects:

If surveys aren't your cup of green herbal tea, why not become a "lab

rat"? Many colleges and universities conduct studies into human behavior, etc., and they always need research subjects. The best part is they pay you to participate and generally you don't have to leave the campus to earn the money. As a personal note, I'd steer clear of any research project involving electricity, radiation, or interacting with monkeys.

Blogging: Now, if sitting in a darkened room with electrodes taped to your skull doesn't sound appealing, why not start a blog? Better yet, why not set up a website to host your blog and leverage the power of Google's "Adsense." The basic concept behind it is that Google will place ads and links on your website based on the subject matter you blog about. As your readers click on those links, Google gives you a portion of the ad revenue they receive. Stupid suggestion right? Well, I couldn't say for certain, but some people generate four-



cont. on pg. 9...

Earn \$\$\$ cont...

figure incomes every month by harnessing the power of Google and AdSense.

Create Web Content: If blogging and managing the care/feeding of a website doesn't excite you, why not create content for someone else's? Companies like Demand Studios, eHow, and Suite 101 are always looking for writers. The pay is pretty good, you can work from anywhere, and you're free to create as little or as much content as you choose. Instead of sitting in the student union babysitting your Facebook page, you could be using your laptop to make some money. If you are hopelessly addicted to Facebook, you can add links to your eHow content and generate even more money. That's because some of these outfits compensate you based upon the number of clicks an article receives. Think of this strategy as a hybrid between blogging, AdSense, and Facebook. And again, you don't have to leave the campus or even your dorm room to start making some dough.

Write Hardcopy: If your campus has a daily or weekly newspaper, I'll wager a dozen water balloons they're looking for staff. Forty years ago, I took my first crack at becoming a writer when I became a features reporter for the independent company that wrote, produced and distributed my college's weekly newspaper. Six months later, I was promoted to Features Editor. I had been earning money for every by-lined feature

I wrote. When I became an editor, I started earning a weekly salary. Admittedly, I couldn't afford a villa on the French Riviera, but I was earning money while I learned the craft of writing.

As your writing skills improve, you might begin submitting articles to magazines. The www.freelancewriting.com website has the submission guidelines for several hundred publications. Does this tactic work? Yeah, it does. It's how I discovered "Dollar Stretcher," "Living Aboard," and "Northern Breezes" magazines, all of which I've had pieces published in.

Keep Your Eyes Open: During my freshman year in Tennessee, we were hit with a freak winter snowstorm. As two guys who were always eager to score some quick cash, my roomy and I pocketed a fast \$40 pushing cars up a short incline. None of the drivers had snow tires and couldn't make the climb without assistance. That evening, we had people literally begging us to take their money. How could we say "no"? The point here is to leverage every opportunity to make some money.

The bottom line is to harness the open-minded thinking a college education is designed to foster. Instead of simply paying someone else tuition to teach you to think, why not leverage your young, independent and creative minds and get someone else to pay you?

Is there a method to your frugal-living madness?

What I Learned from an Electric Bill

by Gary Foreman

Sometimes finding out where your money is going proves to be an interesting journey. I remember a time years ago when I wanted to reduce our electric bill. It was summertime in Florida. I put the family on notice that we were going to reduce our consumption of electricity. And we did. Lights went off. Thermostats went up. My wife and kids were helpful.

The next month our bill came and it was down substantially! We had won! Of course, being a bit of a fanatic, I decided that we'd really attack our bill the following month. So I got even more aggressive in finding ways to cut power usage. This time my family began to grumble a little. And, they probably had a point. August in Florida is no time to see how little you need the air conditioner!

Finally the electric bill arrived. I was about to be vindicated! But, wait. What's this? The bill was almost as high as it was two months ago before we started all the energy saving moves. How could that be?

It took a little tracking, but I figured it out by looking at old bills and doing a little detective work. In past summers, there was always one month where our bill was lower than normal. And the following month always had higher than typical usage.

It wasn't until the following summer that I finally realized what happened. I just happened to be home when the meter reader came through our neighborhood. To my surprise, they didn't visit every house. I can't be sure, but it appeared that in the summer, they'd skip some houses and enter an estimate of usage for that house. They'd purposely guess low so that the homeowner wouldn't complain. Then the next month they'd read the meter and the electric company would get what they were due.

It was just a coincidence that the first month of my savings plan happened to coincide with the month that our meter wasn't read and a low estimate was used to calculate our bill. Ultimately, we did find a way to reduce our bill. Our air conditioner was 12 years old. And even though it cooled, it wasn't that efficient. So we replaced it with a more energy efficient model.

Why do I tell this story? Because it demonstrates a lot about achieving financial goals. And, the many ways that you can sabotage your own efforts. So let's see what we can learn.

Are you sure that you know what you know? Sounds strange. It should. But the question is important. You're basing your decisions on certain assumptions. Are those assumptions true? In my case, I assumed that the electric bill represented the amount of electricity we used the prior month.

cont. on pg.11...

Electric Bill cont...

Turns out, that wasn't always true. At least it wasn't true during the two months that I counted on. So I really didn't know what I thought that I knew. It pays to examine your assumptions. Test them if possible. It's foolish to build anything on a shaky foundation.

Enlist your family to work with you. It's easier to accomplish a goal as a team. Because I made reducing the electric bill my personal mission, my family felt that their efforts were unnecessary. In fact, by nagging, I probably pushed them into hoping that I'd fail.

Instead, I could have asked them to help analyze the problem and set the goal. That would have made them partners in the solution. Not only would I have gotten help reaching my goals, but also I would have created a teachable moment.

Look for trends, not quick flashes. Trends tell you a lot more about what's going on. They usually indicate an underlying, ongoing situation. If your bill goes up (or down) month after month, you know that whatever is causing it isn't likely to just disappear.

I went for the flash of two electric bills. One was high and the other was low. I would have been better off with a goal of reducing the bill by 15% over a 6-month period. I could have avoided using bad information to make a decision. And, any change in the way our family con-

sumed electricity would have been much more likely to become permanent.

Sometimes you find answers in unusual places. I expected that turning down lights and adjusting the thermostat was the solution to lower bills. Then I thought it was the meter reader! Turns out that ultimately the answer was a new air conditioner. Don't be afraid to go where the leads take you.

Be prepared for mid-course corrections. It's easy to go in a straight line. Pretty much anyone can do that. But, if you're heading in the wrong direction, you won't reach your goal. You'll need to adjust your course.

There's nothing surprising about that. If you take a driving vacation every so often, you look at a map. You may find it necessary to change your route. That's just what we do with financial goals. We need to continue to collect information. And, then we need to take appropriate action based on what we've learned. New information led me to a couple of course corrections in my search for lower electric bills.

We finally did get a lower bill. A combination of turning off lights and a new air conditioner did the trick. Not only did we reduce expenses, but also we learned a lot in the process!

Gary Foreman is a former financial planner who currently edits The Dollar Stretcher.

Saving you time, money, and commuter stress

The Carpool Solution

by R. Kellogg

Provided you can find people headed in your same direction, carpooling can be an excellent savings strategy. Carpools can save time, money, and stress. They benefit commuters, school-aged children, and people doing errands or going to events.

Those headed to work can save on gas and parking fees by doubling or tripling up with nearby friends and neighbors headed the same way.

School-age children can benefit from carpools as well. Setting up carpools for your kids to go to school and/or to sports practices and other extra-curricular activities will help you streamline your schedule and save on time and gas. This year I have set up carpools with three different friends. By sharing our driving chores, we are saving ourselves a cumulative thirteen trips a week. That represents about four hours total saved per week between the four of us.

College students and others who may not have a car can carpool with friends

or neighbors who do have a car to reach entertainment, shopping, and other errands. It can be helpful for maintaining this arrangement if the one

hitching the ride is willing and able to contribute something to the driver in exchange for the ride, such as gas money, homework help, or picking up the tab on a treat while you are out on the town.

To set up a carpool, look around you for people going the same direction you are. Look for neighbors heading to the same schools, practices, and events. Check out your

workplace for coworkers that live near you and propose a carpool to them.

A carpool does not have to be every day both ways. It could be once a week or twice a week. It does not have to be a rotation of drivers. One person may prefer to do all the driving in exchange for gas money. The key is to find a system that you will use and that works for you. Make a plan and be flexible to adjusting it if the need arises. As long as everyone involved



cont. on pg. 13...

Carpool cont...

feels like they are benefiting, your carpool can be a positive and effective arrangement.

The carpool will run most smoothly if some ground rules are discussed in advance. You don't need to use the words "ground rules" when initiating this discussion, but it would be prudent at a minimum to check up on the following:

- ~ For any carpool, look at timeliness. If this is going to be a regular thing, will everyone be able to be on time? Will the driver give a courtesy call to riders to let them know she is coming when she leaves her home, or will everyone simply know to be ready at the correct time for pick-up?
- ~ Courtesy is important. If you are a driver or rider remember to give as much notice as possible if you become ill or are going on vacation so that others may work around your change of plans.
- ~ Check your arrangements for safety. If you are setting up the carpool for your school-aged children, are there enough booster seats for all children young enough to be legally required in your state to use them? A close neighbor and I traded school carpooling one year. Her kindergarten-age daughter was small enough to still need a booster

seat. I picked up the girl and booster each morning I drove and dropped off the seat at her home on my way back.

- ~ Are all participating drivers safe drivers? Make sure you trust the people who are driving your kids.
- ~ Are your children educated about car safety? Do they know safety rules to follow in the car and when they are near cars? Being with friends can bring out the goofy side of kids sometimes. It's important for them to know the safety rules and be willing to follow them. What you save in gas in carpooling probably won't cover expenses should an accident arise. Be sure to discuss car safety with them before using a carpool.

Carpooling is also a good chance to teach children about manners and gratitude. They can be taught to say "hello" or "good morning" to the driver when they are picked up and "thank you" when it is time to get out of the car.

All in all, the benefits of participating in a carpool are many. If you have not tried one already, you might look around and determine whether you might be able to set one up that works for you.

Avoiding the siren song of the credit card industry

10 Reasons to Cancel ALL of Your Credit Cards

by April Borbon

I just paid off and canceled my last credit card. I have been slowly chipping away at my credit card debt and canceling each card as it was paid off. The final cancellation came today when I paid off a small balance on the card and then called customer service to cancel the card. This was met with surprise and choruses of “don’t you need the card for emergencies?” by the two people I talked to at the credit card company. No, I don’t need it for emergencies and here’s why:



1. I have a small emergency fund of \$1000 put aside. I used to use my credit cards for emergencies, but the funny thing is that my cards would reside at or near the maximum credit level, so technically I would only have \$100 worth of credit to use for an emergency. That doesn’t even make sense. Having cash on hand makes sense.
2. I never, ever want to be at the mercy of credit card companies that will ding me \$35 for being literally an hour late making an online payment. Ditto for being at their mercy for interest rates, annual fees, a heinous universal default clause, etc.
3. I actually don’t need a credit card for travel, online purchases, credit card protection coverage, renting a car,

etc., any more. Bank debit cards with the Visa or MasterCard logo work the same as a credit card (I do need to have cash in the account to cover the hold and the charges, but with the ATM card linked to my emergency fund account, it works just fine.)

4. I will officially be “weird.” Most average people have a handful of credit cards and a mountain of credit card debt. Weird people (like me) have no credit cards and no credit card debt. I’m happy to be weird.
5. I won’t run up debt. Without credit cards, if I don’t have the cash to pay for what I want, I will either need to

cont. on pg. 15...

Credit Cards cont...

buy something that I can afford, save money until I have the cash to buy the item I want, or not buy anything. No matter what happens, I won't end up in debt.

6. I don't have a number of credit cards to keep track of. If my wallet were to be stolen, I won't have a dozen credit card companies to deal with.
7. I won't be tempted to blow my hard-earned money on things that I don't need. Using credit makes it way too easy to spend money because it doesn't really feel like you are parting with your hard-earned cash. I can't count the number of times I swiped my card to purchase expensive gifts, unnecessary clothing or shoes, or jewelry that I couldn't afford because I could afford the "low monthly payments."
8. I won't be able to "rescue" people. The Florence Nightingale syndrome can have a seriously negative affect on your bottom line. Better to provide moral support instead of financial support, which often leads to making loans that aren't paid back, ruining personal relationships over money, and feeling guilty into spending simply because I had a credit card to put the debt on.
9. My wallet is lighter. Being a minimalist, it is a nice feeling not to be lugging around a wallet full of credit cards.
10. I don't foresee the need for a great "credit score." I own my home, and if I do decide to purchase another home, there is the option of manual underwriting or, better yet, paying cash for a home. I am self-employed, but if I do look for a regular job, I would want to work for a company that bases their hiring decisions on me, the person, instead of me, the credit score.

In our society, not having a single credit card is nearly blasphemous, but I am willing to take that risk in order to live debt free and not fall victim to the siren song of the credit card industry.

Help your fresh hair color keep its luster longer

Stretch Your Hair Color

by Tricia Goss

None of us wants to seem vain. However, maintaining your appearance can help you feel more confident, pulled-together and simply better about yourself. Coloring your hair can conceal grays, boost your hair's vibrancy or perhaps provide you with a much-needed change. However, who wants to spend money on hair coloring when it only fades out after a few weeks and several washes? The good news is that you can help make your fresh hair color keep its luster longer.

Want even more good news? You do not need to buy any fancy, expensive products to maintain your hair color, either. To get started, clarify your hair one to two days prior to coloring it. You can make homemade clarifying shampoo by merely adding baking soda to your favorite shampoo brand. Just pour the shampoo into the palm of your hand as you typically do and then add one or two tablespoons of baking soda to it. Apply it to wet hair from roots to ends. Let it stand for two to five minutes, rinse thoroughly and repeat. This will strip chlorine, styling products and even pollution from your tresses, preparing an ideal canvas on which to apply hair coloring.

Once you have colored your hair, whether at home or at a salon, wait at least 48 hours before washing it again. This may be trying if you are a daily shampooer, but it is a crucial step to making the hair color fade-resistant.

Waiting a couple of days to wash allows the hair dye to penetrate the strands completely, which means it will not lighten or wash out as quickly. When washing your hair, always rinse with cool to tepid water, which will seal your hair's cuticle, which helps lock in the color.

If possible, use shampoo and conditioner made for color-treated hair. Once a week, deep-condition your hair. You can buy a hot oil treatment product or deep conditioning mask at the drugstore, or make your own by combing 1/2 cup of real mayonnaise through your hair. Wrap your head with a warm towel (toss a damp towel in the microwave or dryer for a few minutes) and top it with a plastic grocery bag or plastic wrap. Let it stand for 20 to 30 minutes and then wash out.

Try to avoid chlorine or saltwater, as they both have the propensity to dry out your hair and cause it to look less lustrous. If you plan to go swimming, consider smoothing conditioner through your hair and then putting on a swim cap. This will protect and actually help fortify your hair. Too much sun can be damaging as well. Wear a hat, cap or bandana over your hair if you are going to be soaking up the rays for a while.

Following these guidelines will help you enjoy your lovely locks even longer. In fact, most of them are beneficial for any type of hair, colored or not.

How thinking ahead saves me time and money

My Story: Coordinated Meal Planning

contributed by Melissa

We're all busy, and if we take an evening to cook, why not throw on a few extra things and be a few meals ahead? For instance, if I cook a chuck roast and make mashed potatoes and gravy, then I make extra mashed potatoes. After dinner, I boil the noodles and toss the leftover roast and gravy with noodles. Then tomorrow's dinner is ready except for adding in a vegetable. Another thing I do with a chuck roast is shred some of it for BBQ beef. I save the rest of the meat and broth, and after dinner, I make vegetable soup for the next evening's dinner. This is also a good way to use up leftover vegetables. Vegetable soup is better after it is a day old anyway.

Other meals I put together start with browning up several pounds of hamburger with onions and seasoning. That night I may make chili with some of the meat. The next night I make spaghetti with some of the meat and boil extra noodles. The third night I may make pizza and use the last of the meat. On the fourth night, I use the extra noodles and the leftover chili and have chili spaghetti with cheddar cheese and sour cream garnishes, and I add a salad and am ready to go. Then the next night is leftover night.



If I have a lot of vegetables to use up, I chop them up all at one time, and then plan my meals around them. I may have a squash/zucchini casserole one evening (throw in any meat you have browned) and a big pan of stir fry vegetables with rice the next evening. I usually always cook extra rice, which my daughter eats with butter, milk and sugar on it either as a snack or for breakfast. If I have any vegetables left over, I serve them with fish for another meal.

Sometimes I boil a chicken for chicken salad or shredded chicken sandwiches. I save the broth and use it to make potato soup for dinner the next night. I add grilled cheese sandwiches with the soup and that meal is ready to go in 10 minutes or less. If I decide to freeze the chicken broth for later, then I put it in freezer boxes of various sizes. The quart size is for soup and the pint size is for stir fry sauce.

The same thing can be done with fruit. When apples are in season, we take some time to make apple pies and freeze them, make apple butter and

cont. on pg.18...

My Story cont...

freeze it, and make apple crisps and freeze them. Most of the time I am able to get some of the fruit for free and making things and freezing them keeps the apples from going to waste. Also, if I have to take a dessert somewhere at the spur of the moment, then I pull something out of my freezer. These treats also make great Christmas gifts!

A friend of mine gave me some beet greens and beets, which I had never had or cooked before, so I went to the internet to find a recipe. I found a delicious recipe and my family tasted and tolerated the beet greens. I liked them a lot! And they were good for us and were free. I pickled the beets along with some boiled eggs, which last a long time in the refrigerator and can be added as a side dish with a meal.

When having baked potatoes, bake an extra four or five. They can be cut up and sautéed with onions and spices and used as a side dish later that week, and since they are already cooked, they are ready in about 10 minutes or less.

In the summer, I freeze a lot of tomatoes. I peel them, chunk them up, and put them in freezer boxes. In the winter, I thaw a box for my tomato-based soups. That saves me from having to buy canned tomatoes for my soups, and I have a good wholesome product

from my garden that is ready to go when I need it.

This works for me because I would rather take one night and cook several things and have very little to do in the kitchen for the next few evenings. Plan to eat those meals on the night the kids have sports practice or you have a meeting. It is so nice knowing when you hit the front door that you don't have to mess with making a meal with all the clean up that goes with it.

My Story is a regular feature of The Dollar Stretcher. If you have information that can help others save time or money please send it to: My Story c/o The Dollar Stretcher, PO Box 14160, Bradenton FL 34280.

There were some things that she just didn't expect

What I Miss About TV

by Pamela Parks

OK, I admit that we're cheap. When the DTV transition hit, we waited and waited to get a converter box, only to discover that our location doesn't pick up many stations anyway. Are we going to get cable or satellite or even high-speed Internet? No way! I'm not shelling out \$50 a month for that junk. But now that we are TV-less, I'm finding that there are quite a few things that I miss.

I miss the commercials, especially during the holidays. My kids and I have absolutely no idea what the latest Tickle-Me-Cabbage-Patch 360 is this year. How will we ever keep up with the fashion trends? What if there's a Thigh-Master out there that will change my life? We will never know. And the kids are so quiet that I worry about them. They used to run around the house chanting "Gimme, gimme, gimme."

I miss the news. No matter how passive I ever became in front of the TV, I could guarantee that the first five minutes of the news would get my heart racing and my blood pressure rising. It was like an aerobic workout. I'm sure the veins popping on my neck could only mean more oxygen to my brain, right?

I miss the celebrities. I have no idea who is cheating on his wife, or who is breaking up with whom. Now that I'm out of touch with pop culture, I wonder, who are these people, anyway? I no longer even know why they're so important.

I miss the mental stimulation that ensues when I wrestle with the question, "Is this program appropriate for my children to watch?" Sometimes the arguments were the most conversation I could get out of my children all day.

I miss the time-wasting. Now when the kids are bored, they have to put in a little work to climb out of boredom. We have so much free time that we don't know what to do with ourselves. Should we read a book? Bake cookies? Do a craft? Tackle homework or chores?

The thing I don't miss, because we still do it all the time, is sitting down with the family in front of the TV. Even without broadcast programs, we still watch a lot. There is always something waiting at the library, or perhaps it's my turn in line for the latest blockbuster movie to come out on DVD. If we check out a movie or show we really like and we know that we will watch it over and over, we can put it on our "used bookstore" list. Also, neighbors loaned us all the old Twilight Zone episodes, and my daughter is thrilled to be clutching my arm as we watch them. Additionally, we bought an old game system at a garage sale, and the kids crowd onto the couch, cheering each other on. We went to the used game store and traded in the games we didn't want like Mortal Street Fury for cooperative ones like Animal Crossing.

The important thing that I never want to miss is quality time as a family.

Used medical equipment can reduce costs

Finding Affordable Medical Equipment

Looking for Used Medical Equipment

My husband's doctor wants him to have a portable oxygen concentrator. They are three to four thousand dollars. Is there anywhere that I can get a used one? I suspect that I'm not the only one looking for used home medical equipment.

Anna

Advice from a Former Medical Equipment Company Employee

I used to work for a medical equipment company that did mostly oxygen equipment. It sounds like you are looking for an oxygen concentrator. This unit runs off electric, pulling in the air from your room and sending it through a series of sieve beds to filter out the natural occurring gas in the air to provide "pure" oxygen to the patient.

Medical supply companies are going to try their best to get you to bill your insurance carrier for the oxygen (this is where they make their money). Medicare will rent out the unit for 36 months and then transfer the title to the patient and you would then own it. Private insurance company policies vary widely.

If you have insurance, check your policy closely. They may cover the cost. Our company did sell used units for \$1500 with a one-year warranty to patients who had no insurance coverage and had a valid doctor's prescription. New units can run \$2500 to \$5000, depending on the bells and whistles you want.

Look carefully at any unit you purchase. Turn it on in their home. All the lights on front should work. An alarm should sound briefly when turned on and then a green light should appear. (If a red or yellow light stays on after startup, it needs service.)

Concentrators are favorite hiding places for cockroaches. They love the enclosed shell and the heat from the motor running. Also please be aware that any unit you buy needs to have an analyzer put on it to check that it is putting out 95% or higher oxygen. Many medical supply companies have service departments that should be able to do this for a small fee on any unit you bring in.

You are better off establishing a relationship with a reputable medical supply company that has a full service department. Even if you buy the unit privately, their service department should be able to assist you with the unit, filters, connectors, oxygen tubing and any other supplies you might need. (Request green colored tubing. It is easier to see when lying on carpet or flooring, so the patient is less likely to trip.)

Daisy

cont. on pg. 21...

Medical Equipment cont...**Is Your Husband a Veteran?**

If your husband is a Veteran, try contacting your local Veteran's Services Department (usually a County office). Our Veteran's Services Department gets regular donations of used medical equipment from the families of deceased vets and usually passes it along to other veterans for free.

Allan

Check Out Craigslist

You can find many used medical items on Craigslist.org. My disabled husband also had many items that were still in good repair following his passing away. I have placed them for sale using Craigslist and found buyers for them. If you are looking for something specific, place a wanted listing for it. Maybe someone has it in his/her basement and just never thought of selling it before.

Charlene

Speak with Your Local Pharmacist

The reader might want to check with their local family-owned pharmacy. Pharmacists are aware of the medical situations of those that come in for prescriptions and may know of medical equipment no longer being used.

PM

Contact Medical Supply Companies

There are a lot of ways to look for the equipment you need! Contact several medical supply companies and ask what happens to their used, but still in good order, equipment. Medicare helps pay for this, but when the patient no longer needs it, they pick it up and take it back to the shop. Advertise in the local Thifty Nickel paper and put the word out. If your insurance won't help bear the cost, then contact some of the social service agencies for help.

S.

Local Churches May Be Able to Help

You can usually find a local church that has a room or closet of donated medical equipment for use. Also check with the Red Cross as many local chapters rent equipment by the month.

Wendy in Virginia

What you need to know to get a job offer

The Mature Overqualified Job-Seeker

by Linda Shapero

Job seeking in middle age can be a rude awakening. If you are having difficulty getting over the shock of being laid off, downsized, or whatever your former company called it, you need to get over it in a hurry. Your first priority is to find work as soon as possible!

Perhaps you are under the illusion that since you worked in a particular industry or field for most of your working career, you will have it all over the new kids coming out of college so eager to get their feet wet. Sorry to tell you, but it just doesn't work that way anymore.

As a mature job-seeker, you may be treated with respect for the knowledge you've acquired in your past work, but then on the other hand, you may be treated like a dinosaur.

Answer the following questions honestly:

~ Have you kept up with technology? If you are dazed by computers, have you done anything to improve your skills?

~ Do you know the latest information in your field, or are you resting on your laurels by citing examples of work you did over 20 years ago?

~ Are you an energetic and enthusiastic team player?

These are just a few of the things that will be considered by prospective employers.

Furthermore, what kind of shape is your resume in?

You do know, I am sure, that one resume is not adequate if you are applying for different types of jobs. Also, today's employers want results-oriented resumes.

Don't just say that you headed a sales team that sold widgets. Elaborate by telling them how many widgets your team sold.

Better yet, cite what the increase in sales was from the previous year, particularly if it was an impressive improvement. Another great item on a resume is a line or two describing how you saved the company money; companies love that. And that's just the kind of information that can win you an interview.



cont. on pg. 23...

Job-Seeker cont...

Some job experts advise you to go back only about ten years. Remember that Human Resources personnel don't have the time to read two and three page resumes, no matter how impressive your past experience may be. With companies receiving hundreds, or more, resumes for every job advertised, they will toss out a long resume, rather than read it. Also, many companies today use scanning equipment that pick up key words they are looking for; if your resume doesn't have them, you won't be hearing from them.

Job seeking for the older worker is a lot like dating after being married for 20 years and then divorcing. Just the idea of going on an interview can be intimidating.

Find out what people are wearing these days to initial interviews. Do your clothes seem outdated? Will you be overdressed compared to others waiting to be interviewed?

If you've been out in the business world lately, you will have observed that work attire is quite different than it used to be. In a lot of ways, it seems almost anything goes, but is that true of interview apparel?

It's suggested that you read up on appropriate clothing on some of the job search related websites on the Internet. If you can afford it, invest in a

decent outfit or two (in case there's a second interview) that will not only look good on you but bolster your confidence. Get it right because you only have one chance to make a good impression!

And speaking of confidence, it's sometimes hard to remember all the important things you've accomplished in your career. Before the interview, make notes on the most important highlights of your work life and be able to discuss them. Your interviewer will be looking for things that set you apart from the rest of the crowd. This is your chance to shine so be sure to rehearse before the interview.

As daunting as the experience of looking for a new job may be to you, the mature, over-qualified adult, remember that you are the only one who can actually go out there and sell yourself. Although it may not be easy or quick, if you are prepared and show that you are smart and confident, you will have a good chance of finding yourself employed again, regardless of your age.

How to save on funeral expenses

Frugal to the End

by Deborah Jeanne Sergeant

The American Association of Retired Persons estimates that the cost of a funeral doubles about every decade, currently about \$10,000 without many “extras.”

Pre-planning can save if it lets you lock in current-day costs irrespective of future inflation. But if a loved one passes suddenly and without pre-planning, the cost can quickly escalate as bereaved family members usually do not have the time or presence of mind to bargain hunt. Instead, consider ways to save before an emotional time such as this.

~ Veterans' families and survivors of those who belonged to some union organizations may receive burial benefits. It doesn't hurt to ask.

~ Be upfront with the funeral director; tell him you want to control costs. It's none of his business why. It's his job to make arrangements to suit your family.

~ Order funeral services a la carte to avoid spendy extras like \$45 for thank-you notes (which can cost \$1-2 for 10 at a dollar store). The funeral director must give you an itemized list in advance and can do so over the phone.

~ Ask your clergy member for help in finding reputable vendors and good deals. Plus, you can likely host the calling hours and funeral or memorial service right at your house of worship, a big savings over a funeral home.

cont. on pg. 25...



Frugal End cont...

- ~ The memorial service option still gives you the advantage of a public event without the necessity of a public viewing. (If the family is nearby, you can make informal good-byes at the bedside in some cases, so if everyone's okay with that option, skip right to the memorial service for more extended friends and family to pay respects and gain closure.) Typically, families display a few nice photos of the deceased at a memorial service. You can host a memorial anywhere. I know a family who hosted a service at a private airport to celebrate the life of a hobbyist aviator.
 - ~ If you go with a viewing, don't feel you must buy a new suit or dress for the deceased.
 - ~ Consider a closed-coffin funeral. Skip embalming (depending upon your state's laws and how soon you can make arrangements), donate the body to science or go with cremation.
 - ~ You don't have to buy all or any of the items through the funeral home and they can't charge you a fee for bringing in your own. In fact, you'll likely do better on price looking elsewhere.
 - ~ In most states, you can choose whatever container you desire for holding the cremation ashes.
- ~ "Official" urns cost \$200 to \$1,000 or more; however, a nice piece of glazed, hand-thrown pottery with a lid can cost as little as \$100.
 - ~ Don't be afraid to go with an inexpensive or "scratch-and-dent" casket and monument. The vendors of these items have access to dozens of suppliers and scores of models, but you'll likely be shown only a few so as to not overwhelm you. Ask to see the least expensive items available. Shop online and consider alternative vendors such as Wal-Mart and Costco for caskets and a local sculptor for a monument.
 - ~ Some people use a rented casket or imitation casket made of cardboard (really!) for show at the funeral and then go with a basic pine box for the actual burial receptacle. Orthodox Jews use very plain, inexpensive boxes for burial.
 - ~ A coffin vault represents an unnecessary expense; it's basically an outer box for the casket. Instead, go with the grave lining required by your state to add stability to the grave. After burial, who will ever see the coffin vault again?
 - ~ Steer clear of the florist shop funeral arrangements that can cost several hundred dollars and check out "general" arrangements at the grocery store. For example, Aldi

cont. on pg. 26...

Frugal End cont...

stores offer cut flower bouquets for \$2.99 a half-dozen, which includes greens and other fillers. Place two in a large-sized vase and you're done. In my opinion, this looks far more elegant than the expensive, maudlin arrangements florist shops concoct for funerals. Consider renting flower arrangements or borrowing them from your house of worship. And remember that friends and family will likely send flowers, so you won't need to provide much.

- ~ It's traditional to offer guests who are close friends and family refreshments or a meal after the graveside service; however, you don't have to host this at a restaurant. It's perfectly acceptable (and more affordable) to host it at

the church's fellowship hall, at a private home or to rent a facility (which may be your only option if many people are expected).

- ~ Many church social committees can help you with food by having a few members bring in dishes. Or you can buy deli and cookie trays from your local grocery store. Add salads, chips, rolls and beverages for a nice, light lunch.

There are many decisions to be made when a loved one passes, but don't be fooled into thinking that you honor them by spending a lot of money on their funeral. The real honor is in the memories that you made with them, and memories can't be purchased at any price.



Readers' Tips

The Self-Sustaining Garden

While tending to your plants in this growing season, remember to allow some plants/flowers to go to seed in order to collect the seeds for next year. Like a botanist, you can pick and choose what grows best where and tailor your garden to you. Remember to mark the seed packages, and store them in a cool, dry and dark place. Then, in the midst of winter, start your babies growing. What a treat! Also remember that towards the end of summer, most places put supplies on sale, which you might need for your growing project. Your garden can be almost self-sustaining. Enjoy!

Cristina

Really Fresh Herbs

I used to spend large amounts of money on fresh herbs to satisfy an ingredient for a recipe and then inevitably the rest would go bad as I did not need it again for some time. I decided to start a flower box herb garden with two boxes out on my deck. I now have loads of basil, sage, oregano, mint and parsley that I can cut as needed. I have also had enough to pass around to neighbors and friends. When I pass the variety of herbs in the grocery store that cost up to \$5, I can't believe I did not do this sooner. I plan to work on a small vegetable garden next!

Teresa

Moving Boxes

Whenever I need moving or storage boxes, I check with the dairy department of the local supermarket and ask for "egg boxes." These corrugated cartons have hand grip holes at each end and are a great size for most household goods. The only thing I would not do is fill the carton with books because of the weight. They are uniform in size and easy to pick up and move.

Mary S. in Wooster, OH

The Razor's Edge

I have spent a small fortune on razors in my lifetime. I have to use the pricier ones. Needless to say, I was so excited when I heard about a very handy tip to make razors last for a very long time.

After every shave, most people just place their razor back in the caddy or shower organizer still wet. Wrong! After every use, you should dry your razor and then return it to wherever you store it. This will increase the life of your razor from just a week to two to three months!

I now have some friends who can use the same razor for up to four months. Imagine having to buy only three razors a year. It was explained to me like this. Do you throw away a steak knife after only a few uses? Of course not! So why do that to your razor?

Kelly

cont. on pg.28...

Readers' Tips cont...

Really Saved Money

If you use coupons when shopping, you should tally up the amount you saved when you get home. Take that amount and place it in a separate savings account. You'll be amazed at how it adds up. It would've been spent anyway if you hadn't used coupons, so why not actually "save" the money you saved?
Grace M.

Extended Nail Polish

When my nail polish gets too thick or is too far down in the bottle for the brush to reach, I simply add a couple drops of nail polish remover to the jar and shake vigorously. This not only thins the polish and makes it easier to apply, but it also stretches the use of the bottle. You aren't throwing away the perfectly good polish collected on the bottom!
Carol R. in Palmyra, NJ

Learn from Your Trash

I learned how to save more money by just "checking my own garbage" each week. I was amazed at the products I had overbought, didn't like, couldn't use before they spoiled, etc. The items included food, personal products, and clothes. It also was a great reminder of the cost of carryout foods from fast food/regular restaurants.
Sheila F. in Vardaman, MS

Affordable "Fancy" Cereals

We like the granola and fruit type cereals, but they are too pricey for a lower fixed income. Usually we eat a lower fixed income. Usually we eat a cheap generic toasted oat cereal, corn flakes, etc. However, once in a while, we buy a box of the fruit and nut brand cereal and then also two other boxes of generic plain cereal, such as banana nut or cinnamon fiber. We mix all three boxes in a large plastic container and then add small bits of chopped nuts or dried fruit left from other recipes. This makes a good, nutritious meal with a reasonable cost per serving. This is our little luxury sometimes.
Jeanne

Cheaper Ladies' Shoes

As an adult woman with "regular" sized feet, I was excited to discover that girl shoe sizes exceed the size of my foot. This is good news because girls' shoes cost significantly less than women's shoes. For example, I went to REI to buy a particular pair of shoes. The adult sizes cost \$90. The girls' sizes were \$50. I wear a women's size 7, and the selection of girls' shoes go larger than my foot size. As long as I'm happy with the colors offered in the girls' sizes, I get a really good deal!
Connie C. in Bellingham, WA

cont. on pg. 29...

Readers' Tips cont...**What Can You Re-Purpose?**

We have been cleaning and fixing up the house. The kitchen needed new curtains and luckily I didn't get around to giving the bedroom curtains away as I had planned. I reworked those curtains and they made great looking curtains and valances in the kitchen. They actually look much better in the kitchen than they ever did in the bedroom. I also took two of the kitchen curtains and made them to fit a window in a door. I had very little waste and all it cost me was time and energy.

Sheila B.

A Simpler Wardrobe

Almost a year ago, I made a change to my wardrobe that yielded unexpected benefits. I began wearing only black clothing. I'd read an interview with a celebrity who said that she had begun doing that very thing to simplify her life. The more I thought about the idea, the more I liked it. With my husband's blessing, I stored every "non-black" piece of clothing I owned (in case I changed my mind) and began wearing only black. I had several long sleeved and short sleeved shirts, two skirts and several pairs of slacks and jeans. Not only did it free up time getting ready for work, but also it took my focus off "fashion" (I was never very fashion-conscious to begin with) and

onto more important matters. I shop at thrift stores anyway and it has become a fun challenge to see if I can find an item to supplement my wardrobe. If I begin to have too many items, I simplify again. My motto now is "less is more." I have gained time, money, space, fun and peace of mind with this decision.

Jari S. in Mason City, Iowa

Coupon Reminder

I enjoy looking through ads for items that are essentially free once you consider you earn a checkout coupon (a popular concept with drug stores in particular). For example, I may buy a body wash on sale for \$3.99 and receive a coupon at the checkout counter for \$4 off my next purchase. It makes me even happier when I have a manufacturer's coupon that results in me making money on a purchase!

Well, I found myself frustrated whenever I would let a checkout coupon expire because it is like expired money. To help solve this problem, I began entering calendar reminders on my cell phone before I placed the checkout coupon in my coupon box. I usually set the reminder to the Sunday before the coupon expires, so I can be sure to use it during my next shopping trip for maximum savings.

Alan C.

cont. on pg. 30...

Readers' Tips cont...

Spend to Save

Sometimes spending a little may save you a lot. Get those annual checkup tests! A pap smear may cost you \$100, but if it prevents you from having to face radiation and chemotherapy from a cancer that has spread, it will save you thousands. It is so easy to let checkups, dental exams and so on go, especially when we are feeling like money is tight, but please find a way to stay on top of your health and take care of yourselves.

Beth

Produce Cleansers

Common sense is a lot less expensive than purchasing expensive "produce cleansers." Why spend unnecessary dollars on a product you can make for a fraction of the cost? Lemon juice, baking soda and water make sense to me. Sixty years ago, people didn't have ready-made products. They depended on homemade remedies and they were safe and worked well.

Steven B.

Free Paint

When disposing of unwanted paint, we must take it to our local hazardous waste recycling. Anyone needing paint can get it for free. There are a lot of colors, including white that can be tinted.

LP

Goodbye Goodie Bags

Do the moms a favor at your child's next birthday party and forget the little take home bags full of clutter. Instead, make a more memorable gift by making a group picture of the kids. You can either send the photo with a thank you card or make a post card using your computer. Then send them to the children a few days after the party.

T. C. in Tennessee

No More Spoiled Food

I have a magnetic dry erase calendar on my freezer door. When I open a refrigerated item that needs to be used by a certain date once opened, I mark it on my calendar. This also works really well for leftovers. I write the name of the item on the date that it needs to be used by. I've wasted a lot less food, and since I regularly see the calendar on my freezer door, it makes me much more aware of what needs to be used up.

Heather in CA

Ground This, Please

Whenever London Broil roasts or steaks are on sale, I pick out about 15-20 pounds of roasts and then take it to the butcher and ask him to grind it into hamburger. Then I have ground beef that I bought at a cheap price.

Anita

cont. on pg. 31...

Readers' Tips cont...**Instead of Fundraisers**

I live close to a school, and every time there is a fundraiser, our house gets hit up to buy whatever is being sold in those dreaded magazines. The items are overpriced and usually nothing I need. I have started asking the kids if I could make a donation to the group instead of making a purchase. My donation ends up being 100% profit and everyone wins.

Colleen from Michigan

Affordable Color Changes

I love to change the wall colors in our home and can afford to do so often when I buy mis-mixed paints at a deep discount. Most paint counters will sell their "rejects" for between 50% and 90% off. And you're not limited to the colors on hand. Simply invest in a plastic five-gallon bucket (or better yet, acquire an empty, clean cat litter bucket with lid) and mix up any color you like! It's fine to mix different sheens (flat, satin, etc.), but keep interior and exterior paints separate, as well as oil and latex.

Sometimes, if there's a very specific color that I want, I'll get a paint chip card from the store and use it for reference. Or you can just "wing it." I've painted each room in our home many times over, for less money than most people spend to paint one room.

Shauna M.

A Little Repair Saves \$200

We do a lot of shopping on Craig's List for things we want for which we don't want to pay full price. While purchasing an item from a family that was moving, we asked if they wanted to sell their lawn swing, the kind that seats two and has a canopy. It was rusty looking, faded, and had green algae on the cushions. New, it had to be \$250. The guy said that he would take \$5 for it!

We brought it home and I got to work. First, using a power drill with a metal brush attachment, I ground off all the rusty spots. You can use a wire brush if you prefer. I bought a small can of store brand oil-based rust preventer paint and painted all the metal on the swing. I bought new cushions for it at a discount store and washed the canopy. It looks great and all together it cost me \$24 for the cushions, \$8 for the can of paint, \$5 for the swing itself, and my time. By re-using something that would have otherwise gone to a landfill, I am saving money and helping the planet.

Shawna P. in Barberton, OH

Instead of Baggies

Even the cheapest sandwich bag is pretty expensive. We've reverted to wrapping our sandwiches, chunks of cheese, and even veggie strips in plastic wrap when reusable containers

cont. on pg. 32...

Readers' Tips cont...

aren't feasible. Perhaps you're saving only two or three cents per bag, but on a daily basis, this really adds up.

Bev C.

A Beautiful Scent

To add a subtle room fragrance, I found a cheap way to make my own room diffusers. I found sample sizes of cologne at the thrift shop (\$.25) and small glass bottles at a garage sale (they had held spices). Then I bought wooden skewers at the dollar store. I combined all of these to have room diffusers for nearly pennies, and they are refillable!

DA

Buying a Freezer

Buying a used freezer can often make sense, but there are cost-saving advantages to buying a new one, too. Any freezer (or fridge) that is more than about 10 years old is using a lot of energy. Even units that are 5 to 10 years old use a lot more than the current models. You can save energy costs by buying a new freezer, especially if you buy one without a frost-free feature. It's not really hard to defrost once a year. (I typically do it in spring when I have the least amount of food frozen.) And the food lasts much longer in a freezer that does not have a frost-free feature. You worry much less about freezer burn.

Rosemary D.

Affordable Sun Shade

We live in the desert and summers often reach 115 degrees. Windows in two of our bedrooms face west, getting full afternoon sun. Even with the vertical blinds closed and solar screens on the outside, both rooms used to get really hot every afternoon.

Last month, I bought white quilted fabric, cut it to window size plus about three inches for the top hem, surged the raw edges, and hung them with an inexpensive tension rod next to the glass. Both windows are about 45" long and 72" wide, so I made two curtains for each window that can be opened from the middle and fastened to hooks on the sides for early morning light.

Our computer is right next to one window and I have really noticed how cool the room is staying. Also, the white fabric blocks the heat but still lets in a lot of light. I'm sure this \$50 investment is going to help lower our air conditioning and winter heating bills a lot. Just wish I had thought of it years ago!

Janice D. in Henderson, NV

Send your time- or money-saving tips to Dollar Stretcher Tips, P.O. Box 14160, Bradenton, FL 34280-4160 or by email to Tips@stretcher.com.