

MONEY SAVING TRICKS

30 DAYS

to a better life



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Money Saving Tricks: 30 Days to a Better Life

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Day 1: How to Use Cash for Better Negotiations

When you have cash in the bank to make those major purchases, you will end up saving a lot of money, and I'm not even counting the interest from the loan. Recently, my washer broke, and I was in need of a new one. Now, that is something you don't want to buy used as you have no way of 'trying before buying.' If your purchasing used from a credited store, then okay, but not on Craigslist, Facebook groups, or from someone you don't know.

So, I walk into this well-known home improvement store, and I ask them what's the best price they can give me on this certain washer. I tell them I have cash and need a washer, and I have \$xx amount of dollars. This works almost every time. They want your business, so they are going to make it happen. They were asking \$900 on clearance for this front loading machine plus \$50 delivery.

That simply would not do.

I offered \$600 out the door, free delivery. It took a few minutes, they talked to the sales manager, etc. playing games mostly, I assume. But, guess what. I walked out of there with a delivery notice for the next day, and \$600 less rich.

Brand new washer that is still going strong and has all the bells and whistles. Literally! It sings this cheerful (annoying) song when it's done. Top of the line, brand-name front loading washer with steam and who knows what else that I'll never use on it, for \$600.

Just in case you should think that's an isolated event, it's actually the norm for me. A friend of mine wanted to buy an SUV. He wasn't picky on what make/model, just wanted a good, reliable truck. He had \$3,000 cash from his income taxes. Walked into a dealership, said look, I've got \$3,000. This is what I want; this is what I need, this is what I can do. That's it, no more, no less.

He ended up walking out with a SUV that retailed for over \$6,000, wholesale was \$4,000. He paid \$3,000! Spring was coming up, and no one wanted the SUV. It sat on the lot for a while and they were willing to give it to him for a lot less just to get some money out of it.

Listen, money talks to a lot of people, and you can use that to your advantage to score some great deals. All you have to do is know exactly the most amount of money you are willing to pay.

Decide exactly what you want, and don't settle for less. SOMEONE will give it to you for that, as long as it's reasonable.

Day 2: Why You Should Drive Your Car Until It Dies

A few years back, I was inspired by a story my friend shared with me. She purchased a brand new car for \$16,000, and drove it until it died. It lasted her family 14 years! That's about \$1200/year or \$100/month. If you have a loan on something like that, you're looking at even more. At 6% interest rate for a 5 year loan, it's \$2,560 over the life of the loan in interest alone.

But what she did was brilliant, and it inspired me in my own life.

So, I purchased a used car with very low miles on it at wholesale pricing. I paid \$5,500, and it lasted me almost 6 years. This is \$1,100/year or \$92/month, no loan as I paid cash, so saved me quite a bit of interest. And in those 6 years, I saved up my money each month for the day it would die, because I wanted to pay cash for the next one as well. When it died, I sold it on Craigslist for a few thousand dollars to an auto mechanic shop that was going to fix it and resell it again. This added even more to my purchase, so I was able to purchase an even nicer SUV than previously. I purchased this car with very low miles and expect to get 5 years out of it for around the same price. Maybe this one will last me longer; it's certainly made better.

One of my jobs in my banking career was auto loan processing. It was the funniest aspect in all the work that I did. But really quickly into it, I saw how each time someone purchased a new or used car; they lost a few thousand dollars. Maybe the person does a trade-in and loses what they could have gotten by selling it private party. And it's harder to find a car at wholesale, so usually they would overpay on their new-to-them vehicle as well. So, if you're

rotating cars a lot, you could be losing a lot of money on each deal. The less you rotate cars the better. I personally would not recommend rotating more than every 5 years. Drive your car until that thing is dead...or at least needs a new transmission or some other huge amount of repair that is not worth the money you put into it if fixed. Likewise, if you're selling something like that on Craigslist, advertise in the title: "Mechanics Special" and you'll get a lot more hits to your ad.

Day 3: Do-It-Yourself {DIY}

We live in an era where we can basically fix anything ourselves. Now, don't bring me your broken car, I do have my limits. But, sites like YouTube or EHow are WONDERFUL tools in our tool belts to get the job done.

A few months ago, my vacuum was making a super loud noise all of the sudden. The vacuum is less than 2 years old! So, I went on YouTube, and started searching. Come to find out, it was the belt and spooler. So, I bought the parts needed on eBay. For less than \$20 and 1 hour of my time, I was able to fix it and not have to take it to a shop.

Or the time when my bathroom sink got clogged. Oh man, that was horrible. So, again, went to YouTube and learned how to unscrew the catch drain. Some stuff fell out, screwed it back on, perfect! Save myself from having to call a plumber!

This week, as life would have it, my computer started making an unfamiliar noise. I thought it might be the fan, so I looked on YouTube how to open it up, did so, and found tons of small dust bunnies that collectively were the size of a small mouse! Wow. Again, that computer is only a few years old, but has never been cleaned inside. This dust bunny mouse was sticking in the fan, so the fan wasn't turning quickly and efficiently. Thus far, I haven't heard the noise but once, so it seems like it's been taken care of. Even if say, I didn't fix the problem, at least I can rule out that problem. Making it faster and cheaper if I do have to have someone look at it for me.

AND....I feel so accomplished. Like, look at what I did myself. There's a huge sense of accomplishment when you're able to do something like that. Things that I used to be too scared

to do myself, or too lazy to take the time to do and just had my friend do them, I can now do on my own. I learn, and the more I learn, the more prepared I am when something else breaks.

There are times when you might NOT be able to fix something, and that's ok. You know that you've done your personal best, and that's what counts.

Many times, you will surprise yourself!

Day 4: Do-It-Right {DIR}

Don't cut corners. Do it right the first time.

If you're going to do those home repairs, fix things, maintenance, and such, do it right the first time. Don't try to cut corners, which usually backfires and doesn't last long. In my experience when I've tried to cut corners, I've always ended up spending even more time than if I would, had I just done it right in the first place. Yes, mom, you were right.

Kid who always shoved all my toys under my bed and in my closets when she said "clean your room." Took me decades to learn, but I finally got it right.

If you're doing the work yourself, you can still afford to get those quality parts. There are some things you can get away with buying generic, but for the most part, skip generic as a general rule of thumb. It'll save you hassle in the long run.

Day 5: Do Not Sign Contracts

A good 14 years ago, I signed up for DirecTV satellite service. Well, as they would have it, we would be stuck overpaying with them for over a decade. You see, they make you sign a contract to get their equipment at no cost, and when we signed up, the monthly payment was only \$25/m back then. But, due to life's circumstances, we would always move before our 2 year contract was up. What they do in such cases is start the 2 years over again each time you move! So, held under TV bondage to them for 14 years, we finally paid the remainder off and broke the contract. Cost us about \$150.

I mean, they were upwards of \$65/month (!!!!) and Dish Network was \$55/month and when you move with them, they don't make the 2 year contract start all over again. So, officially, I am now not on a contract (woohoo), but lost a lot of money over the years being stuck with that company!

Not all companies are like that, I get it. So, I'll give you another example.

When I purchased my iPhone last year, they wanted me to get on a contract. They would give me \$200 off for signing a 2 year commitment. I graciously declined. I had already learned my lesson with DirecTV, believe me! You just never know what's going to happen, what life is going to throw at you. I'd rather NOT save \$200 in the short term, to save say \$400 in the long term.

What if I find a carrier that is massively cheaper at a later date, what if they up the prices like DirecTV over the years and I'm stuck paying a ton more each month and just can't afford it. What if, what if, what if. There are no guarantees in life, and it's just a bad idea all the way around. Saving money is not always about the short term goal, but the long term.

Day 6: Save Money on Groceries – Portion Controls No One Will Notice

One of the ways I like to routinely save money is by using portion control with our groceries.

It's such a simple thing to do and my family doesn't notice a difference at all.

Hamburger

I take a 5-pound package of hamburger, cook it all in one batch, and then split it up in 10 zipper bags, cool it off, and freeze. Whereas, I used to get 5 servings out of that 5-lb pack, now I'm getting 10, and no one misses the difference. This literally doubles my portion size.

So, if hamburger is \$3.99/lb. and I buy 5 pounds, that's \$20 to contribute to 5 meals. But, if I split it, that's \$20 for 10 meals! I just saved myself \$20 and my hamburger is ready to go when I am. I just defrost, super simple, and it saves me so much time. I'm very picky about freezing my food, and I cannot personally tell a difference in taste that it's been frozen.

Restaurant Style

Have you ever noticed that when you go to a Mexican Restaurant, they give you free chips and salsa while you're waiting? Or how Italian restaurants give you free garlic bread and salad?

TGIF gives you free chips and salsa as well if you have their rewards card and show it to your server when you're ordering.

Have you stopped to consider why?

It's not because they have all the money in the world and just want to shower it on you, no. It's because they want you to order and leave feeling full. If you're hungry and you order TWO entrees just to fill your tummy, you're going to know not to go back to THAT restaurant. Not when your check total is double the amount. But, if they give you a free item that is super inexpensive, you feel like you're being taken care of, and you feel full when you leave. When someone gives you something for free, you're much more likely to return, and they want your business.

The same is true in your home.

If a pot of [Beef Stew](#) costs you \$10 to make, and that's all everyone is having that evening for dinner, it adds up. But, if you give each person a bowl of soup, a salad (super inexpensive), and a couple of pieces of an apple (super inexpensive), not only are you hitting more of the basic food groups, but your total per person has gone drastically down. Likewise, you can save your leftovers for the next night. You can freeze them (which I like to do with enchiladas) or make the food the day before a potluck and contribute to it, etc. It's all in the portion control.

I'm not saying to starve your family, but WHAT I AM SAYING is that you can get creative about what you're feeding them, make it more of a balanced meal, and save money at the same time. When you begin doing this, you can start having the more expensive meals like: make your own pizza night, steak, or seafood. As long as you're keeping the meals well-rounded, you're good to go.

Day 7: Let Go of Bad Habits

You don't see too many rich people smoking a pack of cigarettes a day or partying all the time. Those types of activities drain your resources super quick. Cigarettes are up to what, \$5 carton now? A pack a day is \$1,800/year! You can use some Black Pepper essential oil to curb those nicotine addictions. Simply smell the oil when you are craving it, and your amygdala gland will take care of the rest.

Likewise, partying, drinking all the time, even things as simple as coffee can drain your bank account quickly. They are not only bad for our bodies, but our checkbooks. If a person is getting a coffee at a retailer every day, it's the same scenario as the cigarettes, \$1,800/year. I've heard it said that they just can't make it taste as good as said retailer, think about that for a minute. Why can't you...what ARE they putting in there to make it taste so good?? And do you really want that in your body? There are a lot of things on the store shelf nowadays to make it taste yummy. Try experimenting with those things. In the long run, it could save you a nice bundle of cash.

Day 8: Develop Good Habits

Just as there are many bad habits to cut, there are many good habits to attain.

Develop Good Habits

A couple of my favorites are:

~Turn off the lights when you leave the room. I taught my kids at a very early age to shut off the lights when they leave a room. My kids want me to remain a stay at home mom. They know how important little things are and how the little things we do every day add up to big savings throughout the year. It's such a simple thing to do. When you get used to it; you'll do it without even noticing.

~Try to avoid using as many electrical items during peak hours as you can. Each area and company differs, but it's generally when everyone is getting off work. In my area, it's 4pm-8pm. That is when using electricity is the most expensive. So, hold off on that load of laundry, turn off those extra lights, and limit TV. Be aware that you're paying a lot more for it during that time frame than in the rest of your day. This is yet another reason being a stay-at-home mom saves you money! You can get those things done in off peak hours.

~Shut off electronics at night. Especially the computer (to not only save electricity costs, but to avoid virus.' Hackers are online more in the wee hours of the night than not).

~Pay your bills on time. This will save you late fees and help maintain a good rating on your credit report, thus saving you thousands in the long term.

~Pay yourself first. Meaning, put money away in your savings account FIRST, not last. You'll see a big difference when you do!

Day 9: Bundle Up – It's Not What You Think

I bet you I know what you're thinking. Your thinking I'm going to say how we should bundle up our clothes and keep the heater down, but if I did, I'd be a hypocrite. You see, I keep my heater at 72. Yup. I know, it's totally bad. I pay an extra \$20/month to do this. Why am I telling you this? I want you to know that saving money isn't about giving up your life or the things you truly care about. It's not about living in a monastery or never having anything you want, never doing anything you want.

It's about saving money on other things that you don't care so much about, so that you can have the things that you really want. So, if I really want that iPhone, I know I'm going to need to save \$300 to buy it (without a contract). How can I save up \$300? You see, all these tips are meant for a guideline, not a rigid legalistic set of rules you can't break. But little changes, over time, that drastically reduce your financial expenses so that YOU CAN have the things you want. Just make sure, when you're buying those things you want, that you're saving money on them; getting the best deal possible.

So, back to bundling up. What I really mean is to bundle your bills. Some companies offer a bundle service for cable, internet, and phone. Shop around. If it's cheaper, join their program! Just be mindful there's no strings attached. One company I know offers \$5 discount for each bill, so if you have 3 bills bundled with that one company, you automatically get a \$10 savings each month on the bills you already have. This is \$120/year in savings, and you have two less bills to worry about paying on time, etc.

Day 10: Shuffling Your Money

Shuffling your money is vitally important to make sure you are using every resource to its fullest extent.

Let's say someone gives you a grocery store gift card, and you don't like to shop at that particular store. All you have to do is go to the grocery store, look for their gift card section (most stores have this), and pick out the gift card(s) you DO want. You can purchase those gift cards using the one the person gave you. It's not going to waste. You're using it.

You are shuffling your money to get the most usage out of it.

I just had this same thing play out with one of my other blogs. I use WordPress, so didn't need the hosting part, but had pre-paid a couple years of it when I signed up in order to get the best deal. So, I called them, and it took some questions and a little bit of prodding, but they told me they could cancel it and refund me. Great! I asked if they could put it back on my debit card, but they said no. Okay, my tricky little self said "can you put the credit on my Sarah Titus site?"

They could!

So, I literally have this domain for the next 9 years for free, and my other blog free for 2 years! It was really cool. I don't know about you, but I love getting things free! I wasn't about to let that refund go to waste. After we were done, he said, you're lucky you called in and did this, instead of canceling it online. Had you have canceled it online, you wouldn't have received a refund at all. I said, "I know!" I had read the fine print!

Be sure to read the fine print, call in when you don't like what you read to see if they can waive something or make an exception, and shuffle your money around so you are using every bit of it. Don't lose any of it. It is YOURS. Claim it, own it, and use it.

Day 11: Double Check Your Basket

One of the things that I have noticed that has really saved me a lot of money over the years is double checking what I purchase. When I'm at the store, as I'm shopping, I put stuff into the cart. Right, we all do that. But, what few people do is, right before checkout, you simply go over every purchased item you had put into the cart.

Some of the questions I like to ask myself before checkout are:

- Do I really need this item?
- Is it a want designed to suck money from my pocketbook?
- Will I use this item in a month?
- Do I want it because it's pretty, or is it something that I REALLY want?
- If I buy this, what will I have to give up to have it?
- Is this item really worth its price or can I find it cheaper online?

If you have any doubts or hesitation with a particular item, in my experience, it is always best to put it back. If you're not fully convinced of a purchase, don't purchase it. Every single item you purchase should be thought about with purpose. How will your purchases affect your lifestyle, your bills, and other things you want to purchase?

Day 12: The Wonderful World of Cash Back

I have found the biggest way to save my family money is by using essential oils (and will share more on that later) so I do not use a lot of coupons anymore as I get all my healthcare, medical, household, and beauty supplies for free. But as an extremely frugal woman, I want to squeeze every last penny out of everything I purchase. One of the easiest ways to save money is by getting cash back on the items you already buy.

This is where having a PayPal debit card comes in handy. When I purchased my car with cash, I paid for as much as I could, on my PayPal debit card. When you use your PayPal debit card, and run it as credit, you get 1% cash back. This REALLY adds up! It's unlike a credit card, because it's run right out of my checking account. I always have money in my PayPal account, so I don't have to worry about balancing, etc. I really love it. It has become for me very much like a checking account. And the customer support is amazing. Top notch.

Another great place I like to use cash back at is [Ebates](#). Have you heard of them yet? Almost every purchase you make online is covered and earns you anywhere from 3%-6% cash back. I've been with Ebates for 8 years now and at the time I'm writing this, I have earned \$10,039.12 with them! It is HIGHLY worth your time to utilize this option!

Some of the famous retailers that use Ebates are:

- Staples
- Amazon (baby and clothing sections only)
- Barnes and Noble
- Home Depot
- Kohl's
- Walgreens

- Kmart
- Sears
- Best Buy
- JCPenney
- Lowe's
- Toys R Us
- ...and a ton more!

When you [sign up for Ebates](#), they will even send you a free \$10 gift card, just for joining!

There's absolutely nothing to lose.

Day 13: Shopping is Not Free Entertainment

One of the things that I really had to overcome in my spending habits was my love for 'just browsing.' But 'just browsing' was never just that. It was never free entertainment for me. I'd always see something I just HAD to have. With little self-control, I'd purchase, and feel guilty about it later.

The Bible says to not tempt ourselves. It talks about how if our hand is causing us to stumble, to cut it off. That it's better to walk into Heaven without a hand, than into Hell with both hands.

Obviously, I'm not saying you should cut off your hand, or that spending unwisely is merit for Hell, but the principle that is there, is a great one.

Not only was I teaching my little ones to be self-indulgent, 'browsing' for me was a huge temptation. Something I just didn't have enough self-control in, so, what is the solution? The solution is not going shopping unless I needed something. Even then, stick to my list; don't wonder off in the store, hanging out in my favorite temptation spots.

Over time, the more you do this and practice self-control at the smaller levels, and the more free you feel from being a slave to what you want to buy, your debt, and your lenders, the more you will be able to say no to temptation. Buying one item will not put me back in that situation, but a pattern of it surely would. And, I NEVER. WANT. TO. BE. HOMELESS. AGAIN!

If saying no to all the wants in the world is worth knowing I'll never have to live in a women's shelter again, then yes, it's worth it!

Chances are, if you're reading this, you want to change your lifestyle, and I applaud you. To you, I say, never give up, never lose hope, you CAN do this! It takes time and patience and lots of prayer, but it is well worth it in the end. You'll look back and be so amazed at your accomplishment.

Day 14: How to Use Free Online Services to Save Money

Before the internet came onto the scene, if you wanted to research or learn something, you'd go to the library and have the newspaper delivered to your door. But, with the invention of the internet, there are now so many ways that we can save money in utilizing it.

How to Use Free Online Services to Save Money

Searching

Did you know you can earn money when you do your everyday activities online like searching? It's true. Check out places like Swagbucks. You can also save money by searching prices before you hit the store, saving you gas and time, or by searching product reviews before you buy a product. Over the years, and thank you Walmart (can't stand them!), for teaching me to pull product reviews when I am purchasing something. When I purchased my new faucet for my sink, I pulled a ton of reviews on various brands. I finally came across this one. It had great reviews on it. A little pricey, but its worth to pay for quality and get it right the first time! All in all, I then saved a ton of money by purchasing it on eBay, rather than at my local Home Depot!

See my nice doggy gate back there. Those [superyards](#) are super-awesome! I portioned a whole section in my back yard to keep doggy uh...droppings..yeah, that's a nice word (lol) out of the kids section. Don't want them coming in my house with doggy 'droppings' on their shoes! I just hook a bunch of the superyards together and put them in a diagonal pattern, so they don't blow over from the wind. Been doing that for years. It works wonderful! You can get the

superyards for about \$25-\$35 for a set of 6 panels off Craigslist and Facebook groups. Depends on how big your yard is for how many sets you'd need. I needed 5 sets for my yard.

Read the newspaper online

It not only saves you money, but it saves trees, which are responsible for cleaning our oxygen. Super important to breathe, right?

Use bill pay

Use your banks' bill pay service instead of paying for the cost of postage. Likewise, send an email instead of snail mail. Seriously, postage fees have gotten way out of control. To save yourself money on postage when you're sending a package to someone, simply do it all online!

You can go to the USPS website, buy your postage online and you save like 25% off than shipping from a USPS location. The reason being because a store location, they are charging you retail pricing (at least that's the reason they gave me when I asked).

You can easily use a blank sheet of paper to print your label, tape it to your package and if it's Priority Mail, even have the Post Office come pick it up at your door. Seriously cool! Not only does shipping Priority Mail save you a trip to the Post Office to drop off your package, it's also most of the time CHEAPER than shipping Parcel Post AND they give you \$50 free insurance (at the time of this article; rules change frequently, so double check on that).

Get magazines online

Visit magazines on their websites, rather than paying for a subscription. I have this really bad habit of buying a magazine subscription because it's on sale, and then just throwing

them all away when the pile gets too big on my bookshelf. I've had to stop buying subscriptions. I just don't have the time to read them. When I want info, I go online.

Join banks online

Most banks and credit unions now have change machines behind the counter. Instead of paying to redeem your change with CoinStar, simply turn it into one of those financial institutions. If your bank or credit union doesn't have a machine, find somewhere that does, join for free, keep a few bucks in the account so you're considered a "member" and can use that service for free.

Turn in your change there, then withdraw it, and deposit it into your regular bank account, or just keep it in the first bank for a nice savings account. You should NEVER have to pay to redeem your coin! I've lived in several different states in my time across the USA and never have I paid to turn in my coin. Just call around. Start at the credit unions. Banks like US Bank even have the machines, [but I would NEVER encourage you to bank there.](#) Sorry, but I worked there. They were the vilest of banks I've ever worked at.

Sell items online

Sell your items on Craigslist, instead of in the newspaper. Craigslist or now they even have Facebook groups for your city is a lot more effective for selling things than the newspaper.

There are so many reasons to shop online besides saving money. Here are my favorite

[37 Reasons to Shop Online.](#)

Day 15: Be Consistently Generous

When money is tight, we tend to want to cut corners where we can. We tend to start focusing on ourselves and in that storage mentality where we need to store and conserve every penny that comes our way, but having a closed hand like that is a two-way street. If your hand is not open toward giving, likewise, it's not open toward receiving. I'm not saying there's some hard and fast rule, if you give, you receive. What I am saying is that a person, who lives a consistently generous life, will tend to have more than those with closed hands.

But, how can I give when I don't have any extra money?

There are some points in your life where you may not be able to give monetarily to others, your church, etc. When I was living in the women's homeless shelter 4 years ago, I had no money at all. There was absolutely nothing TO give. But, I still found ways to give.

1) Realize that your time is a precious resource. I cleaned there at the shelter. Some of it I admit was because people were getting sick due to its filth, but also because I wanted to do something. Not just accept a 'free ride.'

2) When I did get back on my feet, I continued to donate a ton of items to the shelter the remainder of the time I was in town. Because I had lived there, I knew what items they needed most, and so, I looked for those items on sale and super cheap, and donated frequently. One of the biggest things you can do is to provide non-perishable food to any food bank, crisis center, homeless shelter, etc. Food is a premium at those places. Food that hasn't expired a year ago is

usually hard-pressed to find in such places, thus making people constantly sick and more depressed over their current situation. The simple things like non-expired food you have in your pantry are gold to someone in a situation like that. No matter how big or how small, the act of your generosity is, it is always appreciated by someone, even if they don't get to see the person donating.

Be creative. You don't have to give all the money in the world. If all you have is \$5, then give \$5. If you have \$1, give \$1. The woman in the Bible gave less than a penny and Jesus said she gave more than all the others, because she gave from the heart, and it was a SACRIFICE for her to give that money. Are we sacrificing for our Lord? Are we maybe going without this want over here, so that we can be generous and give? It's hard, I get it, but you'll be greatly blessed when you study out that passage in its original context and apply it to your own life

Day 16: Freebie Trading

One of my favorite things to do is to go around helping as many of my friends as I can. If there is a need, I'm trying to think if I can meet it or know someone who can. I guess that I have that network mentality or like in the Bible where one person in the church had little, so the ones who had much, shared. Life is very much like that. It's a shared experience. It's not meant to go at it alone.

And as I strive to help those around me in their endeavors, often times, I reap the rewards without thinking of it. Maybe they offer to trade something. This is great for me. I love trading and getting things I would have otherwise paid for, for FREE.

But I've also seen others around me take this even further. They will clean a house for someone to trade, or do website designing. Anything that you're good at, you can trade for the things you want. It is really amazing the things you can trade for.

A few years back, I saw an article on Yahoo, how someone who had a bicycle ended up with an \$8,000 car solely by trading. Each trade they made, they traded up, and up, and up, and up. The bicycle became a dirt bike. The dirt bike a motorcycle, the motorcycle became a small barely running car, and so on. In 2 years, by trading alone, he went from a bicycle to a nice car. It amazed me, and while I don't think that I'm THAT good at trading, it IS something that has really helped our family save money when the opportunities present themselves.

Remember, getting what you want and still living on a budget, sometimes takes creativity.

This just so happens to be one of those creative ways.

Day 17: Pay Your Bills Online

One of my favorite things about having the internet is the ability to save money. Most of the items I purchase for our home are purchased online with free shipping. Going into a store nowadays for me, is like paying retail when I get it all online below wholesale pricing, delivered straight to my door.

The same is true when paying bills. If you have 10 bills a month, and the current cost of a stamp is 49¢ (postage just went up) that is \$4.90/month. Doesn't sound like much? Ok, sure. But, add it up all year and you get \$58.80 which is an entire month's satellite bill FREE per year. And let's say, hypothetically, that for the next 30 years, you never change that one little tiny habit. It's an additional \$1,764. That is quite a few satellite bills for free, don't cha think?

Saving money for me is just as much about SHUFFLING money as it is reducing costs!

Add to that the cost of your checks when you have to purchase them and envelopes. Then, there's the whole security issue. What if it lands in the wrong person's mailbox? Likewise, it'll also save you some time in preparing all those bills for mailing.

There are so many reasons why paying your bills are a great idea.

Day 18: Avoid Unnecessary Fees

One of the quickest ways to lose money is by paying unnecessary fees, and one of the biggest scams is in the banking arena. Banks love it when you bounce. You could be charged up to \$35 per transaction, even if the original amount was less than \$5!!! Say you overdraft by 10 transactions, totaling \$60 in debit card transactions that went through, your fees would be \$350 (!!!!!) and each day that it's in the negative, more fees are added. The trick is that you don't receive a phone call the day it happens, no, you get a letter in the mail, which takes several days to receive. By time you've received it, your charges are very high. And don't count on most banks to waive those fees for you either. A well-known bank used to do that for its members and guess what...they no longer exist. Another big corporation came along and bought them out.

Anyone remember Washington Mutual? This is something that I've seen time and time again when I was in the banking industry and it used to make me sick because, as a manager, I was the one to have to deal with these irate customers. It was heart-breaking, but I was bound by the rules.

Balancing your checkbook is a great way to prevent this problem. Balance to the penny, don't guesstimate. If you do, you'll have trouble balancing later, and those small amounts add up to large amounts suddenly 'missing' and causing you to overdraft. I've seen that as well several times. Best to be prepared and balance the correct way. Hang onto your money; don't let it fly out the window.

One of the other ways you can avoid paying unnecessary fees is **by paying your bills on time**. Most debtors (credit card companies, loan companies, banks, power bill, cable, utilities, even

your rent) will charge you a late fee if you are not paying on time. Those fees here and there can really eat at your bottom line.

Third, **check your bills for inaccuracies**. I got a bill last month for my water/sewer/garbage, and it seemed a bit high to me. I looked at the charges and it seemed like I was being double charged. Now, I did move to a bigger house a few months back, so I get that it might look like I was being double billed, but there were some numbers that were tripled. So, I gave them a call. Of course they said there were no errors, but I wasn't going to give up. When they see that you truly do care, and take an interest in LEARNING about your bill, they seem to change the tune of trying to get you off the phone super quick. So, after the customer service rep looked it up, apparently, they had me on the old tenant's cycle and preferences and 'forgot' to remove it. But, it wasn't just that, that much I could figure out on my own, there were also charges there that she didn't say what they were, but credited my bill for. That call saved me hundreds if not caught!

Think that's a one-time incident?

No way. I remember years ago having a particular phone company with long distance and they charged me 5 cents a minute. Routinely, I would see calls on that log that were NOT mine. To different states or cities, I had no idea who they were. The first couple months, the phone company was pleasant to just remove them. But, after a few months of calling in, I called and asked to speak to a manager. I didn't want to have to call up every month and waste my time keeping them accountable. **You'll never believe what he told me**. He said that there were times where there were calls that they didn't know where to put, so it was

just random, and they put them on people's bills. At that time, I was naive, and didn't press the answer, but basically he just said that they routinely charge people more than what they actually used. He told me he would take care of it, and he did. I never saw charges that weren't mine again, but it made me wonder how many other people were getting charged for phone calls THEY didn't make!

If you want to hold onto your own money, sometimes, dear one, you'll have to fight for it. Fight in peace, don't be rude, but be FIRM. They need to know you're not going to just do nothing about it.

Day 19: Do Your Research

Just the other day, I wanted to purchase a cell phone cover. I'd been watching the cover for a good 6 months to see if it would drop in price. It hasn't unfortunately, as right as I was about to make the purchase, I decided to read the reviews as I usually do before I purchase something over \$30. In reading the reviews, I found a lot of people saying that the backing was coming off in about a week's time; so the pretty part of the case was no longer there and that was the whole reason I had wanted the case in the first place.

One person even said, "I read the reviews, but thought, I'm much lighter on my cases, so thought it would be fine. Boy was I wrong. Do not purchase." So I did not purchase the case. I will keep looking for one that I really love, that is not going to fall apart on me. Here's the thing. It's a brand name, super popular case. I wouldn't have thought or expected something like that to go wrong. I would have just blindly trusted the company, and lost my money and been disappointed. I love Amazon. It is a great place to find reviews on almost everything.

I'm so appreciative of all the people leaving reviews. It really has saved me so many headaches and loss of money over the years. You can set your own personal limit of what you want to research and what you won't. Obviously, it would be very difficult to check every single purchase you make, but making a habit of learning from others mistakes is always the best. Only when we make educated decisions, can we make wise decisions, and wise decisions always seem to lead to more money that stays in my pocket, where it belongs

Day 20: Taking Care of Yourself to Avoid Unwanted Health

One out of every six dollars in America is spent in healthcare. It is something that has become a huge money sucker. While there are many reasons to spend these dollars, and some people do need certain things (i.e. if you have asthma, you need an inhaler; if you have diabetes and are insulin-dependent, you need insulin), I'm not demoting that. What I am saying is that so many of our nation's diseases ARE preventable. More than that, they are treatable with natural forms of medicine that cost pennies on the dollar compared to their synthetic counterparts.

Taking care of our bodies will prove to help prevent these diseases, trips to the emergency room, doctor visits, surgery, etc. Even if you have the best insurance available, you are still paying co-pays and some out of pocket costs that quickly add up over the course of the year.

Drink plenty of water

Most migraines are caused by a lack of sufficient water in our bodies. This will also prevent dehydration, and help you feel full, thus eating less, so you can focus on eating a more balanced meal.

Eat right

This area, we all struggle with, myself included. We know what we should eat, it's the self-discipline that takes time to cultivate and practice.

Exercise

I know for me, I feel so much better throughout my day, and am able to sleep so much better when I exercise. It could be as simple as walking to the mailbox or as difficult as training for cross country. You know your body best and everyone is at a different stage in their life, but do SOMETHING. Anything is better than nothing.

Use essential oils

Since using natural forms of medicine in our home and purchasing a [Zyto Compass Bio-Scanner](#), we have visited the doctor much less, skipped two emergency visits, and overall are much, much healthier. I've been able to get off FOUR synthetic medicines a day, and have so much more energy and feel full of life since starting.

Limit the toxins going into your body

- Switch from using chemicals to clean your home. Did you know that simply having those items under a kitchen sink cabinet still gets into the air you're breathing?!?! Go green.
- [Use natural beauty products.](#)
- Cleanse regularly.
- Drink Alkaline water

Day 21: #1 Rule to Have No Guilt After Purchases

I used to buy things, a lot of things, on spur of the moments. I'd see a great deal, think I'd have to buy it, come home, and feel terrible. I knew I wasn't making wise choices. I knew I was letting my emotions get the better of me. I wanted it, so I bought it. Simple as that. But the worst part, wasn't the guilt I felt over buying the item, no. It was the wedge it was driving between my husband and me at the time. He didn't trust me with money, and frankly, I didn't blame him. He worked so hard to give me a certain kind of lifestyle, one that I could be home with our two precious children, and looking back, it was like I was slapping him in the face. He was frustrated with me, and thought I'd never change

That life that I knew for so long, was taken away from me in an instant the day I found a text on his phone from another woman with the words "I love you" on it. I'll never forget that moment. There was a piece of me that died that day. My kids and I ended up in a women's homeless shelter. Suddenly, I realized how MUCH things cost. I had nothing. Not a penny to my name. I hadn't worked in years, and **God brought me to the end of myself, in order that, I may look up and see Him.** I gave my life to the Lord, and as ironic as it would turn out, the very FIRST thing God would teach me is how to spend money wisely.

You see, it doesn't MATTER how much or how little you have. If you're not taking care of whatever it is you have that God has given you, you are not being a good steward. That was a very hard lesson for me. I took for granted all those years, 'having' money. But, the test didn't end there, no. After I learned a little bit, God gave me the opportunity to not have to worry

about money again. My husband came back, and newly saved I wanted to believe he had changed. Everything looked good from the outside.

Outside or not, him changing or not, I DID. I started earning my own money for the things I wanted. If I didn't have the money to buy it, I didn't. I did not ask him to cover it for me. I committed to myself and to God to never take that for granted again. I wanted to be a godly steward of whatever He gave us, little or much.

The biggest rule I placed upon myself that really changed things for me was my 24-hour rule. If I saw something and even if I had the money and could purchase it, if it was over \$30, I didn't. I forced myself to wait 24 hours. If it was still there the next day, great, I could get it. If not, my answer was no. I prayed a lot through those times. Sometimes it was really hard. Sometimes it was gone. Most of the time, it wasn't. Sometimes, I decided I didn't want it. Sometimes, I decided it wasn't worth going back to the store for. And yes, sometimes, I even forgot about it. In everything I did to try to learn to be a better steward, it was always in prayer. Walking with the Lord in prayer, daily prayer, and sometimes minute by minute prayer. In that, I also learned a lot about prayer.

Prayer is as simple as talking to a friend, as casual as acknowledging He's in the room with you, always there for you. But, it's also as holy and reverent as speaking to the Almighty GOD who created the Heavens and the Earth and everything in between. The One who controls everything, whether we admit it or not, and sometimes, it's really hard to admit.

Try it out for yourself. Adopt your own 24-hour rule. I guarantee you; your life can be dramatically transformed if you do! The guilt is gone. The self-condemnation is gone. And what

I'm left with is this beautiful picture of how God changed me...from the inside out.

Day 22: Teach Others to Save

There is a great truth to teaching others something.

1) **You are held accountable more for what you teach**, therefore, your life becomes more and more like what you are teaching.

2) **You remember it more often**. If you're teaching someone something, you tend to remember what you're teaching those more. It gets more ingrained in your brain. You can retain the information more easily when you speak something aloud than when you don't.

3) **When you speak something aloud, it becomes truth to you**. You believe it more. And our actions are greatly shaped by what we believe. Example, when I was going through depression, I believed that I was the only one in the whole earth going through what I was going through. That my situation was unique or different somehow. That no one understood what I was feeling inside. But, I was wrong. That's why my thankful journal helped me so much. The more I wrote about the things I could be thankful for, the more I started focusing on them, instead of my woes.

4) **Sharing your knowledge and life experiences with the world, helps people**. Sharing is caring. Teaching someone something you want to learn is a great place to start. If you can't teach, find someone you can be completely honest with and accountable to. Start somewhere. Even if it's just super simple like 'hey, this is what I learned this week about saving money' or 'wow, this tip really changed things for me.' If you still can't find someone human to teach, get a stuffed animal or talk to your dog. The more you repeat the information, the better. And plus, your dog really won't care if you repeat yourself all the time.

Day 23: Your Online Buying Guide

Buying online is probably one of the biggest ways our family saves money. I don't pay for shipping, the item comes straight to my door (no gas), it saves me time, and also prevents that shopping is entertainment bug I seem to have.

Rule #1 – Always read reviews. You want to do your research. Sometimes things can look bigger in pictures. Sometimes things can look very different. One of the things I like to do in such cases is actually see the item in the store. Like, right now, I'm looking for a new kitchen faucet. The one I have now has two handles, and I really just prefer one with one handle and a longer neck. I went to Home Depot and they had a nice selection. But, I wasn't about to purchase one off the shelf. No way. So, I look online at the reviews on Amazon.

#2 – After reading the reviews, and finding a kitchen faucet that is actually worth the money I'm spending on it, I searched prices on eBay, Amazon, Bed, Bath, and Beyond, Lowe's, and Overstock. (Extra money saving tip: Let your fingers do the walking. Instead of paying gas to run all over town trying to compare prices, do it all online!) I found one that has great reviews, and it is \$30 cheaper online! Plus online (for the time being) we don't have to pay sales tax (saves me another \$12). I don't have to stand in line and wait. I love buying online.

#3 – After you've read the reviews, and found your cheapest price, you'll want to look for coupon codes. RetailMeNot is a great site for coupon codes for most sites. You can also just google the name of the store + "coupon code."

#4 – Lastly, get cash back. If you go through [Ebates](#), you get up to 3% cash back on many of your purchases online! If you have a Paypal debit card, you can get 1% cash back, which DOES double up with Ebates cash back, so you're looking at 4% (saving me another \$8).

After all is said and done, I saved \$50 (!!!!) over retail by purchasing online for ONE item! Practices these tips with most of the things you purchase and you can seriously save some cash!

Day 24: Don't Waste Anything

I didn't really realize how much I wasted until I started actively trying not to, especially in the food department. A perfect example is that we like celery and carrots in our Beef Stew, but I'd only use half the stock of celery and a few carrots, and I'd just let the rest go to waste. Instead, plan your meals around what you already have in your pantry/fridge/freezer, and what you WILL have after you grocery shop. Instead of buying the kids a couple lunchables for snacks (\$5 for 2 days-4 lunchables), I could give celery sticks/peanut butter, carrots/ranch, and crackers. That one idea alone saved me \$5 this week! Yes, \$5 is not a lot, but let's say that I just made that ONE change all year long with ONE food item (2 days a week (\$5) X 52 weeks in a year...that's a \$260 savings! Now, if I do two times that amount, that's \$520/year, 10 items is \$2,600/year. It adds up very quickly.

Another thing I like to reuse is paper. If something prints wrong, or even envelopes I get in the mail, why not use them as scratch paper? I'm constantly writing things down or I'll forget, so this really comes in handy. Now, I know you're going to tell me there's a notepad on my iPhone, but I tell you every time I make one, it mysteriously disappears, so I've yet to figure that out.

You can practically reuse anything. The more you are aware of it, the more you start seeing in terms of reusing. When I moved to our new house, I used garbage bags for clothes, instead of boxes and I didn't throw the bags away. We kept them until they were all gone for trash.

Grocery store bags make great trash can liners, paper plates that you put in the microwave to cover your soup from splattering and getting your microwave dirty, you can use those during that meal for something else. Say you're having soup and salad. Perfect.

The possibilities are endless. Everything you use, just try to think of that item in terms of how you can reuse it. Every item you use needs to be a multi-tasker.

Day 25: Simple Planning

I know it's not an ingenious idea, but in our culture, we are so busy-oriented, that barely staying afloat of our mountain of a to-do list seems impossible, much less planning ahead. If you're in that situation, I can definitely relate on so many levels. Just try to plan ahead in the areas that you can.

Just like scanning the road ahead of you is wise when you're driving, the same is true for scanning ahead in your life. A couple practical tips for me are:

1) Know your weak spots. I love shopping at Tuesday Morning. I could spend hours in that store, just browsing, and finding things I absolutely "have to have." For me, it's a HUGE temptation with a capital T. knowing my weakness at that store; I force myself not to go there. For if I do, I just know I'm going to spend money on things I really don't need. Just as a person with an alcohol problem wouldn't want to go to a bar if they were trying to be sober, neither would a person who has a tendency to spend too much money go to the stores that make them want to spend. What stores cause you to want to spend? How can you cut that store time down in your life? Maybe go once a month, instead of once a week. Maybe every few months instead of every month. Maybe you need to quit going there completely until you're able to have better self-control? Whatever you can do to avoid that irresistible temptation, do it.

2) BYOL. Way back in the day, my friend and I used to spend the day shopping. It was more of a sport than anything. You see, I used to resell, so I'd look for deals to make money on them.

The problem became that we found too much for our own personal use, than for reselling, but it was fun. Once my kids got old enough to 'see something and want it' seeing us as a bad example, did not help the situation. We needed to stop and find something else to do for entertainment. And while out shopping all day, or even yard selling all day, we'd need lunch.

Totally understandable, but I would purposely not eat breakfast before we left, so that I was hungry and could eat out (before I gave up fast food completely). I knew the money added up, but I didn't care. What I should have done is BYOL. Bring Your Own Lunch. There are so many things you can pack that are healthier AND cheaper. There are little coolers you can get if you wanted to keep something cool. I picked up a nice bag at a yard sale for \$5. Don't forget the drinks. Water is great to have in the car for emergencies anyway!

3) Prepare in advance when you might be stuck in a spot to have to pay more. Places like Disneyland, movie theaters, fairs, parks, carnivals. BYOL applies here too. The last time I went to a movie theater, we spent \$50 for the tickets plus snacks. I don't know about you, but boy is that way too much to pay for a movie. Call me cheap, but I'd rather wait til it comes on video and use Redbox, or even paying Netflix would be cheaper! In the next town over, there's a movie theater that offers \$1 Tuesdays if you go before 4pm. So \$4, BYOL, and you're set. You can check to see if it's against the law

to take snacks into the movie theater. Usually, for conscience sake, I'll buy one thing and BYOL for the rest. Plus, water bottles can really weigh down a purse, you know. Don't walk in with a small carry-on suitcase or anything. I've seen movies where they pull out a bucket of chicken and stuff. Come on, let's be fair now.

There are definite ways in which you can save even small amounts of cash here and there as you go about your business.

4) On the fly gifts. I hope none of my friends are reading this (I'll be in trouble if they are) but I like to have several 'in a pinch gifts' to have on hand for special occasions. You know, the gifts that are universal that anyone would enjoy. I remember several times before I started doing this, that a friend's birthday would come up or something, and I would have to either run to the store and grab something quickly, or completely omit a card and gift, due to lack of planning and time. I was called out for it a few times; they thought I didn't care. Basically I was called a jerk, and you know what, I was, but it's not like we go around asking for people's birthdays to put on our calendars, you know. I think the only way I really find out is Facebook warns me the day OF. Thanks for giving me time to prepare Facebook.

So, I started a small stock of things that I could give in a pinch. I have a small Christmas section and just a regular section. Earrings, or soaps, etc. Something that I've come across at a really great price that I could grab when needed so I don't look like a jerk. Always have a few cards on hand too. Birthday, Baby Shower, Christmas, Get Well, etc. are the ones I like to have on hand.

It'll not only save you a trip to the store (gas), it'll save you time and stress, and did I mention money?!?! See, when you have to run to the store last minute, because its last minute, you're most likely to just pull something random and overpay. Planning ahead on these things will avoid all that. Likewise, you can give MORE, because you saved more money and you already have it on hand. You don't really want that bath soap to lose its scent do you? Give it to someone for no reason at all. I'm telling you; treat your friend's right. Even just the littlest things can make the biggest difference.

I know someone who collects anything kiwi and love little tiny things. So, I happened to get a little tiny kiwi that must have been meant to be pretend food or something as it's only like 1/16 of an inch big, and gave it to my friend and she absolutely adored it. It was for no reason at all, but just that I was thinking of her, and it meant a lot to her.

Since I implemented this strategy, I haven't been called a jerk once. Woohoo!

5) Ways they try to get you. Did you know that DMV charges you 3% to run your debit card there instead of paying by check. Yep, it's true. So, when I go to DMV, I make sure I stick my checkbook in my wallet. I am saving 3% of my transaction each time. May only be a few dollars, but if I am constantly looking for ways in which I can save here and there, you better believe it adds up REAL quick! Remember, our family lives WELL on \$18k/year. This is how. Trying to save pennies every single place I can.

6) Planning your meals ahead will save you some nice cash as well. I know two different people who have to go to the store every few days because they don't plan ahead. They just make a list based on what they want, and that's about it. They wonder why they're grocery bill is so high. Not only that, but they are wasting more time in going to the store multiple times during the week, as well as gas. And gas is not cheap, my friends. As it stands now, I go grocery shopping every week, and am looking for a way to be able to go every 2 weeks. It would save me a lot of money! and time! and gas! and...that's all I got.

Day 26: How to Enter The Secret World of Getting Stuff Free

Free: one of my favorite words in the dictionary. Adjective: to get.

I've been scoring free stuff for a long time now. I realized early on that one of the biggest money suckers is paying for things you can get for free. There are so many things you can get for free and it's never been easier to score them. Here are some great tips to getting you started in the right direction.

Product Samples

Companies will send you samples for free so that you can try them. Most often, they send coupons with those free items for the full size version. They want to earn your business, and you're trying a product beforehand is a perfect way to get their foot in the door, so to speak. A great source for finding free samples is [Free Stuff Finder](#).

Extreme Couponing

When you're couponing, you will come across many full size items for free. Let's say the coupon is \$1 off, but the product is only 99 cents. Some stores even add that difference (a penny in this scenario) as a CREDIT to your shopping bill! By doing this, you can roll right through the store and literally walk out with a bag full and nothing out of pocket. Trust me, I've done it.

Free After Rebate (FAR)

One of my favorite stores for FAR is Staples. I get so many office supplies free, it's not even funny. I get all my printer/copy paper free this way. It saves me so much money. I just stockpile the paper up; give it to my local church, etc.

Free eBooks on [Amazon](#) for Kindle.

I've always had a huge appetite for learning, and this has become my favorite kind of freebie. Kindle is free. The books are free. Ah, I'm in love.

Free Products to Review

If you're a part of [taking survey's online](#), sometimes the manufacturer will send you products to review. They pay you commission and ask your opinion on the product before and after you try it. Generally, they will send you full size products to review.

Free Items on Craigslist, Freecycle, and Your Local Facebook Groups

Believe it or not, several years back there was someone very wealthy moving out of state. We had answered their ad on Craigslist for something else, purchased it, and they gave us a similar play set as shown in the picture for free! They even delivered everything to us. Many towns now have Facebook groups with the sole intention of giving and getting things for free.

Likewise, there are so many free deals to score on Craigslist "Curb Alerts" on Craigslist are a great place to start in the summers. Freecycle is likewise impressive. It's pretty amazing what some people are giving away. Sometimes, you can score some pretty cool things!

Day 27: Search High and Low

When you're shopping in the stores, be sure to look high and low for the item you want to purchase.

Here's how most stores stock their shelves. At eye level are all the products that are the most popular, not the most cost-effective. Things they want to sell quicker, things they make more money on, things that people who are in a hurry can just grab and go. Above that, toward the top of the shelves are usually the higher end products, things that are less popular to the masses, things that may be special editions or just not purchased as frequently. Likewise, at the bottom of the shelves are usually the lower priced items. Things that are the most cost effective.

Stores know that the average mom has kids with her when she shops. Bending down to look at and get items for all the items she wants to buy is tiresome, and so a tired mom will just grab whatever is at eye level. When you see what you want right off the bat, it's hard to remember sometimes to look all around for a better deal. I always like to take my calculator with me as well and price things by the ounce or pound. Then, I know, even if something is not on sale, I'm still trying to get the best deal I can.

My challenge to you is, when you are shopping the next time, try looking all around the shelves for everything you purchase on that shopping trip and count how many items you saved on. If you want to go a step further, you can add up the prices of how much money you saved just on that one shopping trip. I'd be willing to bet, it'll surprise you just how much you can save.

Day 28: Pay Cash Only

One of my favorite challenges I made for myself years ago, was to determine to pay cash only for the things I needed and wanted. If I don't have the money to buy it, I don't purchase it. It's pretty simple. What I found is that if I really, really want something, I'll tend to find a way to make it happen. The saying goes "where there's a will, there's a way." It seems to be so true in this scenario. Many times, I will hold out on something out of sheer stubbornness. I just don't want to overpay.

An example of this would be my kid's umbrellas. We like to walk to and from school. Its great exercise, fresh air, saves gas, and we're not that far from the school. Well, as you can tell, its winter now, and starting to rain and snow and everything else. I thought it might be nice for the kids to have a little children's umbrella, instead of trying to share mine. Now, when I was in search for my own umbrella, they were \$15 in stores and I couldn't find them any cheaper. I didn't want to pay over \$5. I just couldn't. It didn't seem worth more than that to me. I know how easily they break, etc. So, I just waited. I refused to pay the \$15. I prayed that God would help provide that need, and commit myself to Him that I want to spend His money to the best of my ability. He promises in the Bible to provide all of His children's needs, so if it's a need, He will provide it, and I take rest and comfort in knowing that. I also take the time to let Him work it out. This allows me to see more and more of His provision for our family in a really practical and daily way. So, after a few months of waiting, I came across an umbrella at \$5. Of course, I bought two, in case one breaks.

Applying that same principle to my kids umbrella's when they wanted one, I didn't want to pay more than \$5, but if you think it's hard finding any regular umbrella at \$5, it's even harder finding a children's one at that price. Again, I prayed, again I waited. In no more than a few weeks, Payless Shoe Store was having this sale 40% off anything in the store, even sale priced items. It happened that the umbrellas were already on sale, and then I could add to it the 40% off. I purchased a Disney Princess umbrella for my daughter and a Disney Planes for my son. The total out the door including tax, for each umbrella, came in at \$4.96.

So, instead of purchasing one umbrella at \$15, I was able to score umbrellas for me and the kids, all for that \$15. That's like a buy one, get two free deal. Pretty good, eh.

Now, waiting it out, might not work for everything. If it's a true need, you have to provide, but just rather be in prayer about it, and seeking out the best for your family when you are able. It will be tempting to give in, believe me, but you can do it, and the more you do, the better you get at it. The better you seek out for the things you want for the price you want to pay, and become reserved when money has to leave your hands. Consider each purchase carefully, consistently, and you will save a lot of money.

Day 29: One Weird Trick Saves Me Lots of Moolah

As you know, I'm a quality girl. I'd much rather buy a quality item, even if it's a little more in price upfront, rather than, to purchase something of lower quality that will just break down on me, or I'd have to replace it much sooner than expected.

Over the years, I can look back and see how much money I save by buying quality; how many frustrations, stress, and time it's saved me over the years as well. I learned this lesson the hard way, unfortunately.

Cheap doesn't always mean better. Buy quality instead.

That brand name vacuum may cost more now, but it has a 5 year guarantee on it; it sucks like you wouldn't believe, so I'm healthier and our family has less allergies, and it'll last a lot longer than a cheaper version (by the way, [here's](#) the one I use).

This has become for me, a very weird trick that saves my family a whole lotta money.

Day 30: Carry Change

1) I've been in the situation where somewhere I purchase from doesn't accept debit cards, or their system is down for some reason. If I have cash, I can easily get in and get out without trouble or having to make a special trip and go BACK to the store AGAIN.

2) Transactions on your debit card (I dare not even say credit card) are looked at by banks. Banks pay 35 cents and up for EACH time you slide that card. If your transaction is a low purchase, say 59 cents, and the bank is getting a lot of those transactions, I guarantee you, they will look for ways to offset those costs, which means you are paying for it in subtle ways you do not realize.

This is our culture. Every time you shop at Target and you do NOT bring in a re-usable bag, you are being charged 5 cents for using theirs. Now, not many realize these small costs, and some may laugh at the amount, but I tell you truly, that over time, they do add up. How it works: If you bring in a re-usable bag to Target when you shop, you receive a 5 cent discount automatically. Use your [Red Card debit card](#), and they give you an additional 5% off your entire purchase. My sales tax here is 6%, so for me, that's like getting my tax almost waived. Not only that, but if you shop online at Target.com, you receive free shipping by using your [Red Cards](#) well as that nice 5% off. I highly recommend it.

3) As the old adage goes: "what goes around, comes around." It doesn't matter if it is YOUR money or someone else's, be wise with it. Think about others in everything you do. What if you saw someone who could really use that \$2? Maybe someone in the checkout line ahead of you completely forgot their wallet and is so embarrassed and just wants a pack of gum or something.

Why not pay for them. You don't want your debit card info on the receipt THEY will get, do you.

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