



# Frugal Living

Turn the page for more money saving ideas.

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## *Cheap Is The New Chic*

The recent downturn in the economy has produced a new need to look for smarter, cheaper ways to feed, clothe and entertain our families. The penny pincher is no longer maligned as a cheapskate. Cheap is the new chic!

Recently, a number of FBC women gathered at

Linda Crawford's home to share their tried and true methods for making ends meet. Many of those ideas appear in the first issue of Frugal Living. This newsletter is a way to share ideas and encouragement as we learn to live on less and have fun doing it.

Take heart, women of



Central Oregon, there are many resources available to help stretch those household dollars. A challenging adventure awaits. Let's not despair! Let's get creative and learn from other frugal women. We have a lot to offer one another.

## *GROCERY SHOPPING TIPS*

- Plan ahead. If you plan your meals or have a master list of your usual needs you will eliminate trips to the store which can cause extra spending. Keep a list of all your family's favorite meals and the necessary ingredients ready for easy reference before shopping.
- Be sure to calculate the unit price to get the best savings.
- Buy generic or store brands.
- Check the sale ads. If you don't get the paper you can check the ads online or call the Bulletin and ask to have the free Marketplace ads-only paper delivered on Wednesdays.
- Stock up on bulk items once a month (consider splitting the bulk items with a friend if storage is limited) and refresh milk and produce two weeks later.
- Try out the following website that can be a great resource for savings. [www.thegrocerygame.com](http://www.thegrocerygame.com). It takes a little work, planning and a small membership fee but our FBC GroceryGame expert Penny Fraker reports saving 50% on her grocery bill. She is happy to give you a lesson if you are interested.
- Buy a used freezer for the garage so you can stock up on sale items.

**Plan ahead to avoid impulse buying and frequent trips to the store.**

## WHERE TO SHOP FOR GROCERY DEALS



- COSTCO Be sure to calculate the unit price. Sometimes a sale elsewhere is a better deal.
- GROCERY OUTLET
- TRADER JOE'S Prices on some items are the best you'll find in town.
- CASH AND CARRY
- FRANZ BREAD STORE located behind Carl's Jr. off 3rd St.
- FOOD 4 LESS buy 10 lbs. and save deals. Split the items with a friend if you cannot use 10 lbs of apples before they spoil.
- Grocery chain store sales, coupons and store brands.

## THE FRUGAL GOURMET



**Use what you have on hand in the frig before it spoils and goes to waste.**

- Cook double recipes and put a meal in the freezer for those busy nights when it might be tempting to eat out.
- Dilute sauces and salad dressings.
- Put dabs of leftovers in the freezer until you have enough to make soup.
- Use your juicer for those leftover veggies.
- Use what is in the refrigerator before it spoils. Leftovers make a great lunch or rerun dinner.
- Ask for waste produce at the grocery store. Sometimes they will let you buy it cheap. Bruised apples make great applesauce!
- Add rice to make a casserole dish go farther.
- Buy meat in quantity to save per pound.
- Downgrade to cheaper cuts of meat and watch for sales.
- Sign up for birthday clubs at restaurants for a free meal once a year.

## Money Saving Household Hints

Coming soon:

- Opportunities to cook together and share with others.
- More gatherings to learn skills from each other.
- Contact person:

Linda Crawford

- Turn off the lights when not in use and train the kids to do the same.
- Keep the heat lower and put on a sweater. Turn the heat way down at night.
- Use less laundry detergent than recommended on the package.
- Make your own face moisturizer from olive oil and vitamin E oil.
- Hang your clothes to air dry.
- Use half a fabric softener sheet.
- Freeze water in a bottle to have a cold drink during the day.
- Whiten teeth by brushing with a paste of peroxide and a little baking soda.
- Use peroxide to remove blood stains.
- Do family haircuts yourself. At least younger children won't care. Or try out a beauty school for reduced rates.

## BUDGET SMART

Make a budget. Consider your monthly income, and necessary bills. Make sure your spending does not exceed your income. Cut back where you can. Determine what is not necessary.

Pay bills online to save postage or gas.



Include tithing in your budget. God blesses us with all that we have. Don't forget to give a portion back to Him cheerfully and gratefully.

Beware of credit cards and payments. The interest will eat up your budget.

Track your monthly spending and make adjustments.

Shop around for banking with no fees.

Use a cash system. Once you have a budget in place, take cash out of each paycheck for your spending needs: food, clothing, gas, etc. Envelopes work well for keeping money categories separate. When the cash is gone, it's gone.

Take one monthly payment, divide it by 12 and pay that much extra each month to be one payment ahead by the end of the year.



## MORE SMART SHOPPING TIPS

- Use Craig's List online to buy used.
- Shop garage/yard sales. All kinds of treasures await. It's a great way to buy clothing, toys and equipment for babies and children.
- Shop clothing sales at the end of the season. Buy your kids' coats for the next year on end-of-winter clearance.
- Thrift stores and consignment shops. Kid's Paradise and Stone Soup are local resale shops for children.
- Garage Sales Galore off 3rd north of Wilson.
- Weekend clearance deals at Lowes. Redecorate on the cheap.
- "Oops" paint at Lowes and Home Depot. Paint that has been returned (wrong color or whatever).
- Call your insurance company, cell phone provider, etc. and ask if they have a better deal or discount.

### DON'T THROW THAT AWAY!

Reuse greeting cards to make new ones.

Wash out bread bags and zip top bags for reuse.

Aluminum foil can be used again if it's not too soiled.

Refill water bottles.

## CHEAP THRILLS—Free or Cheap Family Activities

- The library is a great source of free entertainment. In addition to books galore, there are movies, puzzles, games, city passes to local attractions, children's story time and activities.
- Red Box \$1 movie rentals at McDonalds and many grocery stores .
- Summertime free movies for kids at the Old Mill Regal Theaters on Tues/Thurs mornings.
- Bend's many parks and trails.
- Trade books and movies with each other.
- Watch the paper for free events for kids.



### FREE TREATS

April 21st - One free cone at Ben and Jerry's

April 29th - One scoop for 31¢ at Baskin Robbins

July 11th - 7oz. free Slurpee at 7-11

## Fellowship Bible Church Women

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We're on the web:

[www.fcbend.com](http://www.fcbend.com)

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### *Frugal Websites*

[www.coupons.com](http://www.coupons.com)

[www.redplum.com](http://www.redplum.com)

[www.moneysavingmethods.com](http://www.moneysavingmethods.com)

[www.startsampling.com](http://www.startsampling.com)

[www.handmedowns.com](http://www.handmedowns.com)

[www.miserlymoms.com](http://www.miserlymoms.com)

[www.hulu.com](http://www.hulu.com)

[www.slickdeals.net](http://www.slickdeals.net)

[www.deallighted.com](http://www.deallighted.com)

## ***UPCOMING OPPORTUNITIES:***

Have you ever wished your grandmother had taught you how to can or knit or quilt or bake the best apple pie on the planet?

There are women in our church who know how to do those things and more. FBC women and our friends will soon have opportunities to learn new skills from each other.

Do you have an interest or area of expertise you would be willing to share? Is there something you have always wanted to learn to do?

Contact Linda Crawford. She is getting the ball rolling.