

## Frugal living ~ using coupons

1. Shop at stores that double and triple coupons ~ Harris Teeter, Bi-lo and Lowes Foods
2. Scan the weekly circulars from each store and match up coupons with items on sale. You can go on line and look at the weekly sales on each stores website too. Most are organized by category so it's easy to navigate
3. Use one coupon per item you get ~ for instance, if something is "buy one get one free" then use **2** coupons. They will ring up at half price each, (one is not full price and the other free) and you will get the coupon value off of each one, doubled or tripled.
4. Example: if Ziploc bags are normally \$3.00 a box but are on sale for Buy one get one free, and I have a \$.40 coupon, / *will actually pay \$1.50 per box less the coupon, and if doubled, \$.80 off for a total of \$.70 per box of Ziploc bags, and only \$.30 if tripled.*
5. Get multiples of coupons for things that you use on a regular basis and stock up when they are on sale
6. To save time you can **order coupons online** that are already clipped. You can order coupons at [thecouponclippers.com](http://thecouponclippers.com), thecouponmaster.com Ebay as well as printing them off various sites such as boodle.com or coolsavings.com
7. Become familiar with each stores coupon policy, double check your coupons for restrictions such as product size, expiration date, etc. to make it as easy as possible to get thru the checkout line. Some stores will only allow 20 coupons per day to be used, per member discount card. If your spouse has a card, you could use it on 2 separate orders of groceries, using up to 40 coupons in a day.
8. Think out of the box when using coupons. Dollar General, Family Dollar, etc. take coupons. I have a neighbor whose husband is retired military and we will drive to the commissary on occasion, huge savings there using coupons! Wal-Mart will match other stores prices if you bring their circular in with you. *However*, they will not usually match "buy one get one free" and they won't double coupons. Wal-Mart is a good place to use your \$1 and higher coupons.
9. Organize your coupons in a way that works best for you and don't worry about changing it around to make it work for you. The baseball card holders in a binder work great for me!
10. If a coupon states "do not double" on it, look to the left of the bar code. **If there is a "5" the computer will automatically double or triple those coupons.** If there is a "9" next to the bar code, they will *not* double or triple.
11. It helps to not be brand loyal about everything when it comes to saving money with coupons. If you are brand loyal to some certain products, then order as many coupons and stock up on those particular items to last your family at least 6 months or until they go on sale again.
12. If the store is out of a particular item that is on sale, get a **rain check** for it and you can redeem those anytime, they usually have no expiration date. This goes for meats, dairy items, etc. too that may not normally have coupons available to use with it. Some stores may or may not honor triple coupons with a rain check product.
13. Look for a younger checker, they will be more lenient with your coupon purchases

Coupon sites:

Printable coupons and alerts for current deals:

Hotcouponworld.com, Afullcup.com (this has a Target coupon printer too), deals.families.com, Faithfulprovisions.com SaveatHomemommy.com (these last 2 are actually blogs, however there are tons of links for coupon deals, printable coupons and other coupon blogs)

Purchase coupons at: TheCouponClippers.com, theCouponMaster.com, on EBay and more by searching the internet

## In and around the kitchen

1. The average family of four throws out \$600 worth of food every year! This includes everything from leftovers to fruits and veggies that go bad before use
2. Don't waste leftovers, use them for lunches the next day or re-purpose them into something else
3. Use "green bags" or something similar to make fruits and veggies last longer
4. Keep a list on your fridge, and write things down immediately when you run out of something so you are not making multiple trips to the store
5. Clip coupons and buy in bulk when things are on sale
6. Try crock pot dinners ~ to keep the kitchen cool in the summer, put your crock pot on your front porch or in the garage to cook the meal
7. Cook a lot, then freeze .If you really want to save, you'll need an extra freezer. Ask around — someone you know might have a relatively new model they don't need any more, or check Craigslist or a used appliance store. You can use freezers to stock up on sale items
8. Go shopping when the kids are in school if possible. It's easier to concentrate on getting what's on your list, checking prices with coupons, etc.
9. Cut back on your restaurant eating. It's never cheaper or more nutritious than eating at home. Plan your dinners and pack lunches for work and school and save a ton of money.
10. Organize coupons and prepare your grocery list by aisle. If you regularly shop at the same stores, organize your list so that you can easily find and check off items as you walk down the aisle.
11. Pack healthy snacks for the kids. Whole wheat crackers, popcorn, cut-up fruit, raisins, and other kid-friendly snacks are much better than the junk you often see in kids' lunches. Stock up on snack and lunch box fillers when they are on sale and you have coupons.
12. Find recipes and use a "master mix" for quick baking and cooking needs. This is primarily the dry ingredients already mixed and stored in bulk, you measure out what you need and mix in the liquid ingredients. There are also several for the freezer. It's very quick and easy.
13. If you make your own bread, by yeast from Sam's Club and keep it in the freezer in a sealed container or Ziploc, it will last for years! (you can make your own bread for about 40 cents a loaf, store bought usually costs at least \$2-4) and you control the ingredients Check out [www.artisanbreadinfive.com](http://www.artisanbreadinfive.com) ~ view their "Master recipe"
14. Fully stock your pantry and have "go -to" meals that you always have those items on hand that you know you can whip up in a short amount of time with little effort
15. Use a price book to help save money and compare prices at the grocery store. Compare prices by unit size, price per oz. as some stores will have different package sizes. It's not always cheapest to buy the largest package size of things.

## Consider O.M.A.C. (Once a month cooking) or bulk cooking

1. Cook for a day and fill your freezer with enough meals to last for a month. If a whole day of cooking sounds like it's too much (it is for me!) then double or triple some of your favorite recipes and put the extras in the freezer for future meals.
2. Not everything has to be cooked in advance. Some recipes are called "dump recipes" This is basically when you put one meals worth of meal into a freezer bag, dump in the desired marinade, squeeze all the air out, label, lay flat and freeze. When you thaw the meat, it will marinate beautifully and be ready for the grill or oven when it's thawed. These are particularly great and versatile with chicken parts
3. Flash freezing is where you lay the items out on a cookie sheet or similar tray, put in the freezer until they are frozen individually and then can be bagged together. This way they don't freeze in a lump and you can take out the amount needed without having to pre-package portions. This works really well when freezing berries, onions, bell peppers, etc.
4. Put together "meal kits" for easy frozen dinners ~ ie: pizza kits can be a package of bread dough, a Ziploc bag of sauce, a Ziploc bag of shredded cheese and any additional bags with toppings desired. Put all into a larger Ziploc bag and freeze.

## Do's and Don'ts of O.M. A.C.

1. Do consider the meals that you may be able to partially cook and then freeze for quicker assembly and cook time. Pizza crusts can be par baked and frozen. Pull out the frozen crust, top with desired toppings and cook as usual. No need to thaw first!
2. Don't make 3 meals of a new recipe to fill your freezer. Try one first, see how your family likes it and then cook in bulk to freeze

3. Don't freeze recipes that have pasta and rice in them. If you want to freeze these types of foods, make the rice and pasta (al dente) and freeze in a separate container and then add to the dish as you are re-heating.
4. Don't cook meatloaf and then freeze. Freeze the raw mixture until you are ready to use and thaw and cook for that meal. Meatballs can be cooked, flash frozen and then stored in bulk for easy access to them. When you are ready for the, pull out as many as needed, warm and cover with your favorite sauce and serve.
5. Do consider cooking with a friend for a day and having meals for both families. You'll enjoy the company, you'll both get many dinners done and you can swap recipes for family favorites. Consider hiring a baby sitter if you have younger than school age children.
6. Do check out some books and websites to see different ways and options to make bulk cooking work for you. You will be amazed at the things that CAN be frozen and the time and money savings it can bring. You can do O.A.M.C. for breakfast, lunch and dinner ~ eggs can be cooked in the jumbo muffin pans and are the perfect size for biscuit or English muffin sandwiches
7. Do cook several pounds of hamburger at a time and freeze in pre-portioned containers. Two (2) cups of cooked meat is equivalent to one (1) pound of meat (this applies to chicken, beef, etc.) These pre-portioned meats are great for quick meals such as Tacos, sloppy joes, spaghetti, quesadillas, etc.
8. Do use the containers that work best for you. If you use zip top bags, use FREEZER bags. Zip top bags can be squished flat and take up the least amount of space in the freezer, stack easily and will thaw quickly.
9. Do make sure there is as little air left in the container that you choose to use. This is what causes freezer burn.

### **Cleaning and other household tips**

1. "going green" is the newcomers version of being frugal! Reuse things you already have instead of buying new, use the compact florescent bulbs all around the house, before throwing anything away see if there is another use for it. Close doors and turn off lights will save money on electricity because you're using less. You can give things that still have life in them but you don't have a need for anymore away to those that can use them on freecycle.org
2. Do all loads of laundry with cold wash and rinse, only do loads of all whites with hot water
3. Only run the dishwasher when it's full and don't use the heat dry setting ~ air dry them and save the electricity/money
4. Make your own cleaners. For window cleaner use a mixture of half rubbing alcohol and half water, store in a tightly sealed squirt bottle. For a WONDERFUL multi-purpose cleaner, fill a squirt bottle almost to the top and add 1-2 Tbsp. liquid laundry detergent and 1-2 Tbsp. plain ammonia. This is better than any commercial cleaner I have found! For the dishwasher, fill the "rinse aid" cup with white vinegar, it works great. Use rubbing alcohol or above window cleaner recipe for shining your stainless steel sink and appliances.
5. Check out the lines on the laundry soap scoop and use that much. There is no need to fill the scoop to the top unless your husband works in the coal mines! For fabric softener, fill a squirt bottle about 7/8 full and then fill to the top with liquid fabric softener. Shake up the bottle well and give your load of wet laundry several squirts before starting the dryer. One bottle of fabric softener will last for months and months!
6. If you have a swiffer sweeper or vac (not the wet jet) instead of buying replacement pads for it, use 2 *used* dryer sheets on the head of it and it will pick up just as well as the expensive purchased pads will.

### **Some great websites for frugal living:**

Stretcher.com, Cheapskatemonthly.com, Organizedhome.com, Allthingsfrugal.com, Livingonadime.com, Thriftymommy.com, Creativehomemaking.com, Momsbudget.com, Showmomthemoney.com, Citiesonthecheap.com. Several of these have newsletters that you can subscribe to and receive great tips in your email in box.

## Leftover Magic!

Make a roasted "rubber chicken" (one whole chicken, roasted ) into 3 meals! Have roasted chicken with sides for one meal. De-bone remainin chicken and use meat for chicken pot pie, chicken fajitas, etc. for the second meal and boil bones and pick any remaining meat, add veggies, pasta, etc. for chicken soup for the third meal. For a great recipe for a roasted chicken, google "Sticky Chicken Recipe" ~ it's a delicious and legendary internet recipe!

## Recycle that Roast

Purchase a large roast (5-10 lbs.) on sale. Slow cook it and eat it as-is the first night. Then use any of these ideas to make quick meals. If you want to freeze some, just put ½- 1 lb. per freezer bag in the freezer after it's been cooked.

### Use in:

- Beef Stroganoff
- Fajitas
- Pepper Steak
- Pocket Sandwiches
- Stir Fry
- Shepard's Pie
- Swiss Steak
- Roast Beef Sandwiches- with lettuce and may

## Slow Cook Roast

1 beef roast, 3-5 lbs.  
1 onion, sliced  
1 can cream of mushroom soup

Place roast in pan. Pour cream of mushroom soup and onion on top. Cover tightly. Bake at 250° for 1 hour. Then turn down to 225° and cook for 15 or more hours; 10 hours for roasts smaller than 3 pounds.

\*This is excellent for inexpensive roasts. It makes them so tender they fall off the bone and are almost impossible to lift out of the pan. Excellent for Sunday after church or for guests, because it can cook for 2 or 3 hours longer without overcooking. Since no meat is left on the bone you get more for your money. Serves 4.

## Brown Gravy

Meat Broth  
1 cup cold water  
2 Tbsp. flour or 1 Tbsp. cornstarch  
salt and pepper

Add at least one or two cups of water to the roasting pan of your roast, pork or chicken while the meat is cooking. Remove the meat when done and skim off the fat. Put the pan on a stove top burner on medium heat. Put flour or cornstarch in a jar. Add cold water (¼ cup dry milk could also be added), cap and shake until all the lumps are gone. Pour the flour mixture slowly into the simmering broth and stir constantly until thickened. If there is a lot of liquid you may need to use more flour. Salt and pepper to taste. Serves 4.

## Barbecued Beef

leftover roast beef  
barbecue sauce  
3 Tbsp. water

Put leftover beef in a saucepan and add water. Heat until warmed through on medium. Add enough barbecue sauce to coat beef and simmer for 3 minutes. Serve on buns, bread or toast.

## Cowgirl Cookies

- 1 1/3 cup all purpose flour, spooned into measuring cup & leveled
- 1 teaspoon baking powder
- 1 teaspoon baking soda
- 1/4 teaspoon salt
- 1 cup cooking oats
- 3/4 cup m&ms
- 3/4 cup semi-sweet chocolate chips
- 1/2 cup brown sugar, packed
- 1/2 cup white sugar
- 1/3 - 1/2 cup chopped pecans

Stir all the dry ingredients in a large mixing bowl.



- Add
- 1 slightly beaten egg
  - 1/2 cup butter (melted slightly in the microwave)
  - 1 teaspoon vanilla
- Mix wet ingredients into dry ingredients. Use the back of a large spoon to work it all together. You may even need to use your hands to get everything incorporated.

Then roll the cookie dough into 1 1/2 inch balls, place on a parchment covered baking sheet and bake for about 10 minutes in a preheated 350 degree oven. I got about 26-28 cookies out of these.

## Frugal Gift giving

Consumable gifts are great because:

1. **No storage.** Consumable gifts, because they are quickly eaten or used up, don't carry expectations. They don't have to be displayed, used, adored or maintained for the recipient's lifetime. I hate feeling obligated in that way, and I'll bet you do, too. Here are some ideas for consumable gifts: Tickets to a cultural or sporting event; lift passes for a skier; movie passes; or a week-end of babysitting (by you, of course!).
2. **One size fits all.** You don't have to wonder if your gift of homemade fudge will fit the recipient. Everyone loves a gift from an experienced cook's kitchen. Copy one of your very favorite recipes. Then, package it up with the main ingredients required for your recipients. Or, give a child the gift of an experience, perhaps a trip to the zoo with you after the holidays.
3. **Non-perceived value.** There's something off-putting about trying to figure out if you're spending enough money to meet the recipient's expectations by hitting some invisible spending target. That can zap all the joy from giving. With a consumable gift, you won't worry about that and neither will your recipient.
4. **Allows a bit of decadence.** While consumable gifts don't have to be food, many times they are. Usually they are nutritionally naughty. That's what makes consumable gifts so great.
5. **Saves money.** Most consumable gifts turn out to be homemade (though they don't have to be). You can spend only a few bucks and come up with a gift that is really fabulous. Try doing that at the mall.

Some ideas include:

Brownie mix in a mug, (take 4 Tbsp. of any boxed brownie mix, put in a zip top bag in a mug with instructions: *Empty packet into mug, add 2 Tbsp of water, mix and microwave for 1 minute. Enjoy!*) Make cookies and give in an inexpensive cookie jar (can be purchased for as little as \$4 at Old Time Pottery)

Do you have a certain meal or dessert you are "famous" for? Make multiples of that for family, friends and neighbors.

Make a chai mix for a tea drinker (many recipes online).

Make gift coupons for any person or age. Ideas for kids include making cookies with mom, get out of a chore pass, a sleepover, etc. Older kids/teens gas for their car, a manicure, a magazine subscription, etc. A friend or neighbor would love a free night of child care, a girl's night out, once a month dessert for a year, etc.)

There are a ton of "gift jar" recipes and ideas online, everything from soups, cookies and brownies and everything in between. You can also find a lot of free printable labels to use as well! Buy jars at the end of summer and beginning of fall to get the best prices. I have also used clear cello bags in place of jars. Just make sure they are closed tightly so the contents don't spill out. Check out [Heart4Home.net](http://Heart4Home.net) for a ton of great jar gift ideas and recipes!

**A few ways to give more for less:**

Start a "gift box" and put in things that you find on **clearance** throughout the year and give for birthdays, Christmas or when you need a gift and don't have time to run to the store.

Shopping online? Look for deals! Google "promotion code" or "coupon code" with the online store name and if there is a deal out there, you will find it! Many times you can get free shipping or a percentage off the price.

Sign up for your favorite store's email list and receive special promotions and discounts

One of the best things about having kids is that Grandparents and family *love* getting photos of your little darlings! These make great and inexpensive gifts for the holidays. Snap your own photos and either print them off yourself or have prints or enlargements made and put in a beautiful, but purchased on sale or clearance frame or photo album. Beautiful, inexpensive and will be treasured forever!