

# TIME AND MONEY SAVING TIPS

*(Contributed by Broadview Heights Baptist Church families, both large and small!)*

- Make your own greeting cards! Hollo's Papercraft Store in Brunswick is a great resource for supplies. Borrow a stamper's rubber stamps and make a large selection of cards for future use. Better yet, organize a get together and get new ideas from friends.
- Bath & Body foamy handsoap ~ It is the dispenser (not the soap) that makes the foam. I now buy family- or gallon-size bottles of handsoap (clear ~ cannot have "beads" or "moisturizing pearls") and refill old dispensers for a fraction of the original cost. Fill with 1 part handsoap and 2 parts water. Stir well. The first few squirts will be a goofy texture, but after that it works like a charm!
- Make your own stain treatment for laundry. Mix ½ cup each of these items: vinegar, ammonia (sudsy or plain), Wisk, water. Spray on grease or food spots, or dirty collars and cuffs. Wash garment as usual.
- I fill a small spray bottle with 1 part liquid dish soap and 3 parts water to keep at my kitchen sink. With only the two of us at home, often there are only a few dishes to wash up. The spray bottle dilutes the soap and keeps me from having to make a pan of dishwasher for just a few items. Great for quick clean-ups!
- Shop using the "pantry principle." Stockpile your pantry and freezer with foods purchased at the lowest possible price. The purpose of grocery shopping becomes replenishing your pantry and freezer, not buying ingredients to prepare specific meals. When you start getting low on any item, place it on your shopping list so you can "stock up" at Aldi's or start watching for a sale elsewhere. Your home is always well-stocked with items you use, and you can plan meals from what you have on hand. If you happen to run out of chicken, for example, don't plan a chicken meal until you can get it again at a good price. Instead, plan another meal using what you have available. This will save not only money (all items are purchased at the best possible price), but also time (fewer trips to the store for last-minute meal items).
- Time to stockpile your freezer? Consider purchasing larger quantities of meats at Sam's. They will cut the meat as you request (i.e. a pork loin into pork chops), and have great prices and quality. If you buy a case, they will generally give you a discount off the price displayed. Divide into portions suitable for your family, and freeze.
- We try to eat simply and try to eat wholesome, healthy foods. Usually, these are cheaper than pre-packaged, convenience foods AND are much better for you in the long run. No preservatives, no colorings, no junk! This also saves on your long-term health.
- We do bulk shopping every few weeks instead of running to the store every few days. Saves time, gas and money. We shop at Sam's Club, food co-ops, and Super WalMart.
- Having a large family, we have an extra fridge in the garage. Also, we are often putting away leftovers. It is easy to let something go bad or out-of-date by accident. So, we put our oldest daughter in charge of refrigerator monitoring. She checks each day to see if anything needs to be eaten up or is close to being out-of-date. This has helped a lot!

- Having older children now, we run our errands differently. Our oldest daughter stays home while the little ones nap. I go out with the older boys, who divide up the list to tackle a huge shopping list, making it much quicker. Back at home, boys unload the van and girls restock the pantry.
- What we don't sew we try to buy second-hand. Goodwills, thrift stores, some garage sales . . . all help out to clothe our family. Learning to sew has been invaluable for us! Now, our daughters are learning and not only can make clothes, but gifts for a very small cost!
- Make it a point to shop end-of-season and after-Christmas sales for clothing and other items. J.C. Penney and Kohl's have great discounts at these times, and very nice items can be purchased for very reasonable prices. Consider stocking up when prices are low for birthday or other gifts to give throughout the year.
- Take the time to maintain your shoes by cleaning, polishing and keeping them in good repair. They will last much longer, and look nicer.
- When my tennis shoes need to be replaced, but still have some life in them, I set them aside to use only for cutting the lawn. That way, my new tennis shoes will stay looking nice and last longer.
- Everyone must pitch in or we would not be able to keep up! Everyone is important and feels needed. The kids each have a job list and know exactly what is required of them. The older the child, the more required. "Many hands make light work." This saves money, too ~ no hiring out for yard work, no maintenance or repairmen. We try to learn to fix things ourselves and teach our children the skill. It takes more time at first, but pays off in the long run.
- It's never too early to start teaching about tithing! Our little ones LOVE to help around the house and earn some change so they can put some in their tithe envelope on Sunday, just like Daddy!
- You can also buy homeschool books at book fairs. I really like the one at Grace Church on Pearl Road. They have it once a year. There is also a big one at Lakeland Community College. Also, if you have internet access, check ebay.
- Tip from a Christian dentist: Take good care of your teeth by brushing and flossing regularly to maintain not just good dental health, but over-all good health as well. Bacteria in your mouth can spread to other areas of your body if not taken care of. Rinse in the AM and PM with a Listerine-type mouthwash or with peroxide. (Peroxide has the added benefit of also whitening your teeth!)
- Be your own travel agent. Check Expedia.com or other online resources to find the best deals.
- Before booking reservations (for a hotel, rental car, family vacation, etc.), ask these questions: 1) Do you offer a discount for Entertainment cards, AAA members, or senior citizens? 2) Are there other discounts, coupons, or special offers available that I might not be aware of? 4) When a price is given, kindly ask "Is that the best you can do?" 4) Before ending the call, say that you are checking other prices and may call back to make a reservation. (I did this recently when booking an airline ticket. My last call was my final call in checking out available prices. However, I said that I may call back to make a reservation and was offered a \$30 discount to book "now." Since I knew that the price offered was the best I had found, I did . . . and saved \$30!)