

Saving Dinner helps with



Saving Money Over 250 money saving tips!

**Congratulations on Saving Dinner
AND Saving Money in your home!**

1. Make your own chicken broth instead of purchasing canned varieties. Not only is it cheaper, it's healthier too as you won't be adding MSG to your family's diet.
2. This is a great recipe to help you clean out your crisper! Have some broccoli, cabbage or carrots that have seen better days? Chop them up and add them to this recipe! You'll be giving the family extra veggies and cleaning out your crisper, too! [CLICK HERE](#) for the recipe.
3. Pay attention to prices when shopping. If you see something you use on a regular basis on sale, stock up when prices are low. Just remember to not waste food, because that's not being frugal.
4. De-bone and skin your own chicken thighs and save money. Don't know how to do this? Google or Bing it online to learn how to cut up a chicken. Type in "how to de-bone chicken" in the search engine window.
5. Make your own bread crumbs. Run the heels of your bread through your food processor or tear into small pieces and then freeze them until you are ready to use. You can even make flavored bread crumbs by putting oregano, basil and garlic powder in with the bread while you are processing.
6. Never made homemade chicken broth? Read how to do this again on Google.com or check out my recipe for Rubber Chicken and get the broth recipe as a bonus! [CLICK HERE](#) for the recipe.
7. Instead of spending money on the boxed cornbread mix, mix this up at home.
8. Italian Turkey Meatloaf is a delicious recipe that everyone raves about. You may want to double it and stash an extra supper in the freezer! Don't forget to use your Sharpie on those freezer bags and mark the date and contents. [CLICK HERE](#) for the recipe.
9. Great clean-out-the-crisper recipe! Find some veggies that need using, chop them up and add them to the onion/carrot stir-fry step. [CLICK HERE](#) for the recipe.
10. Make your own bread or buy a loaf of crusty bread from your local day-old bakery store.
11. Make your own bread crumbs.
12. A great time to purchase ham is right before or right after a holiday-they are always on sale! After having ham for one meal, simply divide the leftovers into family-size portions and freeze. Don't forget to label with the date. Easter is coming up soon, so keep your eyes peeled for a good sale on ham a day or two before and after the holiday.
13. Yummy Crock Frijoles! You can use regular bacon in this dish if you want, especially if it's cheaper than the turkey bacon. Or you can leave off the bacon completely. [CLICK HERE](#) for the recipe.
14. Do you use the same grocery store every time you shop? When is the last time you tried out a different store to do some comparison shopping? The store closest to you may not be the cheapest one. Take some time this week to browse the weekly grocery store flyers and compare prices.
15. If regular Mozzarella cheese is cheaper, use that. Save money on the carrots in this meal by using regular carrots that have been cut into sticks.
16. Save money on pre-packaged items like pancake mix by making your own at home. Besides saving money, you'll have the satisfaction of knowing that your mix is free from additives, preservatives and chemicals. Leanne's favorite pancake mix is available online at www.savingdinner.com Look in the left-hand column under the section titled Leanne's Bylines. Then click on the link "More Recipes". Scroll down to the Pancake/Waffle Mix to make your own at home.

17. Did you misplace \$1300? That's about how much one person can save in one year by taking lunch to work instead of eating fast food each day.
18. Instead of paying for someone else to shred your cheese, purchase a large block and shred it yourself. Use what you need for tonight's meal and then place the rest of the shredded cheese in a re-sealable plastic bag. Toss in a teaspoon or so of flour and shake it up to keep the cheese from sticking together. Keep the shredded cheese in the freezer and it will be ready whenever you need it.
19. Does your grocery store match its competitor's prices? Compare your shopping list to the weekly store ads. Circle the items on your shopping list that are listed in the weekly sales flyer. When I do this, I take my ads to the local discount grocery store with everyday low prices that also matches their competitor's pricing. Having the items on my list circled helps find these comp ads quickly at the register. It takes a little bit of time, but I usually save \$10 or more on my weekly grocery bill.
20. Avoid last minute impulse purchases at the checkout lane. When my children were smaller I avoided the checkout aisle with all the kiddie toys and candy. Now that they are teenagers, I go to that aisle and avoid the one with the magazines, batteries and barrettes.
21. As you go through the store pay attention to the banners above each shopping aisle. Avoid any row that doesn't have something on your list! Why tempt your wallet and your waistline?
22. DO NOT shop without a list. Then do your best to stick to it and get out of the grocery store as quickly as you can!
23. RULE #1: DO NOT SHOP when you're hungry! RULE #2: Don't bring anyone with you (children or spouse) who is hungry. You'll be too tempted with impulse purchases because everything and anything in the grocery store looks good when you are hungry.
24. Be careful about packaging. Sometimes the larger 'family value' packages of foods cost more by volume than the smaller packages. Check the unit price. You may save money by purchasing two or three of the smaller sizes than one larger-sized item.
25. Stock up on pasta when it is on sale. It's great as a side dish, main course or in salads.
26. When you find round steak on sale, purchase as many extra pounds as you can afford. When you get home, divide the meat into meal-sized portions in heavy plastic freezer bags (about 1 1/2 pounds meat per baggie).
27. Do not buy expensive baby foods at the market. Toss in the blender whatever veggie you are having for dinner. As a quick and easy prepare-ahead method, simply cook up fresh veggies or fruit, puree them in a blender. Fill ice cube trays with fruit or vegetable puree. Wrap the trays tightly in plastic wrap and freeze. Once the trays are frozen, pop out the frozen pureed ice cubes into freezer bags. Whenever you need a quick meal for your little one, just warm it up in a saucepan.
28. Spices are inexpensive at the health food store of all places, if you buy them from the bulk jars. They are fresher and cost mere pennies compared to the stuff in the market.
29. Purchase your bell peppers on the closeout table in the produce department. When you get home, process them into strips and freeze for later use.
30. Whole chickens go on sale all the time and will serve a multitude of purposes for Frugal Menu-Mailer. This is the time to bulk up your freezer inventory. I have found them for as little as 49 cents a pound!
31. What is more frugal than leftovers? Many of this week's recipes will serve more than 6. This is a perfect week to invite company for dinner, take the extras for lunch the next day or just freeze them for a quick meal later this month.

32. You can often buy skin-on chicken LEGS for a song! Just separate thighs and drumsticks and skin them yourself...it's easier to accomplish this if chicken is partially frozen.
33. Pour leftover broth into ice cube trays, freeze and then pop frozen cubes into a re-sealable plastic bag. You can also make your own vegetable broth by saving the cooking water from vegetables such as broccoli, carrots, green beans, etc. in the same manner.
34. Don't be afraid to experiment and substitute less expensive ingredients. If jack cheese is on sale but the recipe calls for Cheddar, feel free and frugal to substitute with the cheaper item.
35. Freeze any leftover tomato sauce for future use in soups, stews, etc.
36. Use leftover beef stew to make beef potpie. Just put it into a shallow baking dish and place a pastry crust on top.
37. This week we are going to show you how to take one meal and turn it into leftovers that can be served the rest of the week. Today on Rubber Chicken Day One, enjoy your chicken, but remember you are going to want leftovers. So serve up lots of mashed potatoes and gravy and all the other fixin's. You'll want about two cups of leftover chicken meat for Meal #2 (Day 3).
38. If you have to leave this all day while you are at work, it will be fine. Buy a larger piece of beef so that it will take longer. You will have more leftovers for other meals. Perhaps the beef will be a little drier, but because you won't be opening the pot all day, it will be sitting in its juices with nothing escaping in the steam. Turn the switch on just before you leave, and turn it off the minute you get home.
39. Instead of using canned beans, cook a pound of black beans and place 1 1/2 cups each in a zip-lock freezer bag for occasions like this. Don't forget to thaw them out in the morning.
40. If after you've have had roast beef and barbecued sandwiches, should you have any roast remaining, use it for a third meal. Need ideas? How about serving it up burrito style. Or how about your own version of chipped beef on toast? How about your own homemade version of roast beef sandwiches on onion rolls, topped with cheese? After you've had these homemade treats, you'll never make another trip to a drive-thru again.
41. Rubber chicken is the gold standard of inexpensive cooking. One chicken can equal 3 meals. Allow this week's meals to help you see outside of the box. Think about reworking meals so you aren't just having leftovers. See instead that you doing investment cooking for the upcoming week.
42. While eggs pack a strong nutritional punch, they are also cheap. Consider this! A dozen eggs can be had easily for under \$2.00, and sometimes they are just over \$1.00-a high quality protein-rich food... and cheap! All you need are some great recipes to give this under-rated food a place of honor on your dinner menu.
43. Take advantage of the lower prices on "in" season produce. Buy extra celery, peppers or onions this week. Slice up the peppers and onions and then freeze them. For celery, wrap in aluminum foil and keep in the fridge. It will keep for weeks like this.
44. For any fish recipe, you can easily use whatever is on sale, fresh or frozen. Fish recipes are very flexible! Just watch the cooking times is all.
45. If you ever separate eggs for a recipe, save the yolk or whites in a freezer quality bag, mark the date and use them up the next time you scramble eggs!
46. Herbs can be expensive. Save money by buying them at discount or dollar stores. You can also grow your own inexpensively.

47. Save bread heels and old bread: Pop them into a zip-lock bag and freeze for future use.
48. It's that time of year-Springtime is here! Time to get your green thumbs in the dirt. Even if you are a city dweller, you can still plop a tomato plant in a container!! Home-grown vegetables are cheap and give you the thrill of eating your accomplishments.
49. Save time AND money. Double-up when you prepare rice. Freeze the extra in one-cup portions. Then when you need it, you'll only need to defrost it.
50. Buy chicken thighs with skin on and peel it off yourself. It's easier to do if chicken is partially frozen.
51. Sesame oil is optional. Feel free to leave it off if it isn't in your budget this week.
52. Save broken tortilla chips to top a casserole with. This is a great way to use up all those broken tortilla chips from the bottom of the bag that no one wants to eat.
53. Replace the canned pinto beans with the equivalent of 2 cups homemade pintos.
54. Shred your own cheddar cheese.
55. Save money by storing your produce properly. You aren't saving money if you are throwing away your groceries because they've spoiled from improper storage. For example, don't put tomatoes in the refrigerator. If your produce is a little under-ripe, place in a paper bag for one or two days and it will ripen very quickly. If it's over-ripe, put it on the menu for today or tomorrow. If you can't get around to preparing your over-ripe produce today, freeze any extras, or share with friends and family.
56. Use homemade chicken broth instead of canned. Smoked sausage can be beef, pork or turkey. Pick whichever one is on sale this week.
57. If turkey cutlets are out of your budget, use boneless chicken thighs. Always check the fresh turkey section in the meat department, however - this stuff gets marked down all the time, so buy it then. There will be recipes coming that you will use it for, I promise!
58. Cut your own beef up for this recipe (like round steak or chuck roast). Stew beef in the market is often scraps from another cut of beef and, while it might look decent, once you take it out of the package, the other side needs tons of trimming to get rid of fat and gristle. Another hint? You will get the best markdowns for meat in the morning-you'll have a whole caseful of markdowns to choose from.
59. Remember that sometimes saving time is as important as saving money. See the Do-Ahead Tip to save money AND time for tomorrow night's meal.
60. Freeze leftover tomato paste in a zip-lock plastic bag for later use. Don't forget to label it!!
61. Split this casserole in half, freeze one portion before baking. Defrost in fridge the day before you plan on serving.
62. Watch for frozen fish to go on sale and stock up. Though a recipe may call for one fish, you can substitute different kinds of fish for each other. Use whatever you have in your freezer and found a good deal on.
63. Pre-seasoned rice is expensive and full of additives. Make your own flavored rice. Use chicken or beef broth instead of water to make rice and add your own seasonings.

64. When you find ground beef on sale, purchase as many extra pounds as you can afford. When you get home, go ahead and brown a couple of pounds and store in the freezer. This is not only a money-saver, it is also a huge time saver for casseroles, spaghetti and other recipes. Store the remaining uncooked ground beef for meat loaves.
65. Cut the cost of the chicken in this recipe by using either 1 pound boneless skinless chicken breast halves and 1 pound boneless chicken thighs OR by using 2 pounds boneless skinless chicken thighs.
66. Cut-up broccoli and cauliflower make great snacks, especially with a little ranch dressing for dipping. This would be good for afternoon or summer snacks when children are out of school.
67. When buying ground beef in bulk, divide into portions for each meal and place them in zip lock bags before freezing.
68. Pasta is cheap and filling. Think about serving a main dish pasta meal at least once a week.
69. When buying carrots and celery for snacks it's best to buy them uncut and prepare them at home yourself, the packaged varieties will just about always cost much more! If you prefer the baby carrots buy them when they go on sale!!!
70. Fresh fruit or cut-up veggies make great snacks and cost a lot less than packaged foods. Buy apples and oranges by the bag but check them thoroughly to make sure each piece is in good shape. Try serving them to your children just about 3 times a week to get them used to a healthier snack!
71. Check all of your local stores to see who has the best prices on basic staples for your family's needs. For example, when you notice the price of milk going up in your favorite store, check as you shop around town to see who now carries the best price. It may change from time to time.
72. Many cold cereals are over-priced and over-processed with sugar. Save money and save your health by purchasing hot cereals instead. Grits, oatmeal, wheat and rice cereals are all hearty and nutritious ways to start your day.
73. Don't have time to make a hot cereal at home in the morning? You don't have to settle for the expensive bags of instant oatmeal. Put your crock pot to work and have crock pot cereal in the morning.
74. Skip the frozen stir fry vegetables and clean out your refrigerator crisper. You'll need 2 cups of chopped leftover veggies.
75. Bacon, Sausage and other breakfast meats can be purchased in bulk when on sale and stored in the freezer!
76. Seasonal produce is always a good buy. Buy fresh and freeze the extras. Between March and early June you can get good buys on Asparagus, Broccoli, Lettuce, Peas, Onions, Mushrooms, and Strawberries.
77. Check out the prices of smoked turkey legs. If these are cheaper use them instead of the ham hock.
78. Starting out your week with a stir fry is a good thing. It will help you clean out your vegetable crisper. Throwing away uneaten vegetables is not being frugal!!
79. Before buying large bags of apples, oranges, potatoes, onions or anything else, check the produce carefully to make sure they aren't bruised or spoiled.
80. A pound of pre-grated cheese can cost up to \$10 a pound. A one-pound block can cost half that much. Save the difference and grate it yourself. Freeze and take out what you need when you need it.

81. Always check the clearance produce. Oftentimes, perfectly good (and ripe) stuff is sitting there, waiting to be picked up for a song!
82. Pre-packaged produce is not always equal in weight; check the scales for the biggest packages.
83. Produce is often cheaper (and better!) at local vegetable stands or farmers markets, than at the grocery stores. Check out your local stand this week.
84. Plan one meatless meal per week. Assuming you used 1 pound of meat at \$2.00 per pound, cutting one meal per week would save \$104.00 over the course of a year!
85. Don't pay an extra \$2.00 per pound for someone else to cut up a chicken for you...do it yourself! It's easier than you think. Never cut up a chicken before? Do a google search online on "how to cut up a chicken".
86. When was the last time you surfed the web for money- saving ideas on food, clothing or health care? There is a lot of information available just a mouse click away.
87. Tuna is one staple that goes on sale periodically. When it does, stock up on it so that you'll have some on hand whenever you need it.
88. "The odds of going to the store for a loaf of bread and coming out with ONLY a loaf of bread are three billion to one." - Erma Bombeck
89. Did you know that items on the grocery store shelves placed at eye-level are more expensive than their counterparts placed above and below eye-level? It's true! Get a little bit of exercise and save money at the same time - look above and below...bend down and reach up to find the less expensive items.
90. Summertime is here, so this week's money saving tips will focus on summer picnic ideas. Keep hot foods hot and cold foods cold. Bacteria multiply quickly at temperatures between 40 and 140 degrees. Foods that have been kept at unsafe temperatures are a prime source of food borne illnesses. Keeping your family healthy is always the frugal thing to do!!
91. Red bell peppers, though more expensive, can often be seen on produce clearance shelves for next to nothing. Buy as many as you can, wash them, dry them, remove seeds and ribs, and slice into strips, then freeze-you'll be set next time a recipe calls for them. If they are too expensive, feel free to substitute green bell pepper for the red.
92. Plan ahead for your picnic and try to take foods that don't spoil so quickly. At any rate, don't eat anything that's been sitting out for more than an hour, especially if the temperature is over 80.
93. Try to take only the amount of food that will be eaten, so there will be no leftovers. This is not just a good frugal summer picnic idea, but also for anytime you are taking a meal to gathering.
94. Pack your food with ice or cold packs in an insulated cooler. Place foods that will be eaten last in the bottom. This will keep them cooler longer. You might want to take 2 coolers, 1 for drinks (because it will be opened more often) and 1 for food. The food cooler should be set in the shade and kept closed until needed.
95. Don't buy bagged ice. You can make your own blocks of ice by freezing water in milk cartons or other plastic containers.
96. Keep your picnic fare safe. When packing your cooler, place ice blocks or cold packs between containers of food, never just place containers of food on top of ice.

97. We have more frugal picnic ideas for you this week to help you save money and keep you safe. If you're planning to cook hamburgers at the picnic site, shape your meat into patties and freeze before putting into the cooler. Take along a meat thermometer to be sure you cook the meat to an internal temperature of at least 160 degrees.
98. An extra zip-top bag full of ice can be placed in the top of the cooler. The extra ice will come in handy for the trip home. If your day is a long one, and the ice melts the cold water can come in handy, also.
99. Carry your cooler inside your car, instead of in your hot trunk and be sure to place it in a shady spot and maybe even cover it with a blanket when you reach your destination. Open it only when necessary.
100. Instead of bringing whole jars of condiments, pack what you will need into smaller plastic containers.
101. Bring lots of clean utensils for serving as well as eating. Pack pre-moistened paper towels or wash cloths in resealable baggies for easy cleanup.
102. And remember this rule from the U.S. Department of Agriculture regarding leftovers, whether they be from a picnic or not: When in doubt, throw it out!
103. Make your own self-rising flour. For each cup of flour in a recipe, add 1 1/2 teaspoons baking powder and 1/2 teaspoon salt.
104. Out of baking powder? Use 1 teaspoon baking soda plus 1/2 teaspoon cream of tartar for each teaspoon of baking powder called for.
105. Turn off your dishwasher during the dry cycle and let the dishes air dry.
106. Adding a few grains of rice to your salt shaker will absorb moisture and reduce those clumps.
107. When you make mashed potatoes, make an extra big batch and freeze leftovers in muffin cups. Once they are frozen transfer to a zipper bag. Just get out as many as you need and heat up in the microwave.
108. This week I saw chicken drumsticks on sale at my local grocery store for 18 cents a pound. Wow-that's cheap! Normally the price is 59 cents a pound. If I were to stock up this week on chicken legs and purchase 10 pounds for a mere \$1.80 I'd save over \$4.00. If I splurged and purchased just \$5.00 worth of chicken legs at 18 cents a pound I'd have over 27 pounds of chicken legs in my freezer and save over 11 bucks!! Just think how much I could save if my freezer could hold \$10.00 worth of chicken legs. This is a great example of stocking up when things go on sale. If you can afford just 5 or 10 extra dollars in your food budget when you see a great sale, stock up and save big time!!
109. This week we are going to branch out and give you some money saving tips beyond the grocery store. Do you feel like a taxi cab this summer running errands and kids to activities every day of the week? Organize your schedule so that you can stay home one day each week and you can save \$50.00 or more in gas.
110. Can't go camping this weekend? Camp out in your backyard instead!! Eat outside, break out the marshmallows and pretend you are on vacation.
111. Buy sunscreen before you get to your destination. In sunny locations, sun tan lotion can cost more than it does in your home town.
112. If you are visiting a large city this summer, use public transportation or even better, walk the city instead of renting a car.

113. Take advantage of free concerts in the park or where ever they may be held in your local community. This is a fun and economical way to break up the long summer days.
114. Spend an afternoon at the library. Many public libraries have reading programs for kids through adults. What better way to spend a hot summer afternoon than with a good book in a cool place and possibly win a prize at the same time!!
115. To keep fresh vegetables FRESH (especially lettuce), wash them as soon as you get home from the grocery store and wrap them lightly in paper towels, then return them to the plastic bag and refrigerate in your crisper. But don't store tomatoes in the refrigerator-they get mushy.
116. To freeze tortillas, seal the original package in foil wrap, then place in a zip-lock plastic bag before freezing.
117. Always save leftover broth, tomato sauce, etc. by placing in a small container (or snack-size plastic bag) and freezing. Be sure to mark the item and date on the container.
118. You can also save leftover egg yolks and/or whites and freeze. It's best to freeze them individually in small containers. A pinch of salt should be added to yolks, but whites can be frozen as is. Be sure to mark the item and date on the container.
119. A small plastic basket that can be placed in your freezer door is a handy way to store any small leftover items (broth, tomato sauce, egg yolks/whites, etc.).
120. Be sure to use any appropriate leftover fresh veggies by adding to your salads (red onion, green onions, celery, cucumbers, bell peppers, broccoli florets).
121. Coupons are great for saving money. But remember: they are also a form of advertisement for the food industry. It's never a bargain if it's junk food. Use coupons wisely.
122. When using coupons wisely, ask yourself: "Would I normally purchase this item if I didn't have a coupon?" Will you really save money by spending money you wouldn't normally spend on that item?
123. You have a coupon for .75 off brand X salsa. Brand X salsa is 2.99 at your local market. You now only pay 2.24 a jar for salsa. But wait, the grocery store across the street offers double coupons up to 1.00. That means your .75 coupon is now worth 1.50. You'll save more money if you go to the second grocery store, right? But the second grocery store sells brand X salsa for 3.69 a jar, the coupon makes that jar of salsa 2.19. Is it worth your time and effort to make an additional stop just to save a nickel? Remember: When using r coupons, your time, effort, energy and gas are also worth something.
124. With your coupon you can get brand X salsa for 2.24. But before you plunk that jar in your grocery cart, scan the shelves. Is there another name brand salsa or even a good store brand that you can purchase for less? Maybe this week there is a special promotion on another brand going for 1.99 a jar. Or maybe the grocery store brand is just a good and sells for 1.78 a jar. Take a moment to shop smart!
125. Our final thought on couponing for this week: Brand X is 2.24 a jar with a coupon. Maybe your neighbor, your co-worker or even you yourself have an overabundance of tomatoes in your backyard. It is possible you could make your own fresh salsa for less? If you have the time, making items from scratch is a great way to save money in your grocery budget.
126. Grow your own tomatoes this summer. For \$4, you can have tomatoes for the rest of the year by freezing or canning what you can't eat. Two tomato plants well tended in the summer will yield huge dividends!

127. Buying in bulk is a great thing, if you use whatever you've purchased. Remember, though, that you haven't saved any money if you purchase the giant-sized spaghetti sauce and then throw half of it away because it spoiled before your family could eat it all.
128. Even non-perishables foods have a shelf life. So go ahead and stock up on paper towels, toilet paper and socks when they are on sale. Shop smart when purchasing flour, bread crumbs, cereal and canned goods. Be careful when bulk shopping to make sure to use up your non-perishables so that they don't outlive their shelf life.
129. Use convenience foods. Yes, you read that right. Sometimes you may need to weigh your time vs. your money. Using a pre-washed salad instead of a head of lettuce or baby carrots instead of bulk carrots can help you get dinner on the table faster and keeps you out of the drive-through lane. The 30 cents extra for bagged coleslaw can be a great investment on a busy night.
130. Conventional wisdom in the past has been to shop around, going to various stores to save money on your food purchases. With gasoline well over \$2.00 a gallon, that way of thinking may have run its course. Be wise with both your food budget and your gas budget. Find the store that has the lowest prices overall and shop there. Or find a store that matches competitor's ads. Even better, find one that does both, then you'll get the best prices from all the local grocery stores, without having to drive all over town.
131. Have you seen all of the gourmet canned and pouched tuna on the grocery store shelves? A recent study found almost no difference in the taste, even though the 'gourmet' tuna is about \$2.00 extra per can.
132. Did you know that US military bases around the world will honor coupons for up to 6 months after they have expired? You can help out the families of those who are keeping our country safe by donating your coupons. Just log on to www.ocpnet.org
133. Save money by making your own dry rubs, marinades or seasonings and baking mixes. Need ideas or recipes? Check out our website.
134. What are you using to store your leftovers and freezer foods? Is it an old whipped topping or butter container? If so, invest in some high-quality, airtight storage containers or freezer-weight zip-lock plastic bags. These items will keep longer on your pantry shelf and in your freezer. Besides, nobody likes eating freezer-burned food.
135. Remember: When deciding between different canned or packaged foods, compare the cost per unit or volume and not just the total price.
136. We've said it before, but this tip is worth repeating: Don't go to the grocery store hungry, and don't take along a hungry spouse or children. This will help you avoid impulse purchases and it will be easier to stick to your shopping list.
137. Have you ever wondered why it is that you go into the market for just a gallon of milk, yet walk out having spent \$40.00? Grocers don't just put the milk and bread in the back of the store because that is the only location they could find. Grocery retailers know that if they can get you into the store, you are more likely to spend. How to avoid this temptation? Walk through the middle of the store and not around the edges. Canned soup and dog food is much less tempting than makeup, bakery goods, fresh fruits and veggies.
138. Did you know that, according to the Food and Brand Lab at the University of Illinois, 12% of all we buy ends up either totally unused, partially used or given away? The same group also did a study which found that signs with numbers in a grocery store will double the store's profits. So, before you reach for the 5 for \$5.00 deal with a limit of 20 items, ask yourself if you really need 20 cans of green beans in your pantry.

139. Did you know that the average American woman is about 5'5" tall? What does that fact have to do with saving money at the grocery store? Grocery retailers put the most expensive items in the middle of the shelves, at eye level. To save money, remember to look above and below the middle section of the grocery store shelves.
140. I'm sure you've heard the old adage about the 3 most important things in real estate are: location, location and location. What does this saying have in common with your food budget? The same advice that is good for real estate is good for food manufacturers and the placement of their items in the grocery store. The end caps of the aisle don't always hold sale items. Shop smart and compare the prices of items that are found on the ends of aisles with competitors' brands on the aisle shelf. This may help keep more money in your pocketbook.
141. Scenario: You only need 3 things from the grocery store. So you walk in and grab a shopping cart. Before you know it, you're wheeling around the store, filling up the cart and, when you check out, you've spent about \$50.00 more than you planned on buying when you first entered the store.
142. Why? Research shows that we tend to buy more when we use a shopping cart or buggy as opposed to using one of the smaller hand-held baskets. If you only need just a couple of items, grab a basket, not a buggy. Even better, use your own two hands and you'll limit yourself to just the 3 things you originally planned to purchase.
143. How do you pay for your groceries? Research shows that consumers will spend about 10 to 15 % more when using credit or debit cards. Use cash and you won't go over your food budget.
144. Does your grocery store have a TV set hanging from the ceiling and music playing in the background? They aren't just there for your entertainment or to keep your spouse or children occupied. They're designed to keep you in the store longer, and the longer you're in the store, the greater the chances are that you'll spend more money. Shop smart and stay focused while grocery shopping. Don't get so comfy and zoned out while shopping that you blow your budget.
145. Make friends with your butcher, baker and grocery store manager. Ask them what day of the week they receive their shipments so that you can get the freshest food for your money. Find out when they mark down items so that you can make the most of the sales at your store.
146. Want to bless others and still stay on a budget? Whenever there is a big sale on canned goods (name brand or store brand) buy a few extra cans and give them to your local food bank or rescue mission. Many food manufacturer's have charitable programs in place so that with each purchase you make you are helping other people. Check out Dannon's participation with Second Harvest to feed the hungry. Or, if your charitable interests lay elsewhere, you may want to look into Yoplait's and Kellogg's commitment to help with breast cancer. Had too much to eat? Even Tum's is getting into the act by supporting America's firefighters. Get lots of pet coupons even though you aren't a pet owner? Turn them into your local shelter or animal rescue agency.
147. When was the last time you cleaned out your refrigerator and freezer? You may have the makings of a great stir-fry in your crisper, or you may have forgotten all about the lasagna or chili that you put away in the freezer for a busy night. Clean these appliances out every so often so that they have only the foods you want, when you need in them. They'll also run more efficiently when maintained properly.
148. Are you brand loyal? If so, call the manufacturer's toll free number or log onto their website. Most companies are happy to send coupons to their customers and tell them of upcoming promotions.
149. If your coupon says it is good for any size, you may be better off using it for the smaller size. If your grocery store doubles coupons, by using a coupon on the smaller size, you may be able to get the item for pennies or even free.

150. Got coupons you don't want or need? Trade them. Check the community board of your local grocery store or the classified ads in your local paper for coupon trading groups. You may also be able to find a trading group online.
151. Do you use rebates along with coupons to save money on your food budget? If so, make copies of your rebate entries and put a note on your calendar during the week you expect the rebate to arrive. That way you can keep track of your rebates and make sure all your refunds arrive promptly. If it doesn't arrive during the week you expect it, your calendar note will be a reminder to give the company a phone call or drop them an email.
152. Ever wish you had about 6 or 7 more of those dog food coupons that came out in last Sunday's flyers? Call your local newspaper and your local grocery store on Mondays. Some stores sell these coupon inserts for a very reduced price while others just give them away.
153. Take a close look at your food packaging. Sometimes coupons are on the outside of the package waiting to be used at the time of purchase and sometimes they are hiding inside the box with the food, or under the label of your canned goods.
154. Check the back side of your sales receipts. Some stores print coupons on the back of their register tapes.
155. When was the last time you compared the prices of frozen fish to the fish sold at the counter? Unless you live near an ocean and are dealing with a local fishmonger, the fish you purchase at the seafood counter was frozen, shipped to your local grocery store and then the guys behind the counter thawed out the shrimp or haddock, placed it on ice and are charging about double the price for basically the shrimp, tilapia or haddock fillets you can find in the frozen food section of your grocery store.
156. Many grocery stores have a bargain bin area where they try to unload their "scratched and dented" items. But beware!! Don't buy dented cans. There is always a chance that harmful bacteria could have entered into the food when the can was damaged. Shop smart and safe!!
157. Want to watch your salt intake but don't want to pay extra for low sodium products? To remove some of the excess sodium they contain, you can purchase canned vegetables, drain the liquid off and rinse and drain again before using.
158. If you don't need to watch your sodium levels, you may want to consider saving the liquid from your canned vegetables and making your own vegetable stock to add to soups and stews.
159. Ground chuck is fattier and costs less than leaner ground sirloin. Before you decide on which one to buy, consider what you are going to make with it and not just the price per pound. If you are cooking the meat in a skillet, you'll be better off with a more expensive and less fatty ground meat as there will be less shrinkage. With less shrinkage, you'll have more meat left in your skillet. If you are making a hamburger or ground beef patty of some sort, you may want a wee bit fattier and less expensive ground meat as the fat in the meat will make the burger juicier while it is cooking.
160. When shopping for beef, check the color of the fat. It should be almost white, not yellow or pink. The meat itself should be pink, not bright red or brown.
161. In meat, fat means flavor. The more marbling the more expensive the cut of meat. You'll see three labels on the meat in your grocery store: Prime, Choice and Select. Prime meat has the most marbling. Choice has less marbling than Prime, but more marbling than Select. Select will be the leanest cut of meat with the least amount of marbling. Select cuts won't be as flavorful or tender as Prime and Choice.
162. When shopping for chicken, look for a plump bird that is firm to the touch when you press on the plastic wrapping. Make sure the visible fat on your chicken is white or light yellow.

163. Check the sale by date on chicken to make sure you don't purchase a chicken that is about to expire or has already expired. Try to get one as far from the sale by date as possible. Chicken is very perishable. Use it within 2 or so days after you bring it home from the grocery or freeze it if you can't use it within a few days.
164. Turkey cutlets can often be a good buy and can be substituted in recipes calling for pork chops and/or veal cutlets.
165. If you like making your own chicken soup, you may want to use chicken backs and necks to make your stock, as these are more flavorful than whole chicken, and cheaper too. Then you can use cooked chicken breasts in your soup once your stock is made.
166. If you can get your schedule worked out, the best days to grocery shop are Sunday, Mondays and Tuesdays. Most specials and sales are good through Tuesdays, but the ads and coupons that correspond with those specials don't show up until the weekend. The ads and coupons line up together on Sundays, Mondays and Tuesdays, before the ads and specials change again.
167. Roast your whole chicken with the skin on, there will be less shrinkage of the meat and you'll have a juicier bird. You can take the skin off after it has cooked to lower your fat intake.
168. When whole pork loin goes on sale, buy one. It's not difficult to cut out the loin and then cut your own chops.
169. When you buy a roasting chicken buy the biggest bird possible because your meat-to-bone ratio is greater on a larger bird and, therefore, you will get more cluck for your buck.
170. To make your own Poultry Seasoning: 2 tablespoons sage, 2 tablespoons thyme, 2 tablespoons marjoram, 2 tablespoons rosemary. Mix together in a blender for about a minute to pulverize. Store up to 6 months in a tightly closed container.
171. Cinnamon Sugar: 2 cups sugar and 5 tablespoons cinnamon. Stir together and store up to 6 months. Use on oatmeal, for toast or sprinkled over coffee or hot cocoa.
172. Cream of Wheat: 3 cups uncooked cracked bulgur wheat and 1/2 cup wheat germ. Grind wheat and wheat germ together in blender or food processor. Mix together about 4 tablespoons 'creamed wheat' with 1 1/2 cups milk in a sauce pan. Bring to a boil, lower heat and simmer for about 5 minutes.
173. Sweetened Condensed Milk: 2 cups instant nonfat dry milk, 1 1/2 cups sugar, 2/3 cup boiling water, 6 tablespoons butter (that has been melted and slightly cooled). Mix together milk and sugar. Slowly add water. Stir in melted butter. Whiz in blender by hand until smooth. Store in fridge for up to one week, freeze any leftovers for up to 6 months.
174. Garlic Oil: 1-10 bulbs garlic. Olive oil to cover. Peel and slice garlic. Place garlic in sterilized glass jar. Add just enough olive oil to cover. Tightly cover, refrigerate for up to 6 months.
175. Thousand Island Dressing: 2 chopped hard boiled eggs, 1/3 cup drained green pickle relish, 1 cup mayo, 1/2 cup chili sauce. Mix all together and store in tightly closed container in fridge for up to one month.
176. Make your own garlic butter to top meats, vegetables or bread: 1 cup softened butter, 6 chopped cloves garlic, 2 tablespoons minced parsley, 2 tablespoons finely diced onion, 1/2 teaspoon black pepper. Combine in food processor or blender. Refrigerate in an air-tight container for up to 3 months, or freeze for up to 9 months.

177. Make your own dried Spaghetti Sauce Mix: 1/4 cup celery salt, 1 tablespoon dried basil, 1 tablespoon oregano, 1 tablespoon dried parsley, 1 tablespoon garlic powder, 1 tablespoon salt, 1 tablespoon sugar and 1 tablespoon black pepper. Blend well and store in an air-tight container for up to 6 months. To make your own spaghetti sauce with this mixture, take 1/4 cup of dry mix and blend with a 15-ounce can of diced tomatoes. Taste and add more dry mix if needed. Simmer for 30 minutes.
178. Make your own stuffing mix: 6 cups cubed bread, 1 tablespoon parsley, 3 crumbled cubes chicken bouillon, 1/4 cup dried onion, 1 teaspoon thyme, 1 teaspoon celery salt, 1 teaspoon pepper, 1/2 teaspoon sage. Preheat oven to 350. Spread cubed bread on cookie sheet and bake for 8 minutes. Cool, then toss with seasonings. Store at room temperature in an air- tight container for 1 month or in freezer for 9 months.
179. Divide the meatloaf in half. Cook half tonight and freeze half for a meal later on. Don't forget to label it so you know what it is and how long it has been in your freezer.
180. Make your own curry powder: 2 tablespoon cumin seeds, 2 tablespoon cardamom seeds, 2 tablespoons coriander seeds, 1/4 cup ground turmeric, 1 tablespoon dry mustard, 1 teaspoon cayenne pepper. Preheat oven to 200 degrees. Put seeds into casserole dish and bake for 20 minutes. Grind seeds in blender. Add remaining seasonings. Blend again until well mixed. Store in air tight container for up to 9 months.
181. Make your own Sesame Seasoned Salt: 3/4 cup sesame seeds, 1/4 cup salt, 1 teaspoon paprika, 1 teaspoon pepper, 1 teaspoon chopped chives. Cook sesame seeds in skillet over medium heat until lightly browned. Stir in salt and remaining ingredients. Stir constantly for about another minute or so. Remove from heat. Cool. Put skillet contents into blender and whiz until seeds are ground. Store in air tight container for up to 3 months.
182. Dealing with money is a necessary evil. While we can choose to ignore it, we cannot avoid it. If nothing changes, then nothing changes. No decisions or bad decisions only compound over time. Making good or wise financial choices won't get you out of debt overnight, but they will work over time. Making permanent decisions on how you deal with money will reshape your financial future.
183. Money issues are not confined to the check book and the pocket book. They spill over into our relationships. If your monetary life is messy, you may find that you are more irritable, troubled, or stressed. Let's declutter our financial lives before the holidays hit so that we can have a happy, stress-free holiday season.
184. If your finances are cluttered, think back to a time when they weren't. What happened that triggered your financial clutter? Some things are beyond our control, and some life events we wouldn't want to change. On the other hand, there are other choices we make that can lead to financial clutter. The key to uncluttering your finances is knowing where you stand; i.e., , how much money you have in your checking account and how much debt you have. You can then formulate a plan to move forward.
185. Have you noticed the television ads lately? With one commercial you can get a home equity loan to pay off all your debts, followed by another commercial enticing you to spend that freed-up money by getting a new credit card only to go further into debt. The truth about overspending and making purchases on credit card debt is that when you get your paycheck, the money isn't yours. It's already promised to pay off the debts you incurred last week, last month or last year. Yikes! One sure-fire way to get out of debt is to make a commitment to spend less than you earn.
186. Save credit cards for emergency situations. Otherwise, plan on paying off the balance each and every month. The credit card companies don't like this piece of advice because they'd rather you carry a balance with interest rates upwards of 24% or better on some cards. Set up a budget so that you have an emergency fund or money set aside for whenever you come across a really great sale!!

187. Set up both short term savings (for unexpected car expenses or a broken window) and long-term savings (for college, retirement or your long-dreamed-of trip to Hawaii). If you wait until you have enough money to set aside for these goals, that trip to Hawaii may remain a dream.
188. Have you ever heard the saying "The one who dies with the most toys wins?" I'm here to declare to whomever is keeping count: "YOU Win"! Keeping up with the Joneses isn't a good enough reason for me to overburden myself or my family's finances.
189. ATMs and electronic bill paying are great things. They make paying bills and having access to your money any time of the day or night quick and easy. Be careful, though, that you have your routines down so that you record those transactions in your register as you these conveniences and that you check your balances when setting up automatic bill payments. Don't let the lure of convenience lull you into sloppy bookkeeping practices.
190. Facing your financial situation is critical. You may want to push it into the background, but it will keep coming back to the front because finances touch so many other areas of our lives. Facing them head-on may be painful at first, but once you get a handle on your finances, other areas of your life will flow much smoother.
191. Do you have an ability or skill that you learned as a child or teen that you don't use anymore. Maybe you learned to walk on stilts, ride a unicycle or rub your stomach and pat your head at the same time. We also have skills and abilities that we practice and use on a daily basis, such as driving a car. Money management is also a learned skill. Unfortunately, some of us were never taught how to handle money properly. It's not too late to learn! You'll deal with financial issues the rest of your life, so it's never too late to learn good money management.
192. What does financial freedom look like to you? Does it mean being debt-free, being able to afford to quit your second job or allow Mom to stay home with the kids? Does it mean being able to support your favorite charities or having enough for a down payment to purchase a new home? Maybe it means setting aside money for college for your kids or even yourself. How about a retirement fund or a new automobile? Define your goals so that as you go through the steps to financial freedom you'll have a goal in mind to keep you on track. Write down both your long-term and your short-term goals so you can refer back to them.
193. Do your money management goals and your spending match up? How you wish to manage your money should influence how you spend (or save) your money. If your goal is to not incur any more debt, then how you go about spending money and how much you spend for this upcoming holiday season need to be lined up.
194. Make the most of double-duty meals like this by saving some of the meat for sandwiches or freezing the meat for a meal on a busy day.
195. Do you shop for fun or entertainment? If so, you may be putting your budget under strain. Strolling the malls for fun and just happening upon something fun, cute and cheap can be harmful to your budget. Don't go shopping unless you have a need.
196. What are you doing on your errand day? Do you have a list and a plan? Before you go out shopping make a list and stick to it. It will save you money and help curb your impulse purchases.
197. When was the last time you talked about money with your spouse? I mean talk-not placing blame, no pointing fingers, no yelling, etc. While you may need to discuss any events that may have caused some financial stress in your life, deal with those issues head-on. Make a unified plan of attack and then move ahead with your financial lives. Learn from your past choices and life events so that you don't repeat any poor choices.

198. Become financially empowered! Take a close look at some of your monthly expenses. Does your bank charge you a monthly fee for your checking account? Many banks offer free checking, so maybe it's time for you to switch banks. Are there charges on your credit card statements that you don't understand or remember making? What is the percentage rate on your charge card? Call up the credit card company and talk to them about any strange items on your bill and, while you have them on the phone, ask them about lowering your percentage rate. You are the consumer. Become an empowered one!
199. You've heard the old saying "a place for everything and everything in its place". Do your finances have their own place? Take the baby steps needed to find a home for your finances. Get organized and set aside one place in your home where you place your bills until you sit down to pay them. In the same place keep your calendar, stamps, envelopes, calculator etc. Pay your bills in one place. Keep your files for paid bills in one place and, as soon as you make your payments, file your paperwork away.
200. Do you know your credit score? When was the last time you pulled your credit rating? If the last time your credit rating was pulled was when you applied for a loan, then maybe you need to keep a closer watch on what is happening in your financial world. Knowing your score before you apply for a mortgage or car loan will help you make the best decision on how much you can afford. It will also give you a clear picture of where you are financially and give you some direction as to where to head. Viewing your credit report will shine light on any problem areas you may have. If there is any incorrect information on your report, you can deal with that before you make a request for a loan. It can also help alert you should anyone be trying to seek credit in your name.
201. Time to get your calendar out. Fill in all the dates that bills are due. When you get paid, you'll know which bills need to be paid first. Knowing when your bills are due and paying them on time will keep you from having to pay late fees. Late fees are only good for those collecting the fees and eat up your money needlessly.
202. You've got your system set up, a space to pay bills and a place for all your financial paperwork. Now as soon as any paperwork comes in the front door that has to do with money, place it with your financial papers. On bill paying day you won't be searching for the insurance bill, water bill or the checking account statement later in the month.
203. Do you have a shredder? In this day and age with identity theft running rampant, this may be a necessary piece of equipment to have in your 'office' near your bill paying station.
204. Do you only think about income taxes around April 15? If so, you may be missing opportunities to save money - opportunities that are time-sensitive and need to be in place now to help you out financially next year. Talk to your broker if you have one. Go to the library to get some financial planning literature to help make next April less painful.
205. Did you know that you can request a free credit report from each of the three major credit reporting agencies? As of September 2005, consumers can get one free report each year from the credit reporting agencies. Financial and consumer advocates advise checking your reports at least twice a year. Some advisors suggest you review your credit report once every 3 months. At least now, one of those reports will be free. Just go to www.annualcreditreport.com for details.
206. Do you know where your money goes? Keep a diary for two months. Have your spouse do the same. Ask for receipts everywhere you go and at the end of the day, put them all down in a notebook. Keep track of cash expenditures and ATM withdrawals also. No matter how big or small, keep a record of what goes out of your wallet or check book. At the end of a few months take a look at what you've recorded. Do you see any recurring habits? Do you really need to eat lunch out every day? How much would you save in a year if you brought your lunch to work one day a week, 3 days a week, or every day of the week? What could you do with that money instead of spending it at the golden arches?

207. If you haven't already done so, set up a budget for the upcoming holiday season. Figure out who is on your gift list and how much you can afford to spend on each person. Better yet, take this year's budget and divide that amount by 12. Starting January 2006 set aside that amount each month and when December 2006 rolls around you'll be celebrating instead of stressing.
208. Closing credit card accounts you no longer use may not be a wise decision, even though you do not wish to charge any more on the account or go further into debt. Why? Because it changes the utilization ratio on your FICO scores. Lenders look at how much credit is available as well as how much debt you have. If you close out unused accounts and only have open accounts where you have incurred a debt, lenders see your debt ratio as being high. Instead of closing the account, cut up the card and file away your account number in a safe, out-of-the-way place such as a safe deposit box. This way you cannot incur any further debt and you keep your debt-to-available-credit ratio balanced.
209. Have you been to the movies lately? Around here it is \$6.50 per person for a matinee or \$8.00 per person for an evening movie. Let's not forget the overpriced popcorn and drinks. For a family of four going out for dinner and a movie can be quite pricey. Get the kids involved in your entertainment budget. Tell them you can go to a movie or out to dinner but not both and let them help you decide which one your family will do that evening. Or better yet, wait a wee bit of time and that movie will be at your favorite video store. Rent the movie for less than the price of admission for one person. If you must see the movie in the theater, wait until the movie goes to your local dollar movie theater.
210. Are you saving money? What are you putting toward your retirement or your children's college fund? While you may not be able to save enough to send them to college without a loan or a scholarship, if you start today you'll need less than you will if you don't save anything toward these future expenses.
211. Does your company or your spouse's have a 401K plan? If so, sign up with your human resources office to make regular contributions to this fund. Does your company match contributions? If the answer is yes, you should be setting aside the maximum amount. If you can't afford to contribute the maximum amount yet, start with less and work toward increasing your percentages periodically.
212. Are you saving yet? We've asked this question before, but it bears repeating. The average US household only saves 1% of their income. The average German household saves around 10% and the average French household saves about 16%. We could take a lesson from our European friends and pay ourselves before we pay our other bills. If we wait until after all the other bills are paid, we may never get around to putting any money in the savings account.
213. Direct deposit of your savings fund is a good way to pay yourself first. If you wait to make the transfer from your checking account to your savings account you may decide to use those funds for other purposes. By having the money direct deposited, it will never show up in your payroll check and you won't even miss it.
214. Have you considered putting your utilities bills on a budget? Many gas and electric companies offer budget plans in which you pay the same price year round. While you may pay more for gas in the summer, it will be nice this winter knowing your gas bill has been equalized and you won't be hit with a huge bill just a few days before Christmas.
215. Does your power company have a rate plan when the kilowatt hours go down during certain times of the day? Call up your local utility company and find out. If they do, plan on doing your washing, drying or vacuuming during those hours to save on your utility bill.
216. Although it is not yet April 15th, here is a word of caution: Don't pay your taxes off with a credit card. Although some people do this and even some credit cards encourage this practice, the only thing worse than having to pay the IRS is having to pay credit card interest on what you paid the IRS.

217. Paying your bills on time can help you in more ways than one. By paying your bills on time you avoid the late fees that are tacked onto your bill. In the case of credit cards, a late fee could put you over your spending limit and force you to pay an additional fee which is just more money out of your pocket book and into the credit card company's.
218. Buy now, pay now is the way to view credit cards. Planned purchases that you charge this month and pay off this month allow you to use the credit card companies' money and take advantage of their incentive programs (whether it be travel points or cash back) for free.
219. Do you know how long is the grace period for your credit card? Is it 25 days or 21? You may think you have almost a month to pay off your bill with no fee. Check out the fine print and make sure you pay your bill in time to avoid these extra charges.
220. It's 6 pm and you are just about to sit down to dinner.
221. The phone rings and it is a telemarketer. The solicitor on the other end of the phone wants you to donate to the 'Cats of Unemployed Clowns Retirement fund'. With your generous donation, you'll receive a beautiful photo of a clown cat suitable for framing. But wait, before you agree to donate, tell the person on the other end of the phone that you cannot talk right now and hang up the phone. Eat dinner with your family and should you still want to donate your money to a worthy cause, do your own research first and pick the one that best lines up with your values and beliefs and also is fiscally responsible. Should you want to end meal time dinner calls altogether from telemarketers, you can sign up at the National Do Not Call Registry (www.donotcall.gov)
222. Think back in time to when you were 15, 17 or even 19 years old. Did you have a credit card? Did you need a credit card? If someone had given you a credit card while you were still in your teens, would you have had the wisdom to use it properly? Scary as this thought may be, credit card companies are looking to our young people as the next harvest field. These companies are marketing to college age and even high school aged students. Train your children now on how to use money properly. Don't allow them to fall into the credit card trap without some training on how to handle money properly and how to use credit responsibly.
223. Get rid of any credit card that has an annual fee. If your card does have an annual fee, call your credit card company and ask them to waive it. Why should you pay the credit card company for the honor of having and using their card?
224. Go through all your credit card paperwork and keep only those cards with the lowest interest rates and fees. If you can't pay off your credit cards each month, you should at least have a card with the lowest fee possible.
225. Don't forget to save all those bread heels and toast leftovers to make your own bread crumbs. Just keep them all in a zip-lock plastic bag in the freezer for future use.
226. If you have a Dollar or 99 Cent store in your area, it's a good investment to patronize it to stock up on pantry items like canned and packaged goods, spices, paper goods, condiments and cleaning products. You'll be amazed at the money you'll save compared to your regular grocery store.
227. Likewise, if there's a produce outlet in your area, make the extra trip to save additional dollars.
228. Many local grocery stores have meat specials which they discount around 11:00 A.M., usually earlier in the week. Be sure to check this out.
229. Remember: your freezer is one of your best friends! Don't forget to save any leftover portion of a recipe item in the freezer (tomato sauce/paste, chicken broth, beans, etc.). Even eggs can be frozen if they are broken and a teaspoon of salt per cup is added before placing in an air-tight container. Egg whites can be frozen as is, preferably in tiny containers so that you don't have to defrost a large amount.

230. Now that you've saved all this money with your frugal shopping habits, why not take a tip from financial experts and build up a savings account by paying yourself first? This is not easy to do, but if your employer has direct deposit available, try having the deposit made to your savings account instead of your checking account. Then, when paying your monthly bills, you merely withdraw your budgeted amount and transfer it to your checking account, leaving (hopefully) at least 10% in your savings account. This will help you to establish a consistent pattern of saving. But, check with your bank first to make sure there isn't a charge for monthly withdrawals from savings accounts.
231. Let's talk about insurance. Did you know that, when you are applying for life insurance, the insurance company doesn't always use your current age? Your next birthday might not be for another 5 months, but in the eyes of the insurance company you are already that age. Sometimes this bump- up in age will increase your insurance premium. If you are thinking about applying for insurance in the near future, you may want to take a look at how far you are from your next birthday. Applying now instead of 6 weeks from now may make a difference in your premiums.
232. Get life insurance coverage early. For some of us, this tip is a moot point. But for those that are still young in life, you may be thinking, I don't need life insurance now. I have no dependents and nothing to insure. When you are young though you can lock in a very cheap term life policy for a 10 or 15 year term. In a few years, when you have a need to protect your loved ones and your home, a term insurance policy will be more expensive.
233. If you are a smoker, quit. You will not only save your health and the money you are spending on cigarettes, but you'll save money on your insurance, whether it be health insurance, life insurance and possibly even car insurance. Ask your insurance company for help in kicking the habit. While not all companies offer incentive programs to help you quit, some do and this could save you money. For example, some companies will refund you an amount equal to the difference between the premiums you already paid as a smoker and those you would have paid had you not smoked. What's more, once you quit smoking, these same companies will adjust your premiums to non-smoker rates based on the age you were when you purchased the policy, not the age you are at the time you quit!
234. If you have the ability to do so, pay your insurance premium all at once. Many insurance companies offer discounts to consumers who pay their annual premiums up front. If you have the money handy, you could save anywhere from 3.5 % to 12 % of your policy's premium each year. If you don't have it all now, then start putting a little aside each week or month so that during the next renewal period, you can pay it all off at once and save money at the same time.
235. Let's talk about smoking again for a moment. Are you a smoker? Know someone who is? What if I told you that you or your smoking loved one had just won a new car? Or maybe a new living room set? How? By stopping smoking! The average price per pack in January 2003 was \$4.31. For a pack-a-day smoker that equals an average of \$130 a month that is going up in smoke, literally. What could you do with an extra \$130 dollars a month? Could that go toward a car payment? A college fund for the kids? Retirement for you and your spouse? New furniture, or toward a family vacation next year?
236. So maybe your bad habit isn't smoking. What if it's sodas, lattes or junk food? I know a man who drinks (2) 2 liters of soda a day. He's had multiple problems with kidney stones because of his soda addiction. His soda fix costs him roughly \$85 a month. Let's take a long, honest look at our habits. Some are pleasures that make our daily lives a bit sweeter. Some, on the other hand, are vices that are taking their tolls on our pocket books and our health. Let's eliminate the habits that aren't serving us or bring us joy so that we can enjoy a healthier and wealthier life. Remember to keep some balance in your indulgences. Eating chocolate or having a latte every now and then is okay. It's when your indulgences become obsessions that you run into the ditch.
237. Always use cash, then you know exactly where your money has gone. Also, it's much harder to part with your hard earned cash than it is to sign your name on a slip of paper (or type in your PIN).

238. If your salary is paid directly into your bank account you could save money each month by setting up a weekly or monthly standing order from your current account into a savings account. This way the money comes out the day you are paid, so you soon get used to the money not being there. You'd be surprised how it adds up!
239. If you must use a credit card, try to get one that offers you cash back. Most credit card companies offer some type of reward system, typically equivalent to 0.5-1% cash back. It is best to choose cards that give you the rewards in real money, rather than in tokens or points for savings on some other goods and services. Otherwise, instead of pocketing a couple of hundred dollars in cash you could end up spending more than you've earned for something you don't really want through the credit card company.
240. This tip is especially helpful for large families. Although it is fun buying for and receiving from everyone, it can be very expensive. Make an agreement with your family that you will continue to buy for the children but that the adults will go with a name exchange. This way the children are not disappointed and you can spend a little more on one or two people rather than spreading your money thin. For the members that you did not pick to exchange with, bake a loaf of their favorite homemade bread or cookies.
241. Always head straight for the clearance rack where you can find amazing bargains. Sometimes you may have to dig a little to find the right item but the savings will be well worth your time. Most clearance racks offer variety, current trends, and great value. For example, Bed, Bath & Beyond has a clearance section where you can find all kinds of wonderful household items for a fraction of the original cost.
242. If you are considering creating a nice flower garden area, shopping for plants even on sale, can be expensive. Before you go out and start spending, look around to see if you have other plants that can be split from your existing flowers. Additionally, if you have a good relationship with any of your neighbors, you might ask them if they have any plants you could use as a starter. Another great idea: The next time you are in the market to buy a lawnmower, purchase one that mulches leaves. This way, rather than buy mulch for your flowerbeds every year, you can simply use the mulch you make.
243. Everyone should create a budget. If you are not sure how or just not good with money, many businesses such as H&R Block offer free financial consulting to help you put a budget together. Knowing where you are spending your money is by far the best way to save. In most cases, people have no idea where their money is really going and once they see it on paper, not only are they surprised but eager to change their spending habits.
244. Planning is a great way to save. Just as we use our list before we go to the grocery store, you can plan other areas of your life to save money. If considering a trip to visit family this holiday season, plan everything. Heading out with no set direction will certainly lead you to impulsive spending.
245. Don't forget to give yourself an allowance for things you enjoy. Even if on a tight budget, buy something that you enjoy, which could be as simple as buying a new shirt or grabbing lunch at your favorite cafe. If you do not allow yourself this small "splurge", you could find yourself in the same position as if dieting. Total deprivation leads to overindulgence.
246. Make a list of the 10 most important things in your life. Next to each item, rank them in order of importance, using numbers 1 through 10. The purpose of this exercise is to help you see the things you consider the most and least important and to provide you with a visual of why you need to save. Some examples of things that a person might put on their list include new home, car, special trip, artwork, starting a business, or pay off debts.
247. Break your goals into short term, intermediate term, and long term. Being able to see your accomplishments is a great motivator for you to work hard at saving. If you set a short term goal of saving for tickets to the see the Nutcracker and reach that goal, you will be encouraged to keep saving for the intermediate and long term goals.

248. When it comes to saving money, make sure the goals you set for yourself are realistic. If you earn \$50,000 a year, saving \$20,000 would be nice but it is very unrealistic. Make your goals attainable or you will never save.
249. Okay, maybe you've moaned or even snickered as you watched the person in front of you at the cashier pull out their coupons. But the truth is—using coupons can save you hundreds of dollars every year. Coupons can be used at grocery stores, retail chains, or any store where the item is sold. Some stores offer double coupon days, which is an extra bonus. On average, you could easily save from 5% to 15% on a bill for \$100 simply by presenting a coupon. Coupons are not just for food items. By scouring your local newspaper you can find coupons for all sorts of merchandise.
250. Shop around for insurance and work with a good agent who can provide information on discounts such as good student, multi-car, etc. Some people think the cost of insurance is the same from one company to the next; however, prices can vary dramatically and to ensure you get the best deal, you need to consider all your options.
251. Once you have set your goal for saving, realize that things can and will change. The secret is learning ways to be flexible. If you normally save \$150 a month, when something unexpected happens, you may only be able to save \$50 that month. This is fine as long as you focus on getting back on track.
252. Be patient when it comes to saving. This means that you need to accept that it will take time and good planning. Remember: Just because you want something, do not rush to buy it just to satisfy your urge. Instead, wait for sales in order to get the best price, which in turn will save you money.
253. Want to pay off your mortgage early? Paying one additional mortgage payment each year, whether in a lump sum or monthly increments, can lower a 30-year loan down to 18 years. If you pay more than one extra payment, the number of years will decrease even more. Since this additional payment will be applied only to the principal and not the interest, you end up saving thousands and thousands of dollars once the home is paid off.
254. If you have credit cards and your credit is in good standing, call your credit card company and ask for your interest rate to be lowered. It is truly that simple. Unfortunately, most people do not even realize this is an option so they never make the call. Just tell the representative that you want a better rate on your credit card and they will take care of your request. If they don't comply with your request, then take your good credit rating and your money to a company that will appreciate your business.
255. Purchasing a huge piece of roast beef may be a bit intimidating especially when you look at the price tag being perhaps in the double digits. Remember that this will stretch for more than just one meal. Purchase a cut of roast that is on sale, if possible. Remember that from a 6 pound \$15.00 roast you will serve 18 meals which equals about 83 cents per serving.
256. If you have a particular weakness, stay away from it. It is very obvious to us that an alcoholic should stay away from bars. What if you are a purse-oholic? If you have a weakness for the latest fashion, drive past your favorite shoe store. While avoiding temptation is hard, it is also necessary in order to save money. When you want to give in to your temptation, this is the time to use your "allowance".
257. Many financial companies, and even churches, offer outstanding classes on how to manage money. While some of these programs are free, others may have a nominal fee of around \$35 to attend, but the money is well spent. Another great option is consumer-counseling services. This is a great option for people who are over their head with debt. The counselors will work directly with your creditors to lower your balances, interest rate, and establish workable payments that you can afford.
258. Studies have proven that you buy more when shopping while hungry, depressed, tired and/or stressed. Before you head to the grocery store, eat something. If you are upset or feeling a little blue, calm yourself down or wait until you feel better before you head out to shop. As funny as it may sound, having a clear mind is important when it comes to shopping and spending money.

259. Take time to learn the various things that “trigger” your spending. When you are depressed, lonely, sad, anxious, excited, whatever it may be, do you spend more? Once you can identify these triggers, you can learn how to control them. As an example, if you were just laid off from your job, although money is tight, you may have an overwhelming “need” to spend money. Perhaps you notice that when you are bored, you head for the shops. Knowing what affects you will help you to discipline yourself to find another means of comfort.
260. Gather friends, family, neighbors, and co-workers and set up a bartering system. Offer babysitting to one family in exchange for mowing your lawn, or offer to clean someone's house in exchange for a week of car- pooling your child to school. You would be amazed at the opportunities and the money that can be saved using a bartering system.
261. One to three days after a holiday, stores mark their holiday items from 50% to 75% off. This is an ideal way to stock up on next year's Christmas or Halloween decorations. This is true for stores that sell seasonal clothing as well. Shopping for jackets or sweaters in the summer will provide you with great deals.
262. Comparison shopping can make a big difference in the price you pay. You might be looking at a bike at one place for \$350.00 and by making two more stops, find the exact bike or one comparable for \$300. In addition, consider the price of items assembled versus unassembled. For example, you might find the bike unassembled for \$250. A couple of hours of “fun” assembling the bicycle is certainly worth a \$100 saving.
263. You do not have to compete with anyone. Be proud of what you have and who you are. If you can only afford an inexpensive sofa from a thrift store, find a nice throw, make a few pillows, and be proud and thankful. Competitiveness is a part of nature and to a degree, healthy. However, when competition creates a buying war to see who can have the “best” when they have no business buying at all, it then becomes damaging. Stick to what you can afford, regardless of what anyone else has or pressure you might be feeling.
264. Sales clerks are often paid on commission. Therefore, when you walk into a store and try on an expensive suit, you can be guaranteed you will hear several times over how wonderful you look, how great that suit fits you, etc. Because this is how the clerks make their money, they will say whatever it takes to make the sale. You probably do look good, but do not allow yourself to be pressured into buying something beyond your means. Know what you want, the price range you can work with, and stick with your own rules, not theirs.
265. To help you and your family spend more wisely, set up a system where rewards are given when the rules set forth are followed. For example, if a family decision was made to start making lunch and brown bagging it to work and school instead of buying each day, the incentive might be that, if this is followed strictly for one month, the entire family can use the money saved to spend a Saturday at the zoo or favorite theme park.
266. Many years ago, dollar stores offered only off-brand products or poorly made merchandise. However, that has completely changed. Now you can walk into a dollar store and find the same name-brand laundry soap, cleaning supplies, clothing, school supplies ... everything for a fraction of the cost! Where a name-brand bottle of laundry detergent might cost \$6.50 at a grocery store, you can find the identical product and size at the dollar store for \$2.50. Check out your local dollar store and enjoy the mountains of savings.