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Budget Tips from readers of Dr Hartley's books,
attendees at his seminars or readers of his online pages.

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Budget Tips 1

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Tip #1. Free Online Budget Planner

Many banks, such as St. George Bank, the Commonwealth (of Australia) Bank or the Westpac Bank have a free online budget planning tool.

And generally you don't have to be a user of their bank to use it.

Check out their websites for further information.

Your local bank is a good place to start.



Tip #2. Restore dried-out glue sticks

Before throwing out dried-out glue sticks, they can be restored and used for future craft projects.

Remove the cap from the dried-out glue stick and set cap aside.

Place the glue stick in a zip-lock bag.

Add more dried-out glue sticks if there are more than one.

Place a wet paper towel inside the bag.

Ensure that the paper towel is not dripping wet, but not too dry either.

Continued next card ->



Tip #2. Restore dried-out glue sticks (Continued)

Seal the bag and allow it to rest overnight or for at least 8 hours.

Remove the dried-out glue sticks from the bag and test them out.

Replace the caps once the glue sticks are fully reconstituted.

— Budget Tip by Shailynn Krow



Tip #3. Free money

Free money may be easier to come by than you ever imagined.

Don't believe the nay-sayers that insist that you can't get anything for free. They will tell you, especially when it comes to free money, it just is not going to happen.

Granted, free money is not hiding out there somewhere waiting for you to find it.

The free money is the money that you already have.

Every dollar you save by not spending it unnecessarily is free money in your pocket.

— Budget Tip by Pat Veretto



Tip #4. Free breadcrumbs

Every bag that bread comes in has a few crumbs in it when it's "empty."
Shake these crumbs into a container stored in the deep freezer until you need bread crumbs for a meatloaf, stuffing or topping.

It's like getting them for free.



Tip #5. Crumb-coating saver

When you use cornflake crumbs, breadcrumbs, cornmeal or flour mixtures to coat fish, chicken or vegetables, instead of throwing it out when you're through, put it in the freezer, labelled plainly, and use it again the next time.

It will stay fresh, and any small pieces of food left in it won't spoil, being frozen. Just be sure to use it for the same thing each time.



Tip #6. Extending the life of steel wool scourers

Save steel wool pads (including the non-budget-conscious pre-soaped kind) in a container in the freezer to prevent them from rusting.

You can use them several times that way.



Tip #7. Recycling wrapping paper

If you try to save and reuse wrapping paper, but find that it looks used, try ironing it with a warm iron to remove wrinkles.

Save wrapping paper, foil or wax paper tubes and roll the paper around it, secure with a rubber band or a bit of string or wool to store.

A few minutes invested can save several dollars worth of paper.

— Budget Tip by Wendy W.



Tip #8. Dish washing liquid saver

An advert, years ago, for dishwashing liquid used the slogan "Just a wee squeeze, please."

Do you ever use just a 'little squirt' of dish soap to clean a pan between dishwashings, or clean up a utensil so you can use it again, or wash a special platter that's been put away?

It takes a lot less soap if you mix a tablespoon with a cup or so of water and keep it handy in a spray bottle.

It's still a strong mixture, but it will clean a lot more pans, utensils, and platters, very frugally.



Tip #9. Freezer economy

Use plastic bottles that soft drinks, milk, or juices come in, in all sizes, to fill the empty places in your freezer.

Not only will keeping your freezer filled make it run more efficiently, but you'll be better prepared for electrical outages, (the extra ice will keep things frozen longer) and have safe emergency water supplies.

If you wind up with too many in the summer, toss them in the kid's swimming pool to keep the water cool.



Tip #10. Fizzy-drink economy

Don't throw out that flat soda or fizzy drink

If you mix it half and half with fresh, you'll never know the difference.
Slowly pour it into the glass a quarter at a time so they'll mix.



Tip #11. Jacket recycling

Don't throw out an old coat or jacket, even when it's ragged.

Use the good parts to make potholders or pads for hot pots (just cut into squares and hem them), or cut insoles for shoes or boots.

Or make some antimacassars (an antimacassar is a piece of cloth put over the back or on the arms of a chair to protect it from grease and dirt or as an ornament). Simply cut the good parts of the jacket into rectangles and hem or fringe.

— Budget Tip by Wendy W.



Tip #12. Filthy filters?

Get more life from air-con, range-hood or furnace filters by vacuuming them between replacements.

If you do a good job, a filter should last longer.

Replace when it starts to look fuzzy or if you shake it after vacuuming and still see dust falling.



Tip #13. Budget mint sauce

Put mint leaves in a sealed paper bag for a month or so to dry thoroughly before soaking them in vinegar to make an easy "no-cooking-required" mint sauce.



Tip #14. Defrosting your refrigerator

If you have a refrigerator or freezer that isn't frost free and you need to defrost it, pack your frozen food tightly in a box that's been lined with newspaper and put a thick layer of newspaper over it.

It will stay frozen solid for several hours.

— Budget Tip by Edwin H.



Tip #15. Free onion sprouts

Put the bottom quarter or so of an onion or a small clove of garlic in a container filled with soil and keep it watered.

It will develop roots and give you green sprouts for salads or sandwiches.

Tip: don't cut it all the way down, and you can continue to harvest it for several weeks.



Tip #16. Give your plants a boost

Use the water from boiling eggs or unpeeled potatoes to water your houseplants.

This saves water and gives the plants extra nutrients.



Tip #17. Pulse or touch tone dialing

The budget-conscious don't pay for touch tone dialing if their phone company charges extra for it.

Most phones have a tone (star) button or tone switch, if you need to use a phone tree or leave a digital message, so use pulse to dial out then switch to tone.

The phone company will hate you, but you save about \$1.50/month every month for years.

Most modems will use pulse dialing, too.

— Budget Tip by Charles



Tip #18. Recycle lids

Plastic lids such as come on cottage cheese containers, are perfect recyclable separators to make your own frozen hamburger patties, or to use as a spoon rest to keep your stove clean while cooking.



Tip #19. Using leftover cooked vegetables

Clean out your refrigerator on a regular basis, and freeze small bits of leftover vegetables before they spoil.

Cooked vegetables, chopped fine, are great in pasta salads, pizzas and summer casseroles.

Small bits of meat and vegetables will enhance an omelet, so don't throw them out.



Tip #20. Car battery tip

Not everyone is a mechanic, but if you have trouble cleaning a battery terminal on your vehicle, or removing the cable to install a new battery, due to corrosion, drop some acid liquid on the battery post, such as a Coke or lemonade!

It will remove the corrosion or at least help you remove the terminal. Try not to spill any on your car's paintwork - wash down liberally with water if any is spilt.

Add a copper coin to the post and the corrosion will attach itself to the copper coin instead of the terminal.

When re-assembled, coat the terminals with vaseline (petroleum jelly) to minimise further corrosion.

Make sure that your car engine is cold before attempting to service the battery.

— Budget Tip by Sharon G.



Tip #21. Warm nocturnal toes

Wear socks to bed!

There's nothing more snugly than having warm feet on a cold winter's night.

If you don't want to use your regular socks, make 'bed socks' by cutting a triangle of flannel or warm knit cloth big enough to fit over your foot with one point at the toe.

Sew a seam along both edges, leaving a hole big enough to fit your foot through, turn down the edges and put elastic in it.



Tip #22. Oil spills

Kitty litter will soak up oil and other car fluids from your garage or driveway just as well as those more costly products.



Tip #23. Recycling a plastic-coated tablecloth

Don't throw away a plastic-coated tablecloth.

Although it may not be good enough for your table, you can still use it for picnics, or drop cloths when painting.

Or cut it up and make placemats from it, or bowl toppers.

Just sew a length of elastic around a circle cut from it and you have a reusable cover for bowls or plates.

— Budget Tip by Elizabeth Harmon



Tip #24. Need a 'sprinkler' for your lawn?

Need a 'sprinkler' for your lawn?

A brick (the kind with holes in it) and one of those little three dollar sprayer attachments for your hose make a great one.

Put the sprayer on the hose, and put it through the hole in the brick.

Set the brick wherever you want the lawn watered, being sure the nozzle of the sprayer is braced against the edge of the brick hole.

Anything heavy enough to stay in place with a hole for the hose can be substituted for the brick.



Tip #25. Flour saver

When you bake bread or anything that you need to have flour on a board for, don't just wipe the flour off and throw it away.

Scrape the board with a butter knife or something similar, and sift it back into your flour bin. Anything that shouldn't go in there will be sifted out.

Don't use a sharp knife to scrape a wooden board, as small wood particles could sift right on through.



Tip #26. Ink stain?

Ever get pen ink on your favorite blouse or shirt?

Spray and rub the spot with hairspray.

It may make an ugly blurry looking stain rather than disappear, but don't despair.

Repeat if necessary until the original ink mark is dissolved or blurry.

Then wash as usual and presto! The ink is gone!



Tip #27. Quick clothespeg bag

Bend the side ends of a wire hanger upwards, then hang a plastic grocery bag on it or use two plastic bags, one inside the other to keep them from tearing.

Continue to bend the ends up and over the plastic bag handles to hold it in place.

— Budget Tip by Reggie



Tip #28. What to do with old toothbrushes

Save old toothbrushes to use in place of other brushes.

Use them to scrub behind watertaps or corners and wall trim; to apply messy potions; to reach in small jars when washing, and much more.

Sanitize by soaking overnight in a jar of water with a little bleach added.

Designate certain ones for certain uses so you don't have to sanitize them all the time.

Use it on dishes, the stove, woodwork. Rub stain remover into laundry with one. Help a child make a splatter painting with one.

— Budget Tip by Reggie



Tip #29. Garden tool storage

Save your garden tools by storing them upright in a bucket or drum filled with sand and used oil.

Put enough oil (any kind, even used cooking oil) in the sand to coat your tools when you stick them in it.

This protects your tools from rust, and the sand helps clean them.

— Budget Tip by Reggie



Tip #30. Oven & stovetop economy

Choose not to heat up your oven for just one thing, unless it's so big that nothing else will fit! Make two roasts, bake potatoes, heat canned vegetables, bake a pie... We purchased extra shelves for our oven from a re-cycling centre so that we can cook multiple items at once - for example: pastries on the top shelf, a quiche in the middle and a two casseroles on the lower shelf.

(The extra casserole goes in the deep freezer and will just need re-heating in the microwave when needed.)

If you cook pasta in a saucepan, place deep enamel or Pyrex® plate on top to heat the pasta sauce at the same time. Cover with a lid and they both cook together. (Make sure the pasta has sufficient water not to burn dry.)

— Budget Tip by Lionel H.



Tip #31. "Water, Water Everywhere"

Few of us drink enough water simply because there are too many other options which is not good for our health.

Drinking water instead of juices, tea or soda not only saves money spent on drinks, it can save on medical bills, too.

— Budget Tip by Vahedah G.



Tip #32. Credit Cards

Just because you paid off that credit card doesn't mean you're through with it!

Call the company and ask that your account be closed.

You don't want any temptation, as in asking for a new card to be sent.

If, in the future, you think you need a new card, start all over. And think about it first.

While you're at it, cut up the card and use the pieces to scrape food from dishes or smooth soil around plants.

Or cut it half with some pinking shears and make two zig-zag edged glue spreaders.



Tip #33. Making felt pens last

To make any pen, but especially felt markers or highlighter pens last longer, store them in a container with the tip pointing downwards.



Tip #34. Ghost recycling

If you intend to use the proverbial (frugal) old sheet for a ghost this Halloween, you'll wind up with an old sheet with holes in it, so be sure to save it for the next kid, or the next Halloween, or the next time you paint the kitchen.

Or make tea towels or napkins from it, or use it as a Christmas-tree skirt, with a little 'snow' scattered on it.

— Budget Tip by Sam W.



Tip #35. Indoor clothes drying

If you can't dry clothes outside, or you don't like the feel of line dried clothes, you can still save some dryer expense.

Things like jeans and cotton shirts can be taken out of the clothes dryer after 10 to 15 minutes and put on clothes hangers to finish drying.

You might even find some things dry better this way.

Experiment until you're happy with the results, just remember to hang them away from anything you don't want to get damp.

— Budget Tip by Sally Moore



Tip #36. Fabric softener dryer sheets

Get the last bit of use from those fabric softener dryer sheets!

Use them to dust your monitor or tv screen, or anywhere static electricity attracts dust.

Caution: Stay away from delicate electronic printed circuitry and such.



Tip #37. Tired towels?

There's no need to buy washcloths or dishcloths.

When your towels begin to wear, cut out the good parts and hem for washcloths, dishcloths, or hand towels.

You can run a zigzag or locking stitch around the edges, or simply put in a regular hem.

You can sometimes get a washcloth or two from a worn hand towel, too.

Use the leftover scraps for cleaning rags or make potholders from them.



Tip #38. Frugal funnels

Need a funnel?

Cut the top from any plastic bottle and turn it upside down. You can have a variety of sizes.

In a pinch, put a sheet of wax paper over a newspaper and roll the whole thing into a cone shape starting from one corner.

Pull it snugly into a small end and use it for a funnel for almost anything.

— Budget Tip by Tim

For an emergency funnel for dry goods (flour, salt, beans etc) take an envelope, cut off a large corner diagonally and trim off the point to make a hole. Press into a cone shape and use this.



Tip #39. Kiddie shoppers

When you take your children to the grocery store, give them a certain amount of money to spend instead of you buying the things they like.

Explain that when they use up their allotment, that's all there is, but they can put something back if they would rather have something else, etc.

This teaches them several things: how to manage money, why you buy some things and not others, and the fact that there is a limit to funds.



Tip #40. Drying plastic bags

It's no secret that you can save by washing and reusing plastic bags, but they don't always dry well.

Rinse in hot water and put them over a soda or syrup bottle and leave until they're dry.

(Make sure they're dry before putting them away.)



Tip #41. Iron economy

Iron at a lower temperature setting and save electricity by putting a sheet of aluminum foil (shiny side up) over your ironing board pad and under the cover.

— Budget Tip by Carman



Tip #42. Using leftover cabbage salad

If you have some leftover cabbage salad or casserole, etc., put it in an electric blender with a few chick peas or beans and a small amount of water or liquid veggie stock and blend to a thick liquid.

Place liquid in a mixing bowl and add some flour and cornflour and mix to make patties.

Spoon mixture into a lightly oiled hot frypan and cook patties on both sides.

(The cornflour is a budget and healthy alternative to eggs.)

— Budget Tip by Maggie



Tip #43. Plastic dividers

Use (and reuse) margarine pot lids or the rigid plastic backing sheets that come with some pre-packaged food items.

They're great for small cutting boards, or cut to size and place between hamburger patties or other meat portions before you freeze them.

Use them to make templates for quilting or stencilling, too, or patterns that need to be used over and over for any small craft.

— Budget Tip by Sharon B.



Tip #44. Needlessly paying for long distance access?

If you have a second phone line for your computer, or even other reasons, you may be paying for long distance access which you never use.

Look on your bill; then call the phone company and ask to have the long distance access removed from that number only.

Depending on the company, it may save you several dollars a month.

— Budget Tip by Fredrick W.



Tip #45. Budget ice pack

Make your own budget first-aid ice pack by mixing one part rubbing alcohol and two parts water.

Fill a ziplock plastic bag with this, put into a second ziplock bag (to prevent leakage) then freeze.

The rubbing alcohol keeps it from freezing solid, so the pack will conform to any part of your body.

Wrap in a cloth to use.

— Budget Tip by Mrs Parker



Tip #46. Free entertainment

Concerts in the local park, art displays and picnics are wonderful, cheap 'date' ideas, whether for you and your significant other, you and the kids, or you and a blind date set up by your Aunt Maggie's next door neighbour's second-cousin's grand-daughter's uncle.

Or check out local clubs and organizations in which you're both interested.

An evening at a meeting could be budget dynamite, if you're both interested in whatever's going on.

— Budget Tip by Veronica R.



Tip #47. Hair colouring

Want to try a highlighter in your hair, but don't want to spring for the expense?

Try a highlighter pen - the kind you use on paper.

Yellow for blondes, orange for brunettes or darker.



Tip #48. Recycling detergent bottles

Save your squirt top dish-washing detergent bottles to mix window cleaner, spot cleaner and other liquid home-made cleaners in.

You don't need spray bottles for that.



Tip #49. Budget oven cleaner

Put about a half inch or so of ammonia in a glass baking dish (don't use metal) and leave it in a cold oven overnight.

The grease and gunk will scrub off easily.

It's a lot more economical than regular oven cleaner!



Tip #50. Recycling bubblegum or chewing-gum wrappers

Gum wrappers - those plain white ones that wrap a stick of gum over the foil wrapper (from the large packages) - are just about the right size to jot a note or short list.

Save them and staple them together (or just keep a stack of them).

Paper is paper is paper, no matter where it comes from.



Tip #51. Juice extender

You can usually add half a cup or more of water when you make juice from frozen juice, without losing flavour.

Even fresh juice can be stretched with a little water - about a cup or more to four cups of juice.

— Budget Tip by Ms Buchner



Tip #52. Old x-ray pictures

Old x-ray pictures can be used to make templates for stencilling or quilting or for craftwork patterns that need to be used over and over again.

— Budget Tip by Lionel H



Tip #53. Car buying tip

If you're looking to buy a second-hand motor vehicle, go to the dealership near the end of the month.

Salesmen often try to fill a certain quota before the end of the month, and if they haven't filled it, they'll make better deals.



Tip #54. To deodorize a small room

This tip is for households without children: To deodorize a bathroom or any small room, simply light a match or two and let it burn for a few seconds.

The sulphur odour will absorb any other odours, and then will disappear itself quickly.

If painting a small room, put in the middle of the room a bucket of straw or dried grasses soaked in vinegar and leave there until the paint dries.

The straw will absorb most of the paint odours.



Tip #55. Anti-frost solution

When you have to leave your car outside overnight in the winter, mix 3 parts vinegar to 1 part water and coat the windows with this solution.

This vinegar and water combination will keep windshields ice and frost-free.



Tip #56. Another Juice Extender

To get the most juice out of fresh lemons (or oranges), bring them to room temperature and roll them under your palm along the kitchen counter before squeezing.

Hint: Don't roll hard enough to split them, but do put on enough pressure to burst the juice cells within the fruit.

— Budget Tip by Jessie Black

Alternatively, cut the fruit in half and microwave in a bowl (15 seconds for each half).

— Budget Tip by Lionel H



Tip #57. Leftover egg whites

Leftover egg whites? Use them for a facial mask, or put them in a meatloaf or patties.

They break down the 'gum' in chewing gum so that it's easily removed from fabrics and hair, too



Tip #58. Laundry softener

Best of both worlds: If you don't like to hang clothes on the line because they dry stiff, dry them for 10 to 15 minutes in the dryer, then hang them out.

You'll save money and your clothes will be dryer soft.



Tip #59. Budget table cloths

You can usually find bed sheets at second hand stores and garage sales for very little, but often you only find one of a kind.

They make great table cloths for those extra large holiday tables, or for every day use.

Cut them down to fit your table with a 6-8 inch overhang, plus enough for a hem.

Use the excess material to make matching napkins.

You don't even need a sewing machine to do this, just hem everything by hand.



Tip #60. Ideas for saving money

Another way to shed some of your expense dollars is by making adjustments to the purchases you still make.

For example, many grocery stores will carry generic versions of products that are virtually identically yet cost a fraction of the price of the name brand.

When you're thinking about saving, think of an item you've bought and answer the following three questions:

1. How can I buy it cheaper?
2. How can I make it last longer?
3. How can I use it less (or use less of it)?



Tip #61. Shop around

You can shop around for almost everything - even your regular bills - are you getting the best deal out there for your insurance products, or your telephone and cable tv service?

Take the time to explore the options and make sure you are getting the best value.



Tip #62. "A penny saved is a penny earned."

"A penny saved is a penny earned"

Actually, it's better.

A penny saved is after-tax income (e.g. 1.3¢ if you are in a 30% tax bracket), so you are actually further ahead when you reduce your expenses than when your income goes up by the same amount - a good incentive to save every penny.



Tip #63. Reduce your debt expenses

Prioritize your debts and pay off the credit cards or other loans with the highest interest rates first.

Shop around - you may be able to find a better rate on a credit card or line of credit.

Try to maintain a zero balance every month, and always pay off more than the minimum.



Tip #64. Have an emergency fund

Make one of your goals saving three months' expenses to help you get through a financial crisis like a job loss.

Being able to rely on savings is less costly than having to rely on borrowing in an emergency.

Consider an automatic withdrawal to your savings account.



Tip #65. Make the most of tax benefits

You may be eligible to receive tax benefits for child care, transportation, education and other expenses.



Tip #66. Bulk chicken

When you come across a good buy on chicken, buy as much as you can, then boil it and take the meat from the bones and package and freeze it in cup sized portions.

It's much cheaper than buying canned chicken for those quick recipes.

— Budget Tip by E. Egglestone



Tip #67. Coffee to go

Rather than dumping excess coffee or tea down the drain, before it gets stale put it in a glass container with a tight lid, and refrigerate or freeze, and it will stay fresh.



Tip #68. Toothpaste #1

It used to be much easier to squeeze all that toothpaste from the tube when they were metal - now that most toothpaste comes in a plastic tube that springs back to its original shape, it can be a chore.

Use a jumbo paper clip (two, one on each side, if the tube is large) and slide it up from the bottom as the tube empties.



Tip #69. Toothpaste #2

Toothpaste is something that's easily wasted.

First, only use about a quarter inch, it doesn't take half the tube to clean your teeth!

Then, when the tube is 'empty' roll it from the bottom very tightly, and you'll get several more uses from it.



Tip #70. Toothpaste #3

Using an old toothbrush and a teeny little bit of toothpaste, scratches can often be removed from a watch or clock face, mirror or wineglass.



Tip #71. Reusing plastic net produce bags

Use plastic net produce bags to hang tub toys in when bath time is over.

The toys drip dry and are in one place for next time.

Use them for the wading or swimming pool, too - and not just for kids. Keep sunscreen, combs and other needed things at hand in one.

Lace a length of string or yarn a couple of inches from the top to use as a drawstring.



Tip #73. Recycling Pantyhose

Don't throw away old pantyhose, instead, cut them into 1 inch rings. Use with your polish remover to remove fingernail polish. 1-2 pieces will remove polish from all ten fingers.

— Budget Tip by Janice K.

Old pantyhose or stockings can be used as garden ties to fasten plants to stakes keep your precious plants secure from the wind.

Use old (cleaned) pantyhose to hang onions for storage. Just put in an onion, tie a knot, add another onion, etc. The flow of air will make them last longer, and when you want to use one, just cut it off below the knot.

— Budget Tips by Lionel H.



Tip #74. Budget butchery

If you are a meat-eater and live near a butchering or meat packing facility, you can usually buy meat for less, if you buy a 'bundle' at a time.

You can also get hog fat to render into lard, usually for mere cents per pound.

Sure beats the dollar or so you pay already rendered.

— Budget Tip by Erwin H.



Tip #75. Buying clothes in advance

Buy clothes frugally at garage sales when you can, and if you find a bargain on something you don't need now, but will need in the future, get it if you can.

Think coats in the spring, shorts in the autumn.

Think a size bigger for kids, or baby or maternity clothes before you actually need them.

Second-hand shops are good for this too, but you'll usually find better prices at garage sales.



Tip #76. Cake pan greasers

Use block margarine, cophya or butter wrappers to grease casserole and cake pans.

Two or three will have enough product left sticking to it for the largest cake pan.

— Budget Tip by Lionel H.



Tip #77. Computer on? or off?

Another comment on the long lasting argument as to whether to turn the computer off when it's not in use - a computer uses, on the average, about as much electricity as three 75 watt light bulbs.

Calculate that cost to see if it's worth the wear and tear on parts... but remember that leaving it on wears on parts, too.

Just ask anyone who has had a fan quit working on a computer.

Consider using your computer's 'sleep mode' and just switching of the monitor if that is possible.



Tip #78. Freezing leftovers

Put leftovers in serving sized containers and freeze.

Individual yogurt cups are great for this. Seal the lids with tape and mark the contents.

When you're busy or tired, dinner is already cooked and everyone can mix and match to their heart's desire!

Just run water over the containers to release the food, put on a plate and microwave.

(Or put on an oven proof dish and warm in the oven.)



Tip #79. Rags of convenience

When you cut up old clothing for rags, take a few minutes to put a hem in them.

They will last much longer and won't fill your lint filters or plumbing with ravellings.

You save both ways - rags last longer, and you avoid plumbing problems, not to mention the headache of trying to separate rags twisted together with ravellings.



Tip #80. Recycled popsicle sticks

Save popsicle sticks for the kids to play with.

They can build 'log' houses, fences for a miniature farm (or zoo) or whatever they can imagine.

Sticks can be soaked in food colouring and dried to make different coloured sticks.

A very cheap toy, and with some coloured sticks and printed ideas, become a gift-quality toy.

Stick together with PVA (wood) glue.



Tip #81. Crummy idea

When coating veggie burgers or chicken to fry or bake, an old trick is to put the pieces in a paper sack along with the coating mix and shake.

However, a vigorous shaking can rip the bottom out of today's wimpy paper bags.

Use an empty (washed or not) potato chip bag instead. They're much sturdier, and when you're through, roll it tightly closed and tape or tie and freeze the remainder for the next batch.

— Budget Tip by Elwyn R.



Tip #82. To clean the lint out of the back of your hair dryer

To clean the lint out of the back of your hair dryer, take a cotton swab and dip it in alcohol (from the chemist), and apply to lint. The lint comes right off.



Tip #83. Matching mending patch

If you need a small bit of cloth to repair a skirt or pants, use the matching cloth from inside the pocket or hem.

It's an exact match, and you can replace this with almost anything and it won't show.



Tip #84. Orphaned socks?

Hang a plastic bag, or cut a cleaned large plastic milk bottle down to hold clean but orphaned socks as you do the laundry.

If you never find the mate, cut the toes out of the socks and split along one side to make the most frugal dust cloths or dish cloths.

Or cut in a long strip and crochet or knit into bath mats.

Or slip your hand in one and use it to dust small crevices or hard to get to places.



Tip #85. Dishwasher hint

Turn off the heat dry cycle of your automatic dish washer.

After the wash cycle, open the door of the dishwasher and let the dishes air-dry overnight.

This not only saves lots of electricity, it also keeps the glasses from getting foggy.



Tip #86. Barbecue napkins

Barbecue time can mean some pretty messy meals.

Instead of using paper (gasp!) napkins or staining your cloth ones, buy a bundle of cheap washcloths, and wet them before use.

They'll save a lot over paper, keep your cloth napkins looking good much longer, and they should last through several cookout seasons.

(An even more frugal tip is to make a bunch of napkins cut from rags especially for the barbecue)



Tip #87. Needing to knead?

You don't have to flour your countertop and then knead your bread there, inevitably wasting some flour and making a mess.

Use a large bowl when mixing your ingredients, and keep on kneading right in the bowl.

You don't have any more cleaning than before, don't waste flour, and the bread dough is portable.



Tip #88. Soap saver

Use of the last bit of a bar of soap by putting it into an old sock and tying the end and using it to bathe.

Instead of a sock, you could crochet or knit a bag from cotton yarn.

Or you could sew a bag using thin foam sheeting or cut a slit in a larger sponge and slide the soap cake in.

Or you could run a new cake of soap under the hot tap for a few seconds and while it is still wet, fasten the slither from the previous cake along the side of the new cake, then let it dry ready for use.



Tip #89. Gas heater tip

If you have a gas furnace or water heater, turn the pilot light off during hot weather or if you go away on holidays.

(Be sure you know how to light it again when it's needed.)

The pilot light wastes gas as well as producing unwanted heat.



Tip #90. Fish substitution

Mackeral, tuna, trout and salmon are all of the same family and these canned fish can be substituted one for the other when called for in salads, loafs or casseroles or whatever.

Mackeral and tuna are usually the cheapest and work well in place of the salmon in patties, too.

— Budget Tip by Betty R.



Tip #91. Painting tip

Get the most out of latex interior paint by adding a little water when you're near the bottom. Swoosh it around the bucket to thin the paint and wash off what is stuck to the sides.

When you take breaks in painting, put your brush inside a bread bag or wrap in cling-wrap to keep it from drying out.

Before you wash it, be sure to scrape all the wet paint off that you can, back into the bucket, and close the bucket tightly, using a rubber hammer along the rim.

Store the paint bucket upside down to eliminate skim across the top (be SURE the lid is on tight!)

Extra tip: Lightly grease hands with handcream before your paint job to make handwashing easier after painting.



Tip #92. Concentrating on concentrates

Get in the frugal habit of measuring cleaning supplies according to directions, then begin to cut back a little at a time until you find it no longer does a good job.

Increase just a little and use that much and no more.

Eyeballing may be good for recipes (if you're so inclined) but not for saving pennies.



Tip #93. Baking cakes

Baking cakes and other treats is not always cheaper from scratch, especially if you have to buy items you don't always keep on hand.

Boxed cake mixes can sometimes be found for a dollar or less, so do the math before assuming you can save by making it yourself.



Tip #94. Lawn clippings

If you use a grass catcher when you mow, save the grass clippings to use as mulch around flowers and vegetables.

You won't have to water as often, the clippings enrich the ground, you don't have to find a place to get rid of them, and you're getting free mulch.



Tip #95. Measuring sticky ingredients

Before you put things like margarine, shortening or peanut butter in a measuring cup, wet the cup with whatever liquid your recipe calls for first, and it won't stick to the sides.

Less waste and less mess to clean.



Tip #96. Soggy shower soap?

If the shelves in your shower stay too wet and make the soap 'melt', put it in a net produce bag and hang it over the shower head or water tap (faucet).

It will dry out between showers and last longer.



Tip #97. Whipper Snipper Saver

If you use a string trimmer, the 'string' sold especially for it is expensive. Y

ou don't have to buy it, if you have on hand anything else that is the same size and strength.

I use bailer (nylon) twine in ours and it works great.

Cost? Zero. It was some old twine I'd found.

— Budget Tip by Herbert



Tip #98. Garden water-saver idea

A frugal way to keep your garden watered without a huge water bill is to bury milk containers or plastic (PET) drink bottles alongside the plants.

Poke several small holes in the containers so that water will seep out underground near the roots.

That way, you won't lose water to the sun, and you can water much less often.

Add liquid plant food to the water.



Tip #99. Another soap-saver idea

Put those small soap slivers in a bath mitt or simply put them in the center of a washcloth and bring two opposite corners together and tie; do the same with the other two corners.

When you're through, untie the washcloth and put the soap bits back for the next time.



Tip #100. Teas to tease?

Do you love herbal teas? They can be expensive to buy, but most herbs are quite easy to grow in a bright window or shelf even if you don't have room outside. a steamy sun-lit bathroom may be ideal.

Spring and autumn (fall) is the time to find them at the garden shops, where they'll usually be happy to tell you how to care for them.

You'll get more than your money back.



Tip #101. Expensive yarn or wool "on the cheap"

If you knit or crochet or anything else using wool or yarn, keep a look out for handmade sweaters or afghans and other things at garage sales and second hand stores.

Unravel the yarn, wind it into a long loop (like storing a garden hose), tie it together in three or four places, and dip it in warm or cool water, depending on the type of yarn.

Hang it to dry, and voila! A new hank of yarn. You can get some expensive yarn for very little this way.



Tip #102. Budget Baby Bath Soap

If you compare the prices of liquid baby bath soap and baby shampoo you may find that one will cost a fraction of the price of the other, however they are interchangeable.

So use the cheaper option.

Budget feels good; baby feels glad.



Tip #103. Shoe box recycling

Never throw away a shoe box. Use them to hold everything from receipts to knitting needles (if you have a son's big size box).

Cover a sturdy shoe box with an appealing material or adhesive vinyl and use it in the bathroom, the bedroom or kitchen to organize almost anything.



Tip #104. Buying bottled liquids

When you buy dish detergent or syrup or oil, etc, in a bottle, get the bottle that's filled the highest.

There can sometimes be as much as a half cup difference.

Compare labels - some products contain odd amounts.

The difference may seem small, but these differences accumulate to quite a saving at the end of the day.



Tip #105. Packets for picnics

If you're really budget-conscious, you never eat out..

But if your friend treats you to a meal at a fast food place now and then, save the unused sachets of ketchup, mustard, salt and so forth, for picnics or road trips when you take your own food.

Unused free sachets of biscuits, sugar, coffee or drinking chocolate from a motel or cabin can also be saved for picnics or travelling.



Tip #106. Why buy seeds?

Why buy seed when you have it growing already?

Tie a marker around the most vigorous plants in your garden so you can save the best seed for next year.

Learn how to take cuttings, save seeds or propagate plants by division.

Check out gardening books in your public library or look online for ideas.



Tip #107. Thawing frozen food

The microwave is a great timesaver, and cooks food with less energy and heat waste than a conventional oven, but don't put off thawing foods just because you can do it faster in the microwave.

It's still cheaper to thaw food in the refrigerator (or, in some instances, in cold water).



Tip #108. Preheating the oven?

Most things you bake don't really need a preheated oven. Save money and time by putting the food into a cold oven, then turning it on.

Allow a little extra time, as the food cooks more slowly during the warming up period.

(Not recommended for cookies or angel-food cakes.)



Tip #109. Extended coffee break?

If you like to drink coffee or tea over a period of a few hours, make a pot of either and put it in a thermos.

You won't have to pay for electricity to keep it hot (as in a coffee pot) or keep going back to make more (as in cups of tea.)

Caution: keeping a pot hot and allowing tea to brew all day may cause a concentration of harmful phenolic tannic acid, resulting in tannin poisoning.



Tip #110. Using celery leaves

Don't throw away celery leaves, but put them to dry on a plate, crumble them, then keep them in a small jar to flavor chicken or potato soup, meatloaves or casseroles.

Or put them in a small container of salt and in a week or so you'll have celery salt.

Alternatively, put them in a paper bag for a month or so to dry thoroughly before storing in an air-tight bag. (You can also do this with mint and many other herbs.)



Tip #111. Frost free refrigerators & freezers

Frost free refrigerators & freezers use more energy than the kind you have to defrost, so if you're buying new, take that into account.

Non-frost-free refrigerators & freezers will usually cost less to purchase, and you probably will save money on food, too, because you'll need to clean it more often and food won't tend to get pushed to the back and forgotten about.



Tip #112. Icy footpaths (sidewalks)?

If you have a wood stove or fireplace, save some of your ashes to sprinkle on icy footpaths (sidewalks).

Woodfire ashes melt ice almost as quickly as salt - and they're free.



Tip #113. Containers for vinegar etc.

Soy sauce bottles with the shaker lid make great containers for vinegar or strong sauces, if you like to use just a little on your spinach or other food.

You can make hot flavored vinegar by adding peppers and/or onions to the bottle and letting it set for a few days.

It works faster if you finely dice the peppers first.



Tip #114. Save juices from cans

Save juices from cans.

Liquid from vegetables can be used as vegetable stock or a more nutritious base in which to boil pasta, potatoes, etc.

Juice from a can of black olives can be incorporated into marinades or salad dressings.

The water from a can of chickpeas (called aquafaba) can be used in vegan or vegetarian cookery as a substitute for egg-white in cooking etc. (Check online for recipes.)



Tip #115. Pantry limbo dancing

How low can you go?

In this version of the pantry game, see if you can make a tasty and satisfying stew with less meat.

Use spices or herbs to bring out the flavour, and make it hearty with leftover vegetables, pasta, mushrooms and the like - whatever you can find.

Mushrooms have the texture and color of some meats (Great for vegans or vegetarians)

Spices make you feel satisfied sooner.



Tip #116. Magnetic vent covers

Instead of buying magnetic sheets to cover vents in unused rooms, buy narrow rolls of self-adhesive magnetic strips from a craft shop or online (or cut strips from a magnetic sheet) and put them around the edges of (free) cardboard sheets.

It's just as effective and costs a lot less.

A few magnets sewn in the corners and along the edges of an old tablecloth makes a cover for the car windscreen to prevent ice build-up in wintertime.



Tip #117. Keeping warm

Did you know that psychology can help keep you warm?

Warm colors, soft and/or fuzzy fabrics and low lighting will make a room - and you - feel warmer.

Put an orange light globe in your bedside or TV lamp.



Tip #118. Free shopping?

When the 'urge to shop' hits you, try the local library.

Not only can you borrow books, but most libraries have newspapers, magazines, videos, audio CDs, children's toys and some even loan art to hang on your walls.

Be sure to return the items on time so they won't cost you anything at all.

Most libraries also have Free WiFi and/or computers for personal use.



Tip #119. Keep flies away from your porch

An inexpensive way to keep flies away from your porch: hang closed Ziploc bags filled with clear, plain water from the eaves.

Don't know why it works, but it a seminar attendee claimed that does.

Another tip if you have no front fence, is to put clear bottles half-filled with water on your lawn. An urban legend has it that dogs won't make a mess near "drinking water".



Tip #120. Bare bones

A tip for non-vegetarians:

'Soup bones' that you find at the grocer any more don't have much food value at all, but you can boil them and crack them to get the marrow, if you can find them cheaply enough.

Mix the marrow into the boiling liquid and use this a base for soups.

If you add barley or wheat to your soup along with the marrow, it will taste like a meat stew.



Tip #121. No-iron curtains

When you wash curtains, unless you are storing them, take them out of the dryer (or off the clothes line) while they're still damp and hang them on the curtain rails immediately.

For most curtain material, any wrinkles will straighten out with their own weight.

Saves dryer time and ironing.



Tip #122. Insulating water pipes

If you need insulation for your water pipes before winter, check the difference in the price of specially formed pipe insulation and regular sheet insulation.

You can cut strips of sheet insulation and wrap around pipes, holding with duct tape and it works just as well.



Tip #123. Free stuffing for toys

If you knit, crochet, or do any type of work with washable yarns, save your little bits of pieces and use them for stuffing in dolls, pillows or stuffed animals.

It's free stuffing and makes your projects 100% washable!



Tip #124. Counteracting bleach

To counteract bleach on your hands or other places, rinse with a little vinegar.

The two react together to harmlessly form water.

You have to move quickly though for it to work on clothing or anything which will absorb the bleach.

Any acid such as lemon juice would work the same, though not as frugal as vinegar.



Tip #125. Black is back

If you have your choice of cooking utensils, choose heavy pans of black or dark colors, for two reasons.

Black absorbs heat faster, thus starting the cooking faster, and a heavy pan will hold heat longer, so you can turn off the stove earlier.

As a bonus, burned on grease won't show as well, so you can scrub the pots and pans when you want to.



Tip #126. Flavouring cheaper cat or dog food

Cheaper cat or dog food sometimes is nutritionally no different than expensive kinds, but your pet may not like the taste.

You can add flavourings to it from your leftovers or pan drippings, by mixing with water and letting it set for a few minutes.

Add to the food just before giving it to your pet.

Adjust so that the salts, fats and so forth aren't overwhelming for your pet's health.



Tip #127. What's in the bottom of the pot?

If you're thinking of repotting those plants to bring inside before the first frost, use a coffee filter (or combination of them) in the bottom of the pot.

They will allow water to drain through, but retain the potting soil.



Tip #128. Storing acrylic or latex paint

Instead of trying to find ways to keep latex paint from forming a scum due to too much air in the container, put leftover paint in a jar or other container that's the right size to just hold it without allowing a large mass of air.



Tip #129. Substituting rice for pasta

Use rice in almost any dish that calls for pasta.

It's cheaper and the mild flavor goes well with hearty, tangy flavors.

For a quick lunch, pour a can of unconstituted creamy soup of any kind over a couple of cups of rice.



Tip #130. Recycling orange peel

Grate orange peels and freeze, for use in baked goods and other recipes.

Freeze orange, lemon and other citrus fruit leftover pieces and peelings.

Use them just like simmering potpourri to freshen the air.



Tip #131. Preserving eggs

Eggs are cheaper in the spring and summer, so you can make a gourmet snack for very little.

Put peeled hardboiled eggs in vinegar or the leftover liquid from pickled beets or dill or sweet pickles, and let them set in the refrigerator for a few days. This will also preserve them so they will keep longer.

When put in beetroot liquid, they'll turn pink. Use them in special dinners, or kids birthday parties.

Your editor, when he was a child, help his parents store eggs by coating them liberally with petroleum jelly (Vaseline®) and packing them in trays of straw. When that wasn't available waterglass crystals were purchased from the pharmacy and dissolved in a large mason jar and the eggs were stored in this solution for several months.



Tip #132. Rags instead paper towels

Use bleachable rags instead paper towels.

Cut up old clothing, or buy something from a second hand store for that purpose.

Wash them with towels unless they're really grungy, then wash with rugs, etc., first.



Tip #133. Fending off the pushy salesman

When you're in the market for a major purchase, don't go to the store until you know what you want.

Research the product and decide what size, color and so on, will be the best for you.

Going armed with your exact requirements is defense against a salesman trying to unload a 'great buy' that wouldn't suit your needs.



Tip #134. Stretching a meatloaf

Stretch a meatloaf even more (and make it healthier) by adding oatmeal, cooked rice or other quick cooking or precooked grains or vegetables.



Tip #135. Window and mirror cleaner

Many times windows and mirrors don't need anything but plain water to come clean.

Just smear or splash on some water, then, instead of using paper towels or rags to dry them, use crumpled newspaper.

Barring grease or heavy dirt, it will clean and polish them to perfection.



Tip #136. Old cookbooks

Watch for old cookbooks at garage sales, thrift stores, second hand book stores or your public library.

They have 'from scratch' recipes, usually with money saving tips included.



Tip #137. Saving the last little bit

Just a little bit of tea or juice left in the pitcher?

Freeze it in an ice cube tray, then use it in your drinks.

No more watered down drinks and no more leftovers to pour out.



Tip #138. Removing grease spots on fabrics

Did you know that Murphy's Oil Soap is great for removing grease spots on fabrics?

Put two or three tablespoons into a spray bottle and use on all 100% cotton, denim, and permanent press fabrics.



Tip #139. Clearing out leftovers

If you take the time you can find or create recipes to use up those strange bits in the refrigerator or freezer.

Leftover Bread? Try this Bread and Fruit Pudding Recipe:

Slices of stale wholemeal bread, 2 large apples (grated), 1-2 cans unsweetened apricots, 2 teaspoon vanilla, grated rind of 1 orange, 4 cups soy milk, ½ cup sultanas and coconut

Place stale bread in bottom of large casserole dish. Make layers of orange rind, sultanas, grated apple, coconut and apricots. Combine soy milk and vanilla. Pour over enough milk to completely cover the layers. Bake in a moderate oven until all moisture has been absorbed and it is lightly browned (approx. 1 hour).



Tip #140. Budget plastic wrap

Instead of buying plastic wrap or bowl covers to keep food fresh in the refrigerator, split a bread bag down one seam, leaving the bottom intact.

This will slip over most bowls and pans, even glass cake pans.

Twist the other end and slip it under the bowl or pan to keep it closed.



Tip #141. Free insoles for winter warmth

Do your feet get cold in your favorite shoes?

Draw around your foot on newspaper and use it as a pattern to cut insoles from old wool sweaters or blankets. Use a double thickness if your shoes allow.

You can make a pair for every pair of shoes you wear in the winter.

If you don't have wool, use any warm cloth, knitted or woven. The thermoweave of long underwear works well.

If all else fails, cut several thicknesses of newspaper and cover them top and bottom with cotton cloth, or whatever you have. Use glue to fasten them together.



Tip #142. Free garden tools

Before you go to the store for small gardening tools, check out your kitchen utensil drawer.

Old spoons, spatulas and more can be used to dig, smooth and weed plants in pots or small areas.



Tip #143. Potato water

Water in which you've cooked potatoes is rich in starch and can be used in place of milk in many recipes, especially breads and white gravies.

Be sure to drain it from the potatoes before you add margarine or salt, though.

Don't keep it in the refrigerator for more than four days before using it.



Tip #144. Razor storage

Store your razor in a small bowl or cup in which you've added an inch or so of vegetable oil.

Just rinse in hot water for a few seconds before you use it.

It will stay sharp much longer.



Tip #145. Herbal tea extender

Herbal teas are all the rage it seems, but they're not very frugal.

Instead of throwing out the teabag after every cup, save them for the next one or two.

Steeped for a few more minutes than the directions say, they will make one or two extra cups of tea.



Tip #146. Using spices in stews

Rather than buying cheesecloth to tie spices in when cooking stews or other dishes, use a teaball.

Even if you have to buy one, you'll save the cost many times over, since it should last you a lifetime.

If you use a stainless steel ball rather than aluminium, it won't go black.

Avoid plastic teaballs as the cooking temperature for stews is higher than for a cup of tea - you don't want the ball to melt in the pot.



Tip #147. Drying shoes

If you get your shoes or boots wet inside, stuff them full of crumpled newspaper.

Change the newspaper a few times to absorb it all.

This is also good treatment for shoes in hot weather, to absorb perspiration and odors.



Tip #148. Recycling vegetable net bags

Make potscrubbers from vegetable net bags.

Simply fold them inside themselves, and tie in strategic places with dental floss or strong string if needed.



Tip #149. Extracting the last bit of toothpaste from the tube

To get the last bit of toothpaste out of a modern tube, place the tube flat on the bathroom counter and use your straight toothbrush handle to slide the paste forward.

The toothbrush handle slides better than your finger, you can press down on it harder, and it crosses the entire tube so nothing slips backwards.



Tip #150. On hand aloe gel

A lot of sunburn remedies and skin lotions have aloe gel in them, and it does work to soothe and help heal minor burns and skin irritations.

However, the older the gel, the less effective, and those lotions are expensive, too!

It's cheaper and much more effective to have an aloe (aloevera) plant on your windowsill.

The plant will live for years, and when you need it, you can just break off a piece and squeeze the gel out, or use the cut 'leaf' as a poultice.

The plant recovers quickly and grows easily.



Tip #151. Cheap cinnamon tea

For Cinnamon tea lovers try a couple of cinnamon sticks in boiling water for about 5 minutes then steep for about 2 hrs, then enjoy the fragrant sweet cinnamon tea for only a few cents per cup!



Tip #152. Save on cooking oil

Keep what was once a jelly jar or similar in a basket on the back of the range.

Poke a hole on each side of the lid with a nail so you can drizzle just a little cooking oil when you need to.

You then have a free, drip-free oil can AND use less oil besides!



Tip #153. Tightening up press-studs or clothing snaps

If the metal snaps on your clothing won't stay snapped, you can sometimes flatten the 'ball' part slightly to fit more snugly into the other half.

Just tap it gently with a hammer, but don't over do it!



Tip #154. Storing seeds

Save those return envelopes from your junk mail to store seed saved from the garden.

Just write on the envelope what kind of seed, when it was stored and any other details you want to remember, then put in the seed and seal.



Tip #155. Fryer fit for a friar

Don't pay more per kilo for a roasting chicken than you would for a fryer.

They're all chickens and a roasting hen is just a big fryer!

If you don't believe that, ask a butcher.

— Budget Tip from Gerry W.



Tip #156. Revitalising jogging pants

Got leftover jogging pants in the back of your closet, from when they were 'stylish'?

Take the bottom elastic out, spray it with vinegar and iron, then turn under and sew small hem.

Iron a crease down the center of the leg and you have plain knit pants.

It's easy to take up the sides for a smoother fit, if you like.

— Budget Tip from Mrs Holmes



Tip #157. Using leftover sausage

Save all the little bits of leftover sausage, bacon, or ham and keep it in the freezer. It doesn't matter that it's all the same type or flavour when you use it on a pizza or in an omelet.

You can mix it into cornbread, too, and serve with beans or dried pea soup, but that's not as frugal as using it in the main course.

— Budget Tip by Leon Battersby



Tip #158. Budget fabric die

Use a powdered drink like Koolaid or Tang to dye clothing. It works just like powdered dye; use hot water and stir until the colour is as deep as you want it, remembering that it will be a lighter colour when it dries.

Use a salt rinse (1/4 cup salt) to help set the colour.

Can also work with concentrated coffee, food colouring or Condy's Crystals (Sold in pharmacies as Potassium Permanganate)



Tip #159. Washing tall windows

Use a rag mop to wash those tall windows (or walls) with.

You don't need fancy swabs and poles if you wash the mop-head (or use clean, real rags in a 'rag' mop)

You can scrub with it, then rinse with clear water.

You can even dry with it, if you change the rags, or have an extra one filled with dry rags.

Use plenty, so you don't scratch the window with side of the mop.



Tip #160. Gotta make it shine...

To polish black cast iron, black painted steel or chrome or nickel trim, especially on woodstoves, crumple a sheet of newspaper and dry scrub.

This works on the 'chrome' on today's automobiles, too.

— Budget Tip from website reader William Cotton



Tip #161. Economical lint remover helper

To eliminate lint on fabrics in the clothes dryer, toss in an old clean nylon stocking (remove top from old panty hose and tie end in a knot so there will not be too much to tangle).

You leave one in the dryer all the time changing to darker shade with dark clothes.



Tip #162. Using leftover mashed potatoes

Use leftover mashed potatoes to make potato cakes - simply add an egg or two and enough flour to make a dough you can form patties from.

Fry over medium heat, and serve with butter.

This economically stretches a half cup or so to feed four people.

For vegans, omit the egg and stir in a tablespoon of cornflour.



Tip #163. Gift basket substitute

Use a covered, decorated shoe box in place of a basket for decorating your home, or fill with appropriate items for a gift, replace the top and tie on a bow.



Tip #164. Toilet paper wastage?

Problem: Infant grandson unintentionally wastes toilet paper when the roll spins freely on the holder.

Solution: When putting a new roll on the holder, squash it first.

Then the elliptical shape of the centre core will slow down the spinning rate and release a lesser amount of paper at a time.

— Budget Tip by Lionel H.



Tip #164. Flying solo?

Looking for a real saving as a solo traveller?

Travel during off-peak times.

Many travel suppliers drop their rates, remove their single supplement and include discounted airfares.

— Budget Tip by Nirma.



Tip #166. Creating & keeping to a Budget

A good budget will show you if you're spending more or less than you can afford, so you can stay on top of your bills and start putting money towards any future goals.

Setting up a budget doesn't need to be difficult - just follow this step-by-step guide.

Note your current income - work out what your weekly income is. Don't forget to include any significant interest you earn on your investments or savings.
Work out your expenses - you need to make a list of all your regular outgoings.

A simple way to do this is to look at your transaction and credit card statement and track your expenses for a month. Don't forget to allow for the less regular

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Tip #166. Creating & keeping to a Budget (Continued)

outgoings such as utility bills, annual insurance payments or your car registration.

Once you've worked out your expenses, divide them into two categories - fixed and variable.

Fixed expenses are the ones that stay relatively the same each month, such as your mortgage or rent.

Variable expenses are those that can change, like groceries, petrol and entertainment.

The variable category is important as it's where you'll most likely be able to make adjustments.

Continued next card ->



Tip #166. Creating & keeping to a Budget (Continued)

Do the maths - now that you know your income and expenditure, you need to subtract what's going out from what's coming in.

If you've got money left over, you're on the right track.

If you've got more money going out than you've got coming in, the next step is to look at where you can make adjustments.

Your aim should be to have more money coming in than going out and to have enough to save for short and long term goals.

It's also a good idea to put some aside for the unexpected in an emergency fund.

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Tip #166. Creating & keeping to a Budget (Continued)

If you've got more going out than coming in, start by looking at your variable expenses. There might be some obvious areas where you can cut back such as eating out or using the car less to cut down on petrol.

Other savings might take a bit more planning such as finding a phone or broadband plan that's better suited to your needs.

Here are some handy tips on adjusting your budget:

Be realistic about what you can cut back on - giving up your morning coffee is much more sustainable than cutting your entertainment budget to nothing.

Pay off credit cards, store cards and loans before you start saving - these kinds of debt usually have higher interest rates than any interest you would make on savings.

[Continued next card ->](#)



Tip #166. Creating & keeping to a Budget (Continued)

Make sure you're getting the best deal - consider switching to a credit card with a lower interest rate, or consolidate all your card debts into one personal loan.

Get saving - if you've got more money coming in than going out, it's time to start saving.

Even if you're only saving a small amount, chances are you'll feel motivated to save more when you see your balance starting to grow.

Track your progress

— Budget Tips from Wendy H. at the Bank of New South Wales
(Now known as the Westpac Bank)



Tip #167. Free air-freshener

Save the wax left from scented candles and put it in a jar or can in a warm place and it will continue to scent the air.

Better than air fresheners.

Be very careful with wax around open flames or high temperatures, as it is flammable.



Tip #168. Removing stubborn wood screws

I sharpened an old screwdriver and use it to chip paint out of the screw slots when I am removing the screws on a door hinge or other painted surface.

Sometimes gently tapping the screw slot with a hammer and small cold chisel will loosen the screw.

For stubborn screws, heating them with a soldering iron and then letting them cool down before trying again may yield some success.

— Budget Tip by Lionel H.



Tip #169. Other uses for shampoo

If you ever wind up with shampoo you really don't like don't just throw it out.

Most shampoos make good liquid hand soap or shaving soap, but if you don't like it for that, use it to wash delicates in.

It will dissolve some greasy stains, too.

Mop the floor, or wash the soap ring out of the bathtub with it.



Tip #170. More budget tips

For more budget tips, download your editor's free "Managing a Family Budget" ebook from www.lrhartley.com

