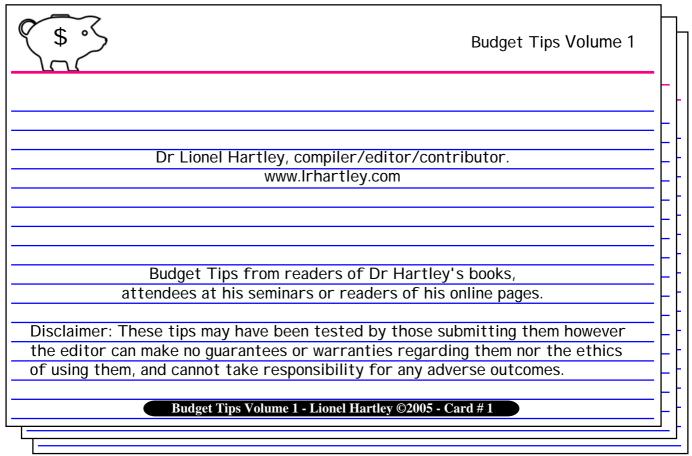


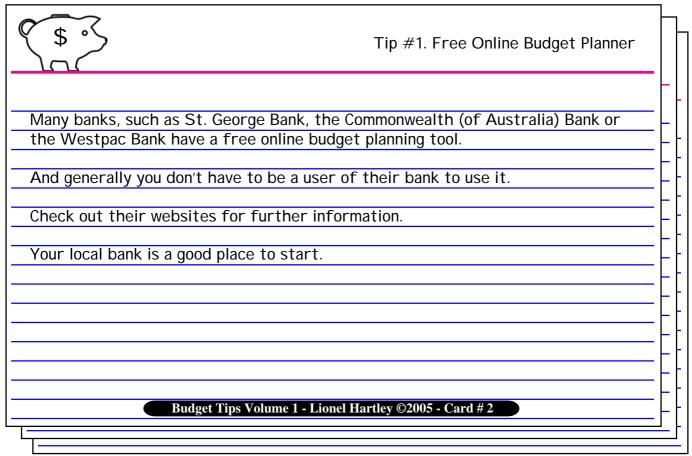
Or Lianel Hartley, compiler/editor/contributor, www.irhartley.com

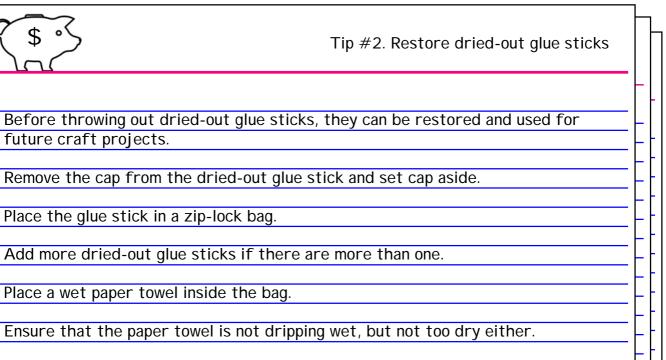
Budget Tips from readers of Dr Hartley's books, attendees at his seminars or readers of his online pages.

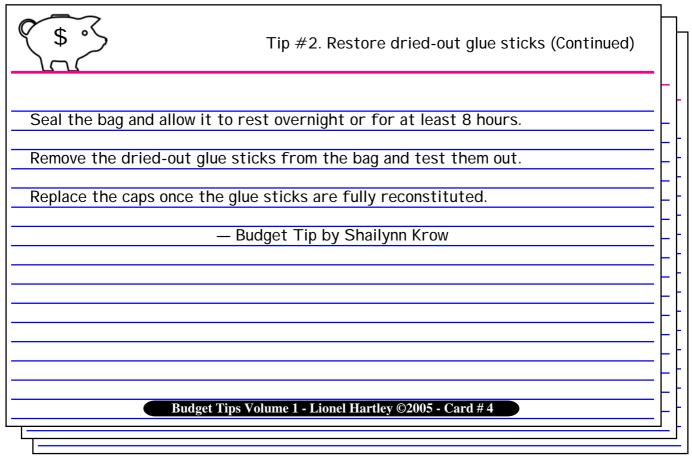
Disclaiment These tips may have been tested by those submitting them to the enumeration regarding them not the enumeration regarding them not the enumeration.

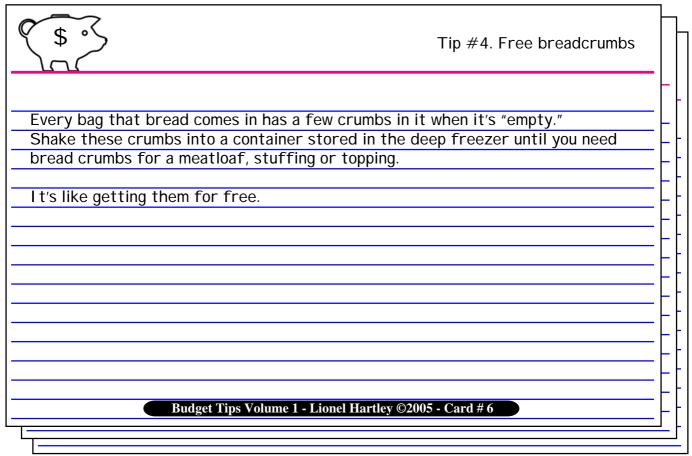
# Budget Tips 1 Lionel Hartley













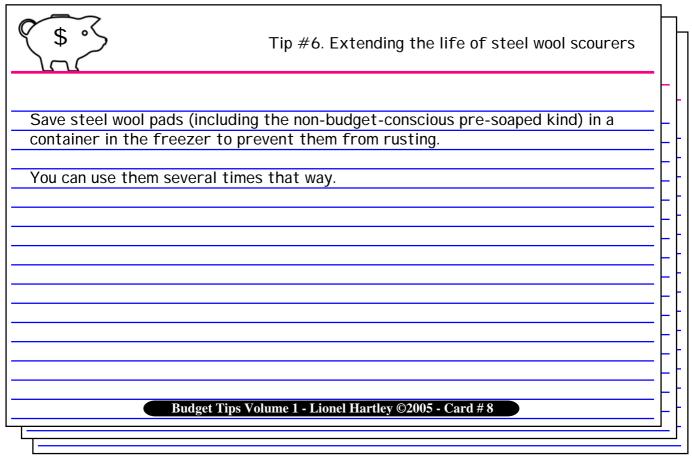
Tip #5. Crumb-coating saver

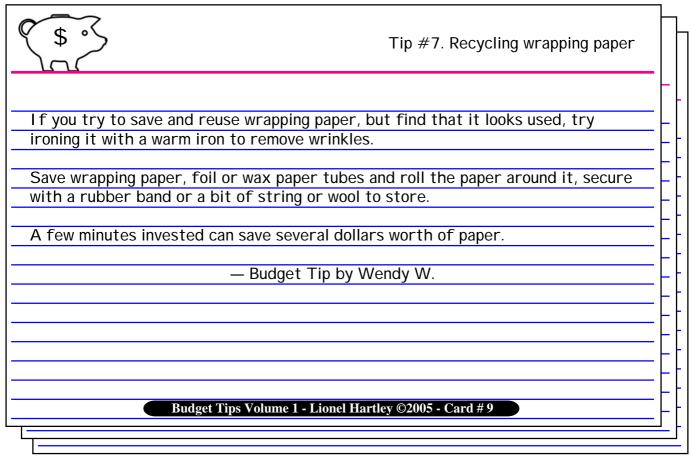
When you use cornflake crumbs, breadcrumbs, cornmeal or flour mixtures to coat fish, chicken or vegetables, instead of throwing it out when you're through, put it in the freezer, labelled plainly, and use it again the next time.

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.

Just be sure to use it for the same thing each time.







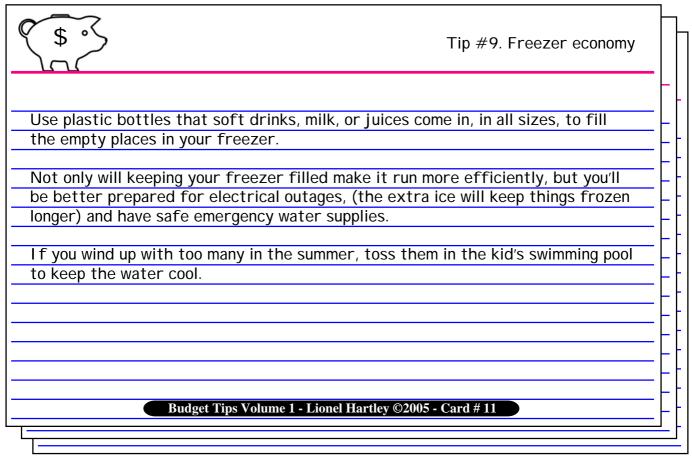
# Tip #8. Dish washing liquid saver

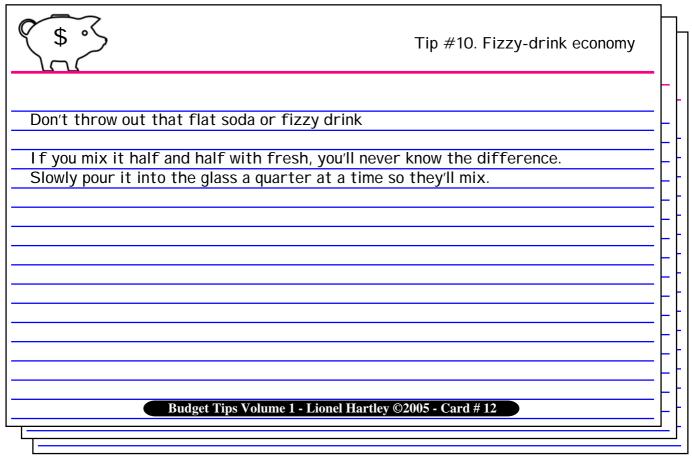
An advert, years ago, for dishwashing liquid used the slogan "Just a wee squeeze, please."

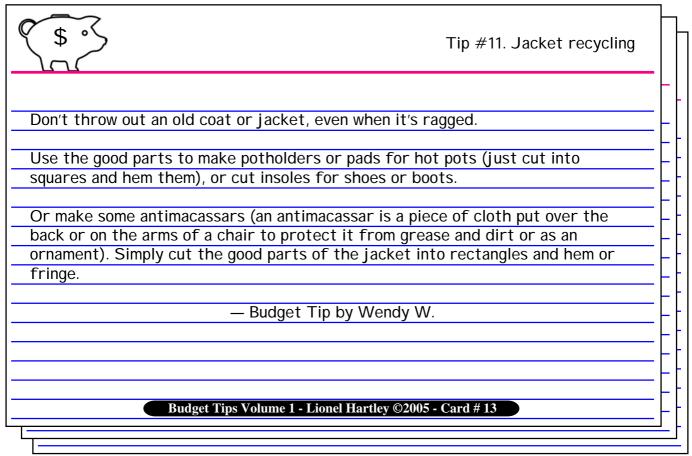
Do you ever use just a 'little squirt' of dish soap to clean a pan between dishwashings, or clean up a utensil so you can use it again, or wash a special platter that's been put away?

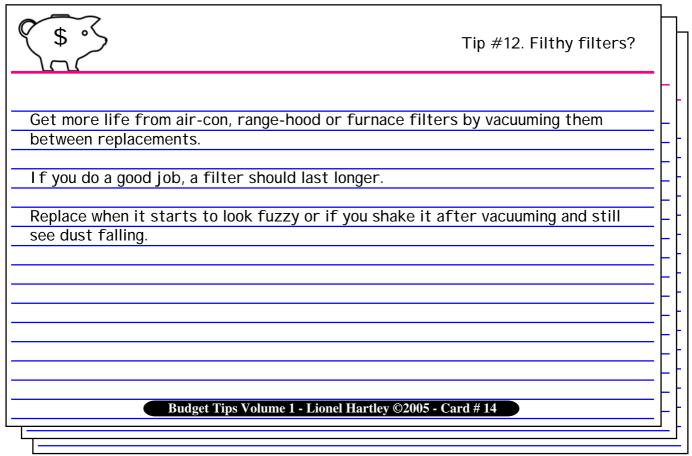
It takes a lot less soap if you mix a tablespoon with a cup or so of water and keep it handy in a spray bottle.

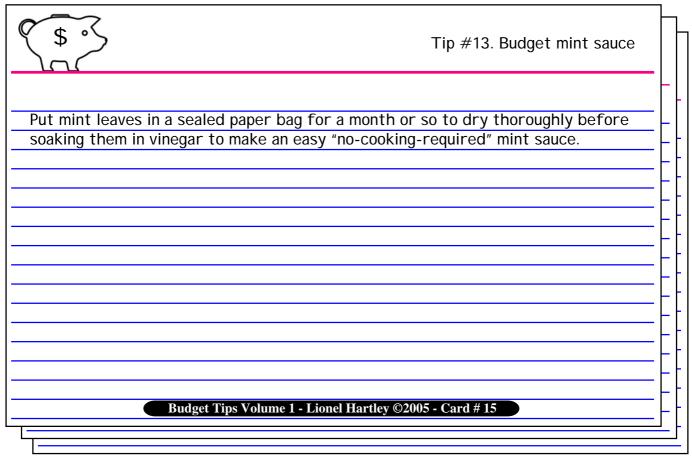
It's still a strong mixture, but it will clean a lot more pans, utensils, and platters, very frugally.

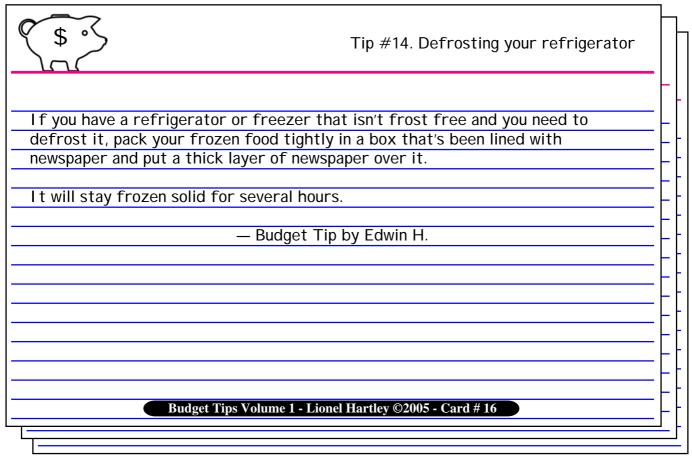


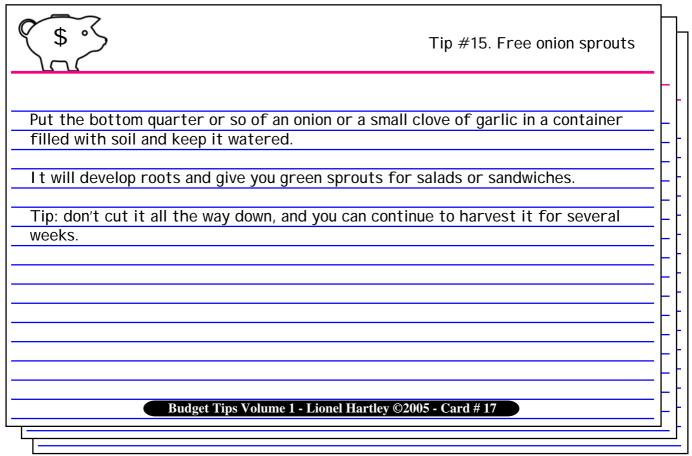


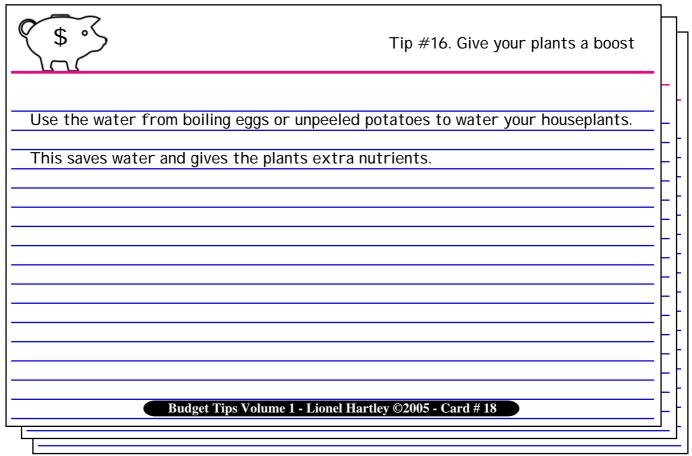














Tip #17. Pulse or touch tone dialing

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

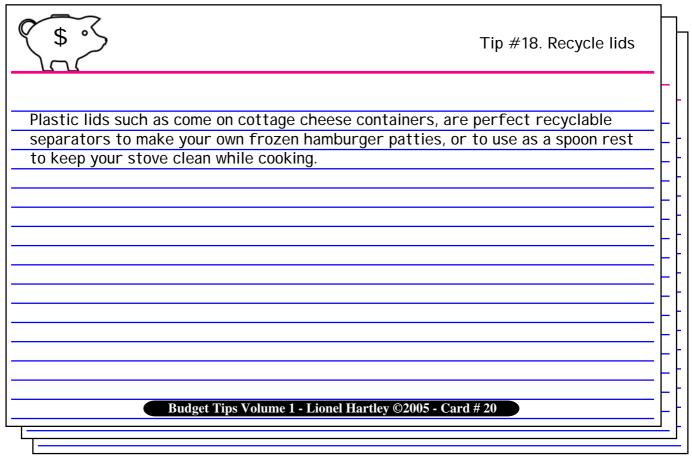
Most phones have a tone (star) button or tone switch, if you need to use a phone tree or leave a digital message, so use pulse to dial out then switch to tone.

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

ilalies





# 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.

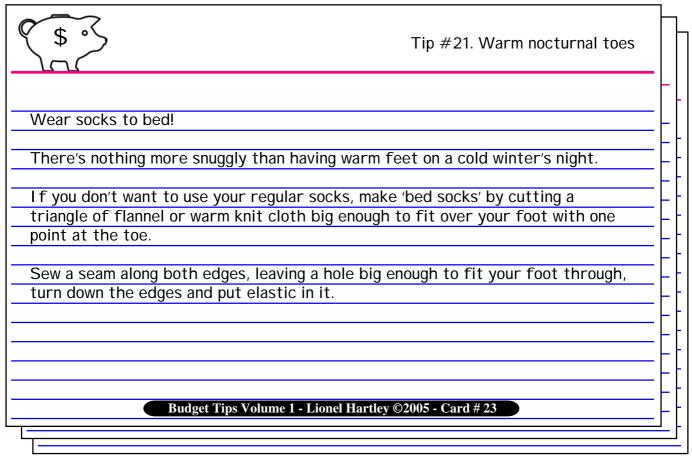
Small bits of meat and vegetables will enhance an omelet, so don't throw them out.

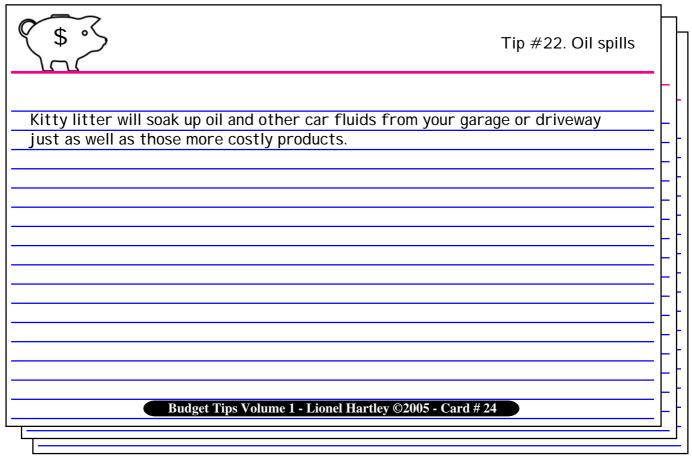
Not everyone is a mechanic, but if you have trouble cleaning a battery terminal on your vehicle, or removing the cable to install a new battery, due to corrosion, drop some acid liquid on the battery post, such as a Coke or lemonade! It will remove the corrosion or at least help you remove the terminal.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

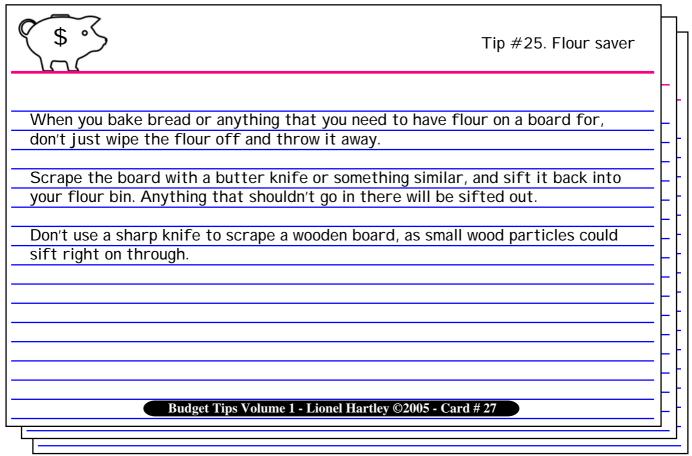
A brick (the kind with holes in it) and one of those little three dollar sprayer attachments for your hose make a great one.

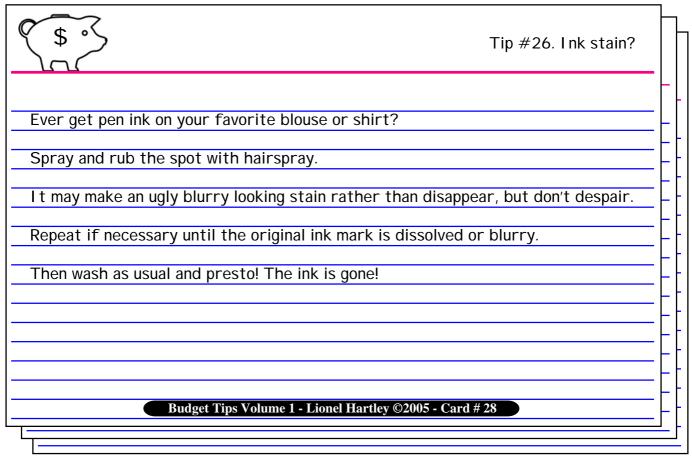
Put the sprayer on the hose, and put it through the hole in the brick.

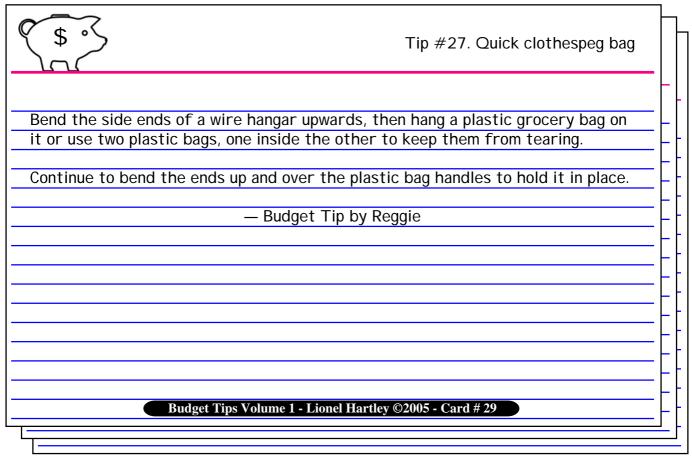
sprayer is braced against the edge of the brick hole.

Set the brick wherever you want the lawn watered, being sure the nozzle of the

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









### 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.

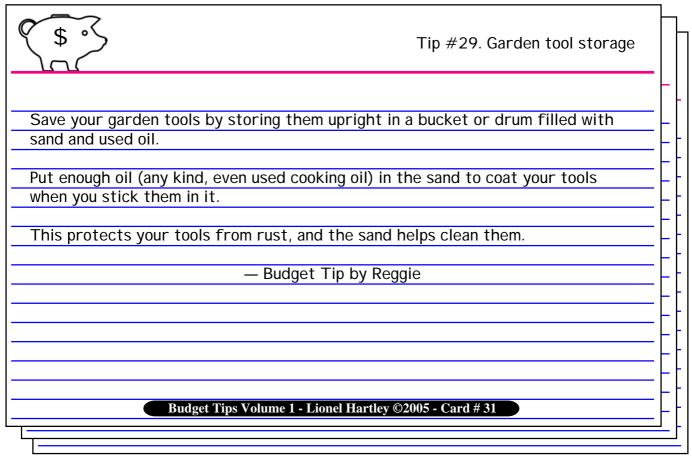
Sanitize by soaking overnight in a jar of water with a little bleach added.

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 #30. Oven & stovetop economy

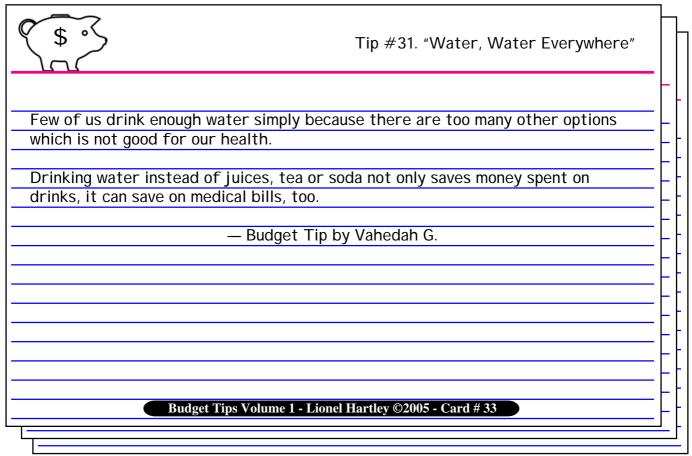
Choose not to heat up your oven for just one thing, unless it's so big that nothing else will fit! Make two roasts, bake potatoes, heat canned vegetables, bake a pie... We purchased extra shelves for our oven from a re-cycling centre so that we can cook multiple items at once - for example: pastries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

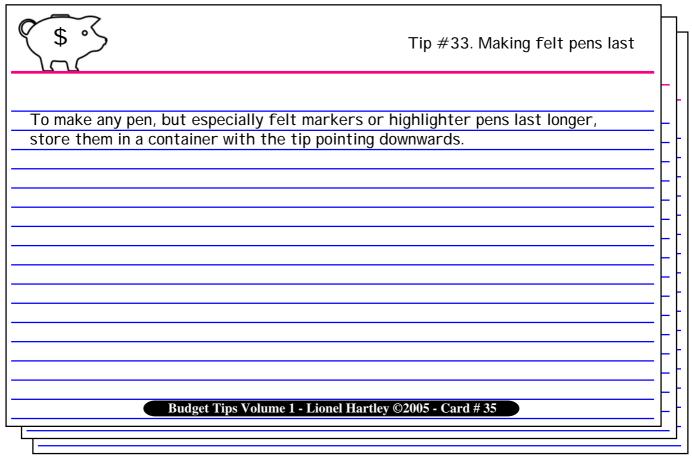
the microwave when needed.) If you cook pasta in a saucepan, place deep enamel or Pyrex® plate on top to

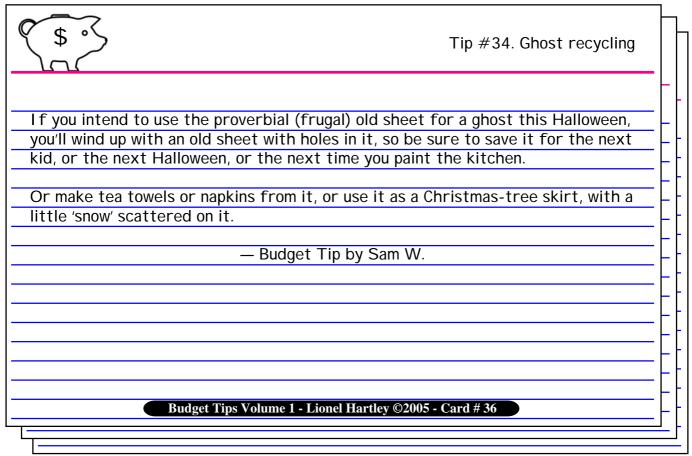
heat the pasta sauce at the same time. Cover with a lid and they both cook

(The extra casserole goes in the deep freezer and will just need re-heating in

together. (Make sure the pasta has sufficent water not to burn dry.) Budget Tip by Lionel H.









Tip #35. Indoor clothes drying

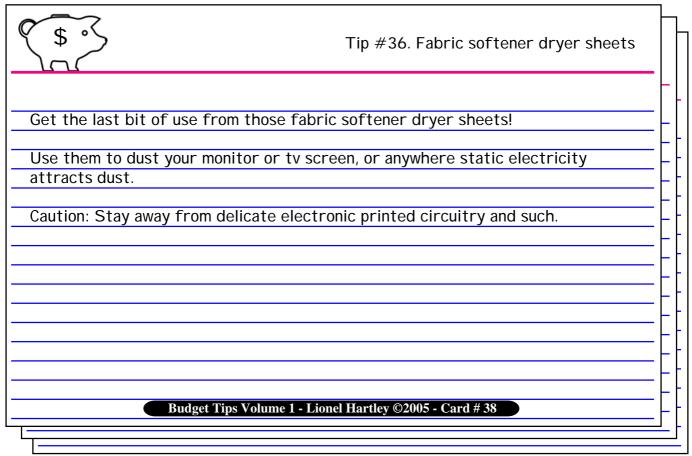
If you can't dry clothes outside, or you don't like the feel of line dryed clothes, you can still save some dryer expense.

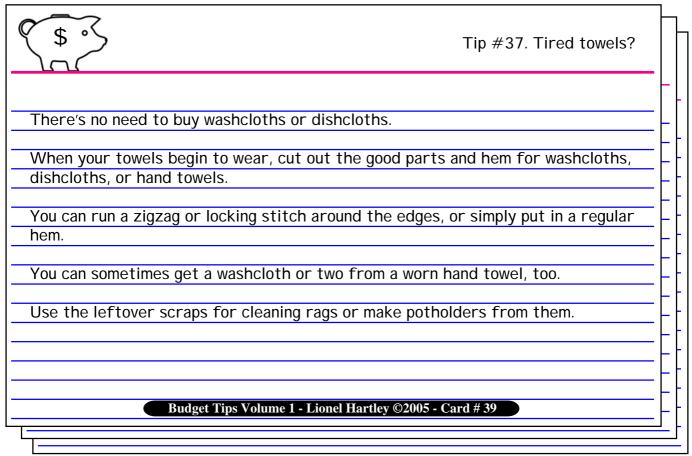
Things like jeans and cotton shirts can be taken out of the clothers dryer after 10 to 15 minutes and put on clothes hangars to finish drying.

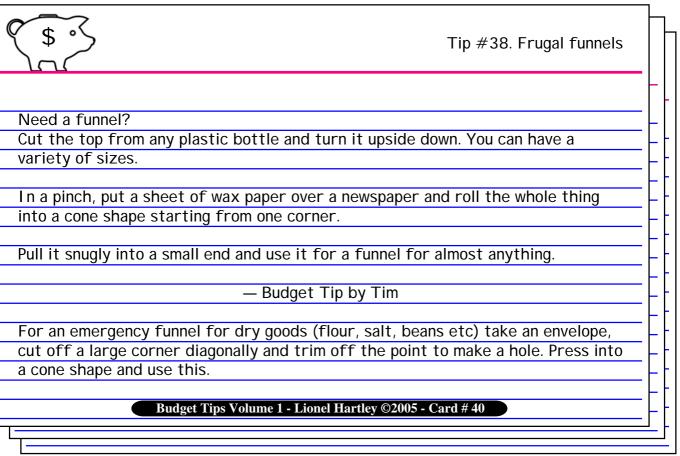
You might even find some things dry better this way.

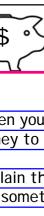
Experiment until you're happy with the results, just remember to hang them away from anything you don't want to get damp.

— Budget Tip by Sally Moore







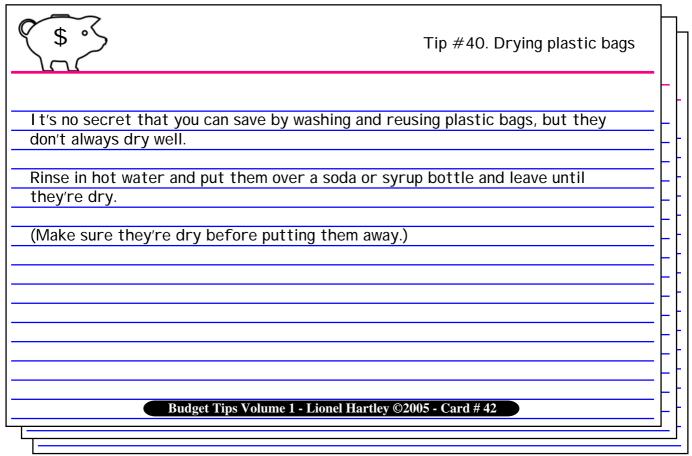


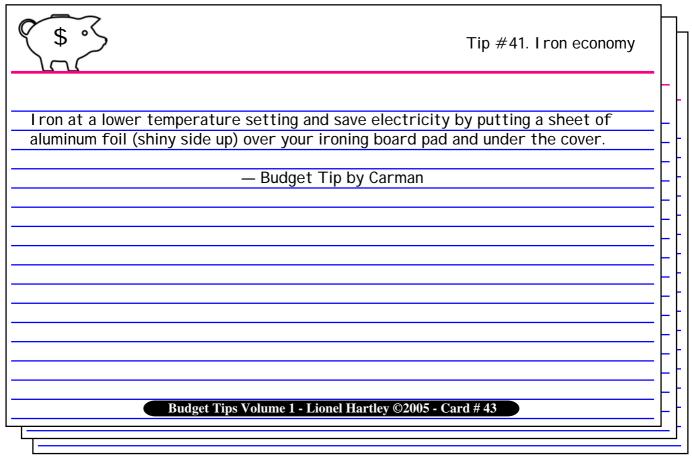
Tip #39. Kiddie shoppers

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 #42. Using leftover cabbage salad

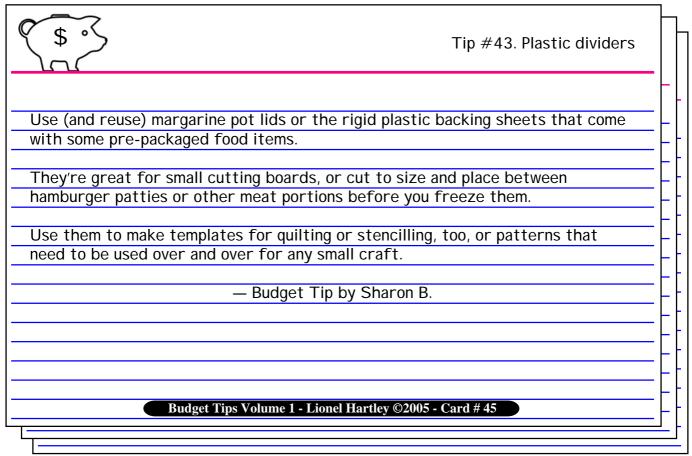
If you have some leftover cabbage salad or casserole, etc., put it in an electric blender with a few chick peas or beans and a small amount of water or liquid veggie stock and blend to a thick liquid.

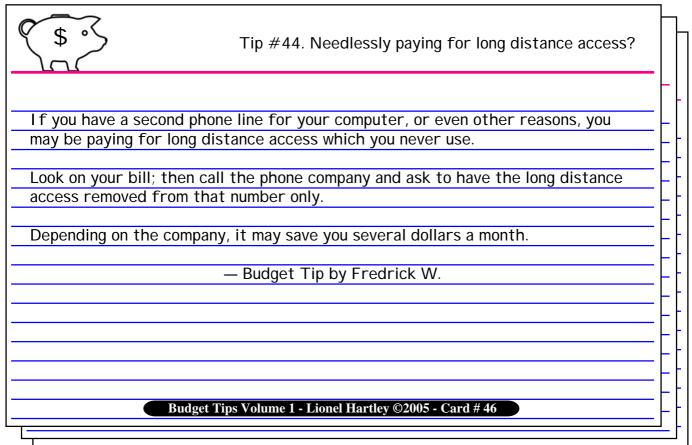
Place liquid in a mixing bowl and add some flour and cornflour and mix to make patties.

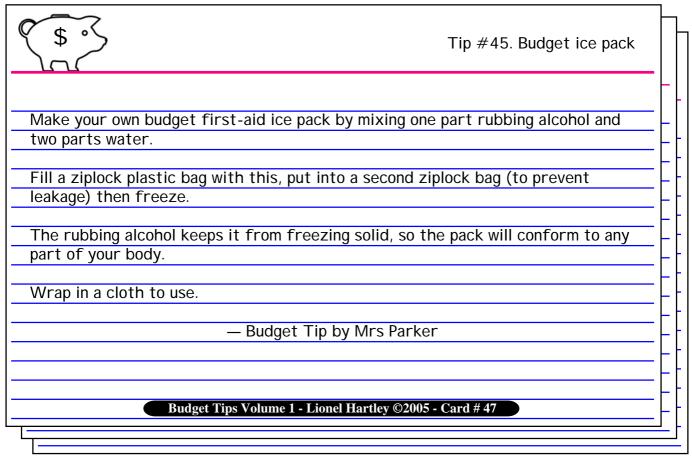
Spoon mixture into a lightly oiled hot frypan and cook patties on both sides.

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

Budget Tip by Maggie









Tip #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.

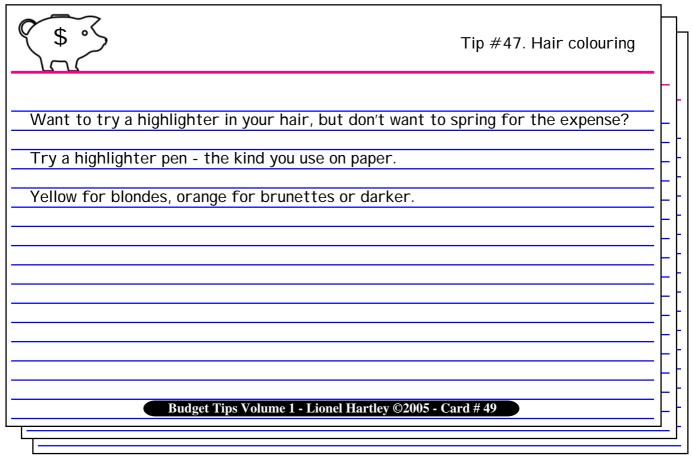
Or check out local clubs and organizations in which you're both interested.

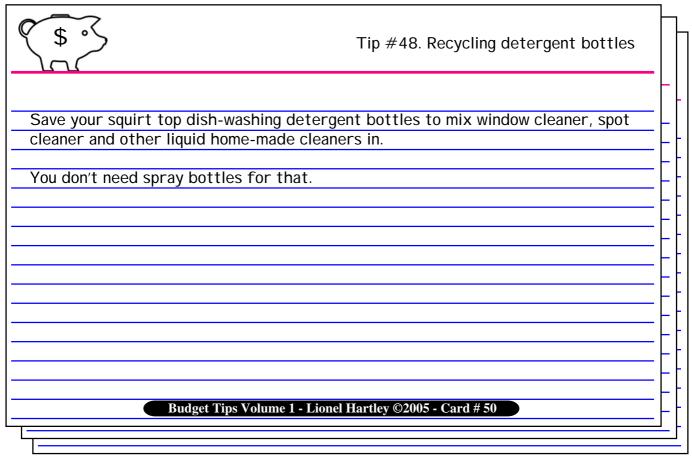
An evening at a meeting could be budget dynamite, if you're both interested in

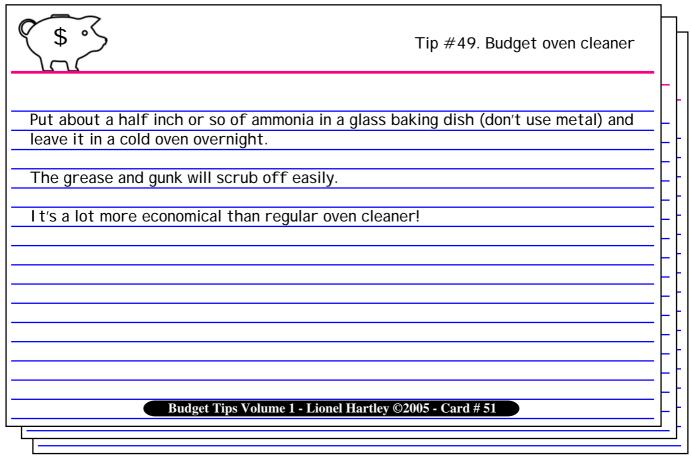
whatever's going on.

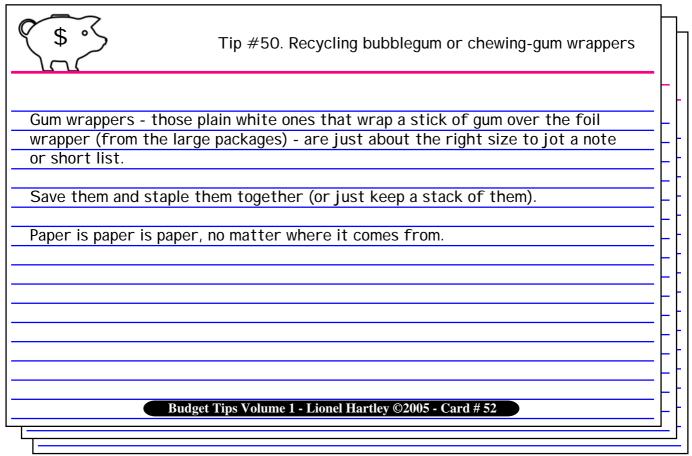
— Budget Tip by Veronica R.

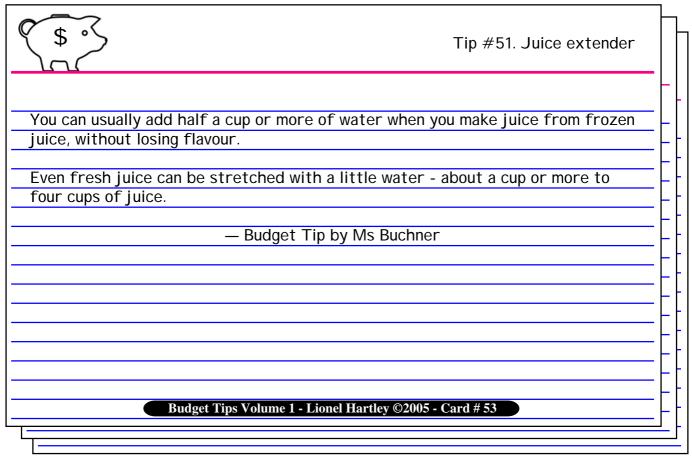
orrica it.

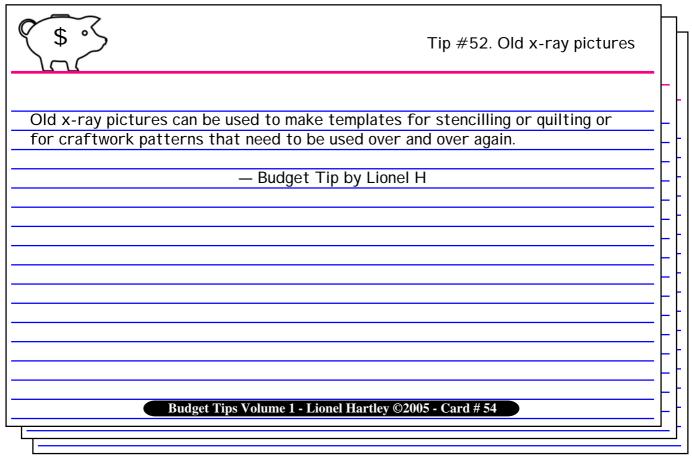


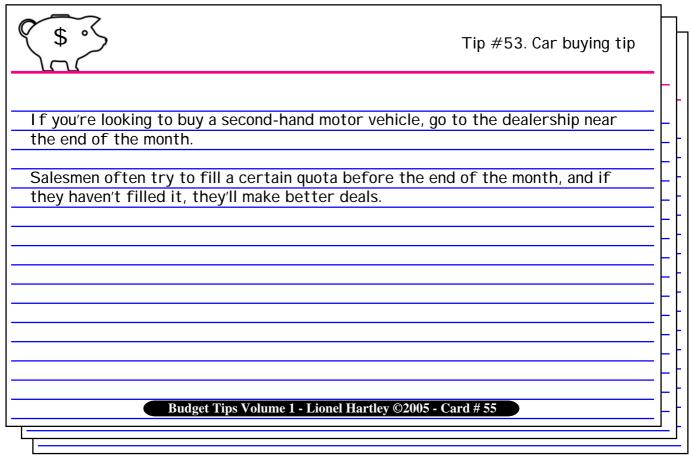














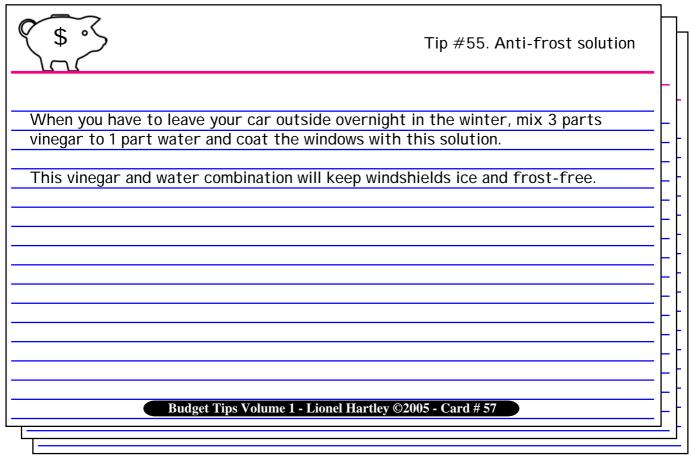
## Tip #54. To deodorize a small room

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 #56. Another Juice Extender

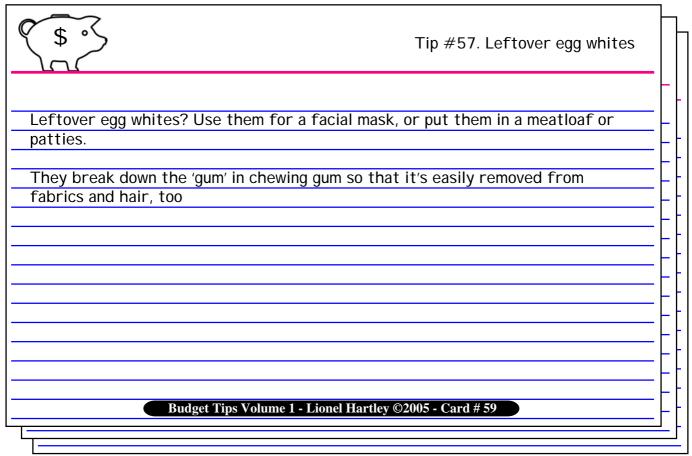
To get the most juice out of fresh lemons (or oranges), bring them to room temperature and roll them under your palm along the kitchen counter before squeezing.

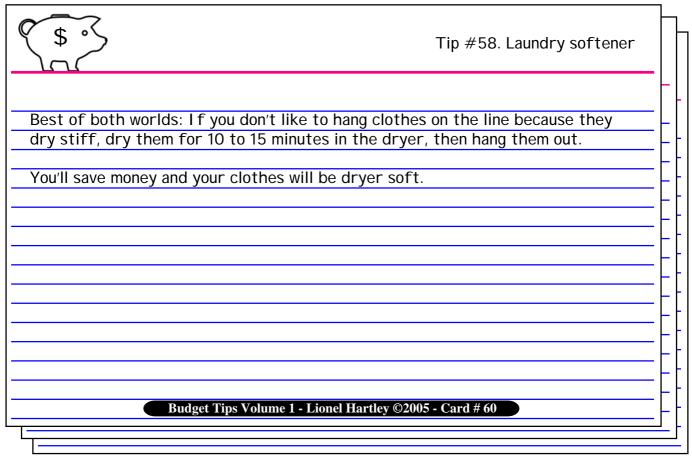
Hint: Don't roll hard enough to split them, but do put on enough pressure to burst the juice cells within the fruit.

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 #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.

them down to fit your table with a 6-8 inch overnang, plus enough for a nem.

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

Use the excess material to make matching napkins.

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## Tip #60. I deas for saving money

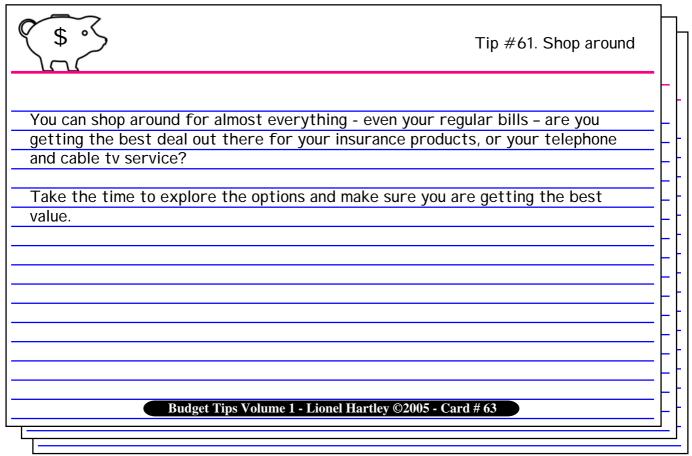
Another way to shed some of your expense dollars is by making adjustments to the purchases you still make.

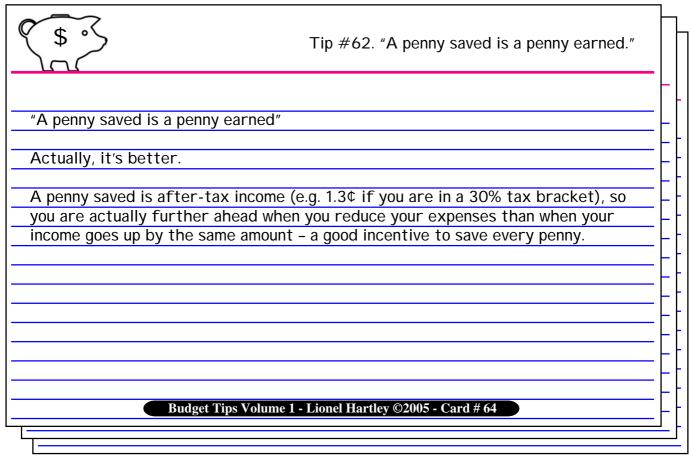
For example, many grocery stores will carry generic versions of products that are virtually identically yet cost a fraction of the price of the name brand.

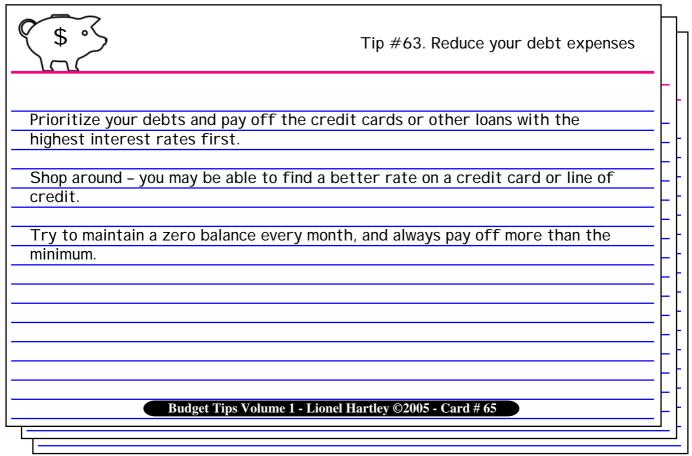
When you're thinking about saving, think of an item you've bought and answer the following three questions:

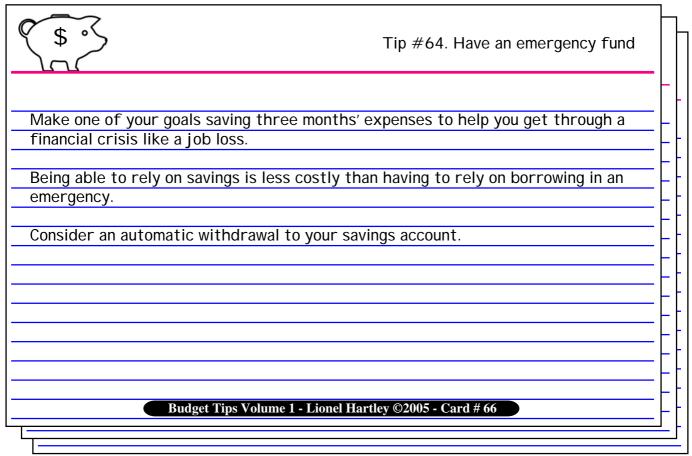
1. How can I buy it cheaper?

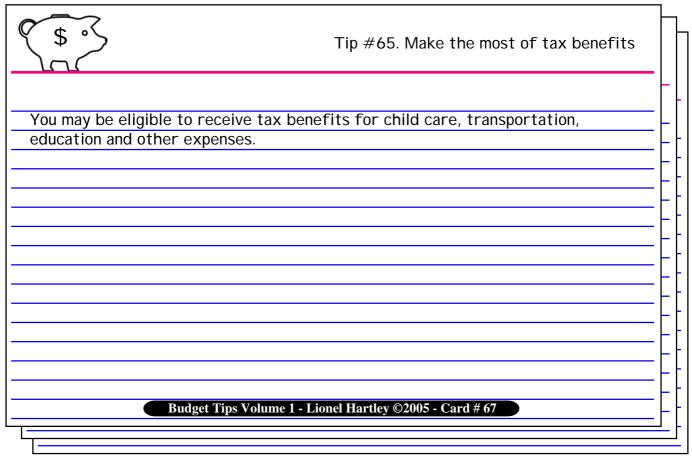
- 2. How can I make it last longer?
- 3. How can I use it less (or use less of it)?

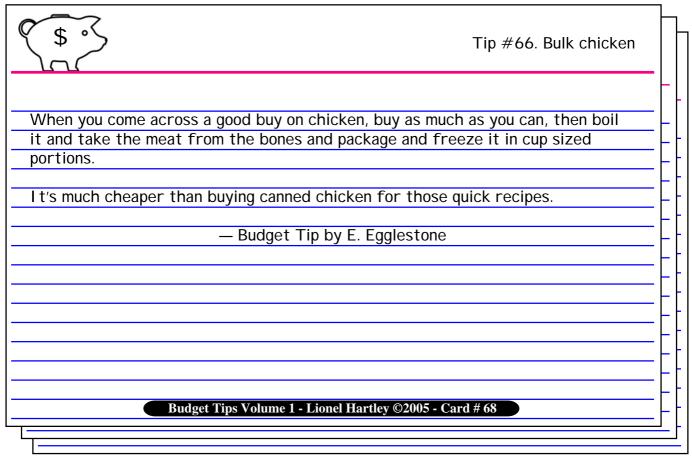


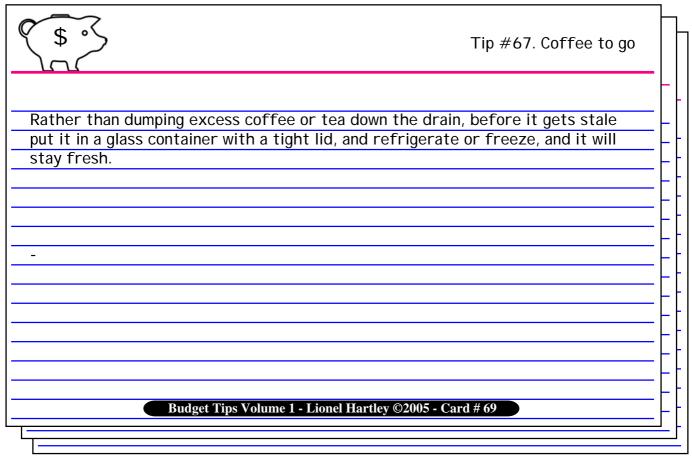


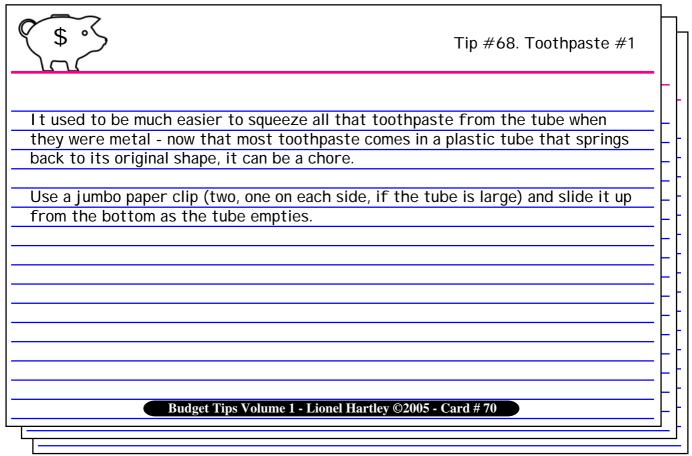


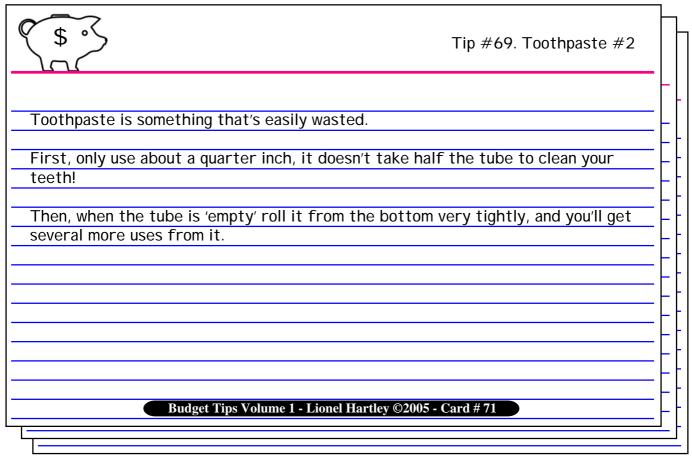


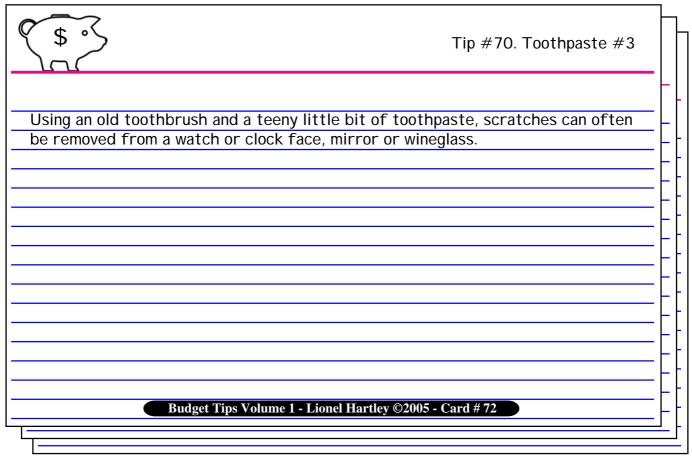


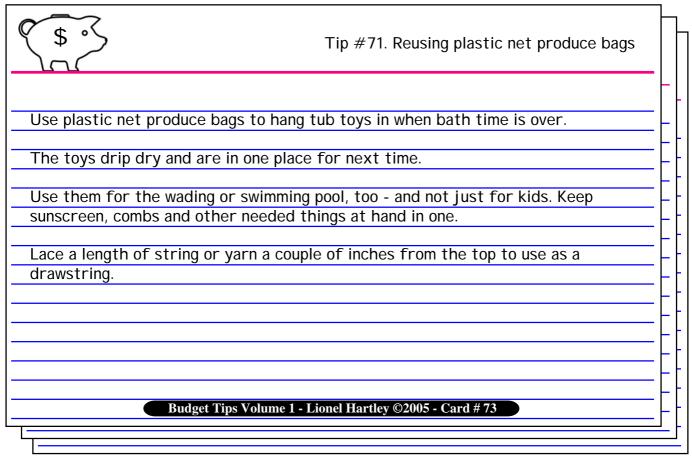














Tip #73. Recycling Pantyhose

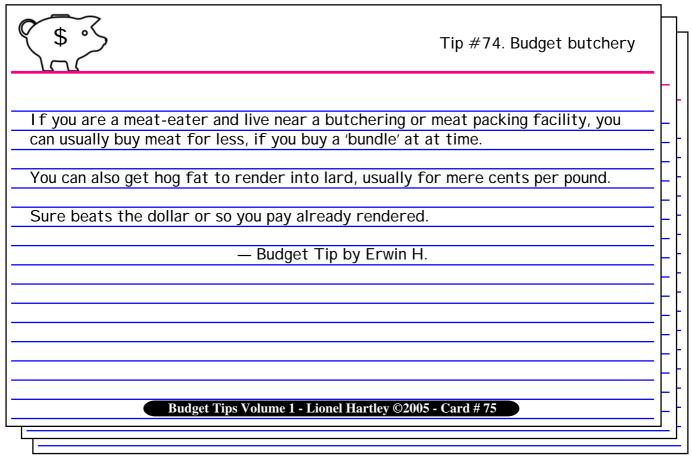
Don't throw away old pantyhose, instead, cut them into 1 inch rings. Use with your polish remover to remove fingernail polish. 1-2 pieces will remove polish from all ten fingers.

- Budget Tip by Janice K.

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

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

when you want to use one, just cut it off below the knot. Budget Tips by Lionel H.





need them.

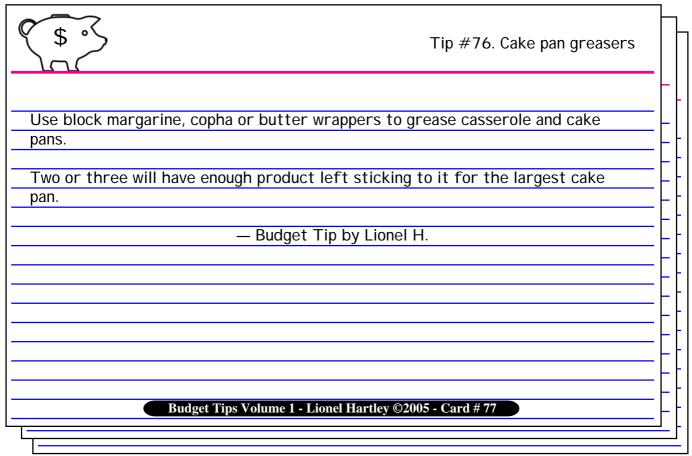
## Tip #75. Buying clothes in advance

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

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





Tip #77. Computer on? or off?

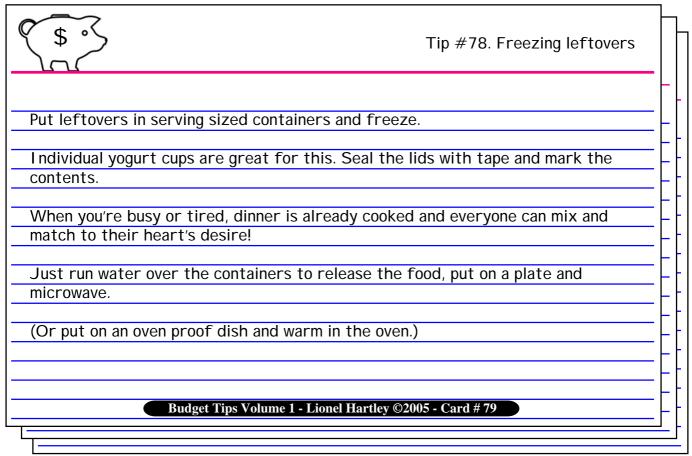
Another comment on the long lasting argument as to whether to turn the computer off when it's not in use - a computer uses, on the average, about as much electricity as three 75 watt light bulbs.

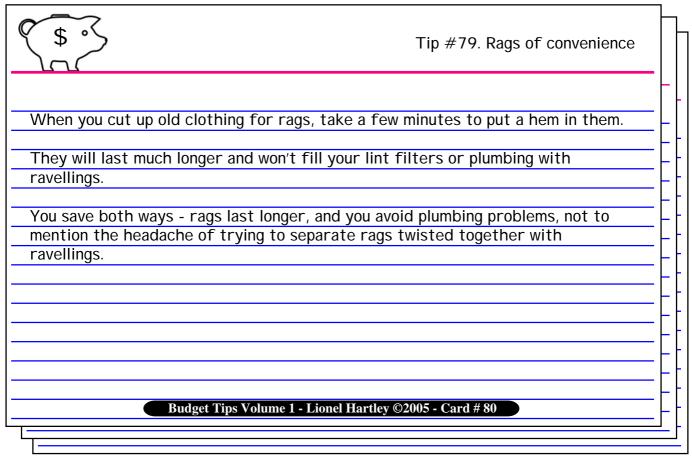
Calculate that cost to see if it's worth the wear and tear on parts... but

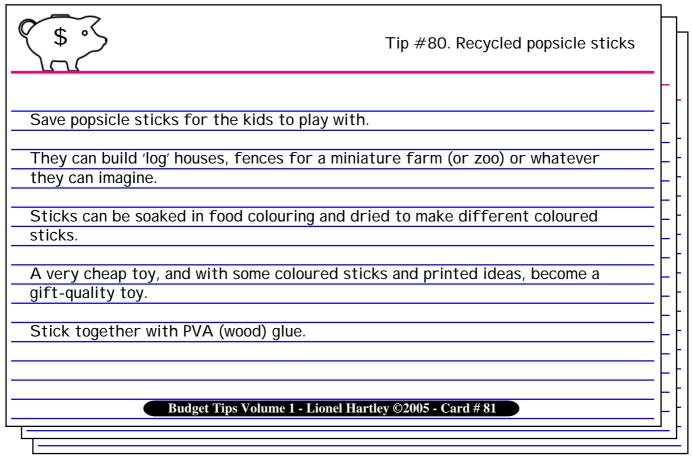
Just ask anyone who has had a fan quit working on a computer.

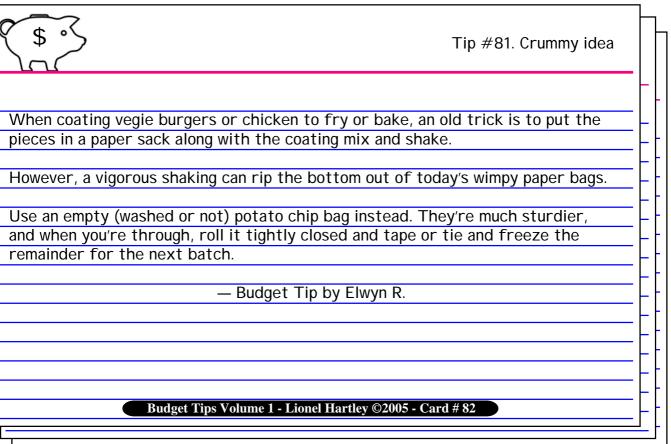
remember that leaving it on wears on parts, too.

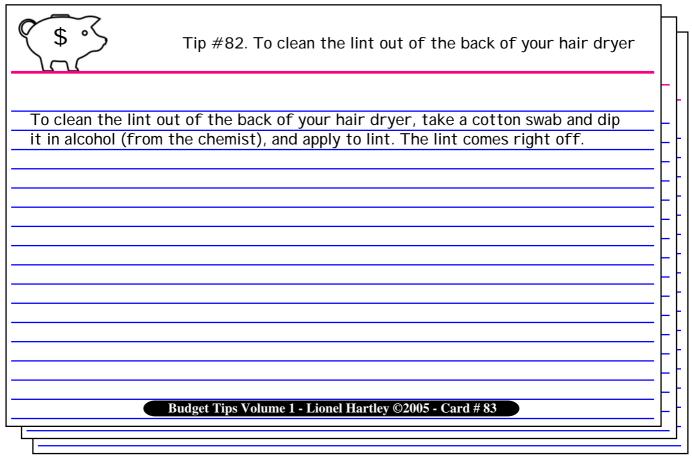
Consider using your computer's 'sleep mode' and just switching of the monitor if that is possible.

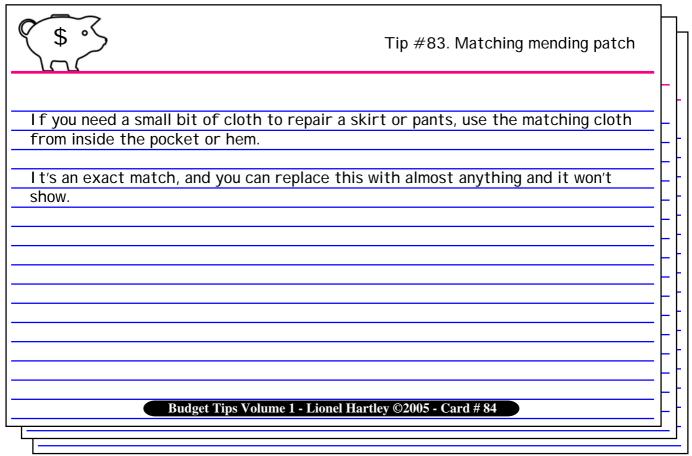


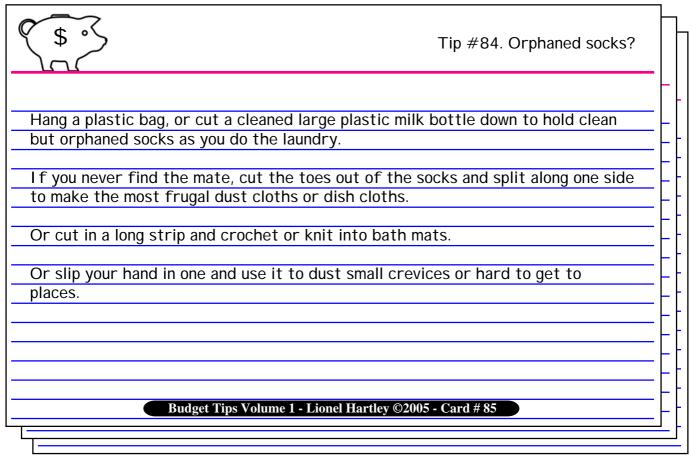


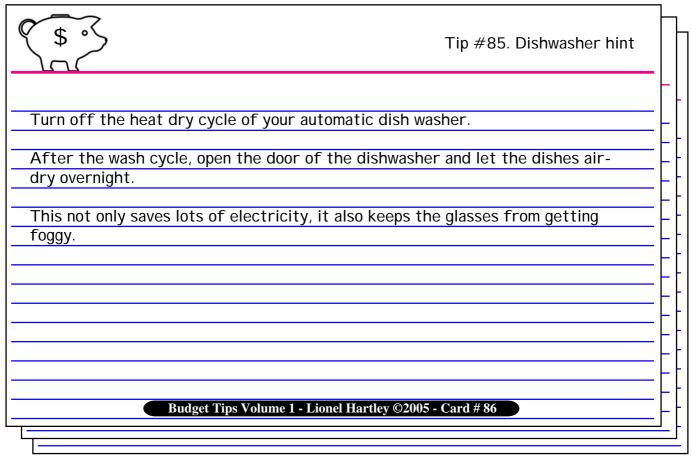














Tip #86. Barbecue napkins

Barbecue time can mean some pretty messy meals.

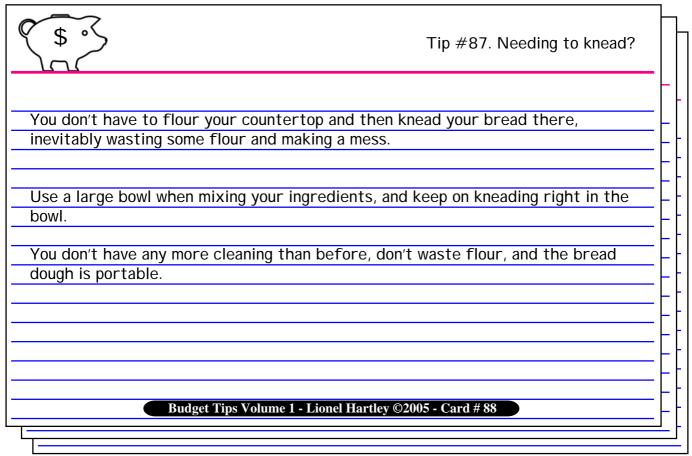
Instead of using paper (gasp!) napkins or staining your cloth ones, buy a bundle

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)

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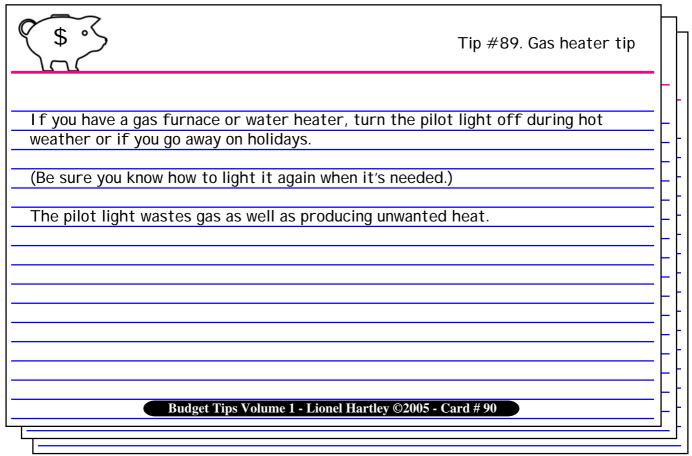
end and using it to bathe.	

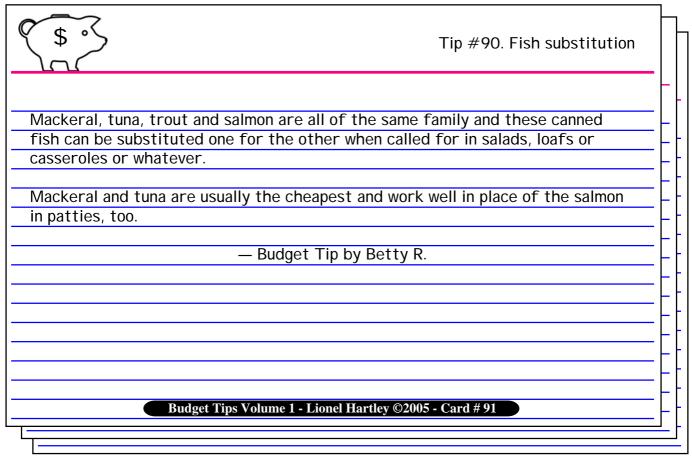
Instead of a sock, you could crochet or knit a bag from cotton yarn.

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.

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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.

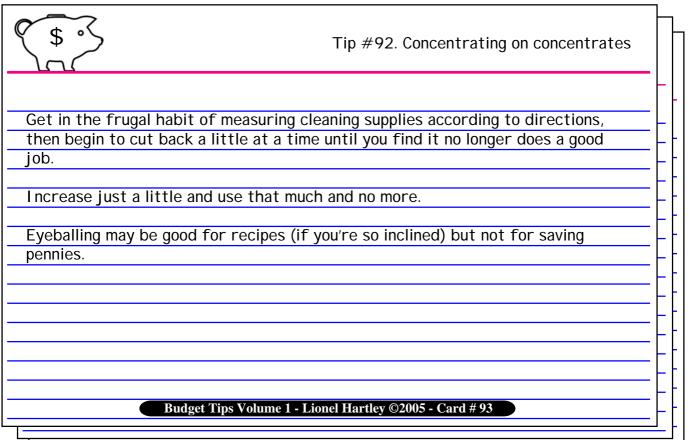
Before you wash it, be sure to scrape all the wet paint off that you can, back into the bucket, and close the bucket tightly, using a rubber hammer along the rim.

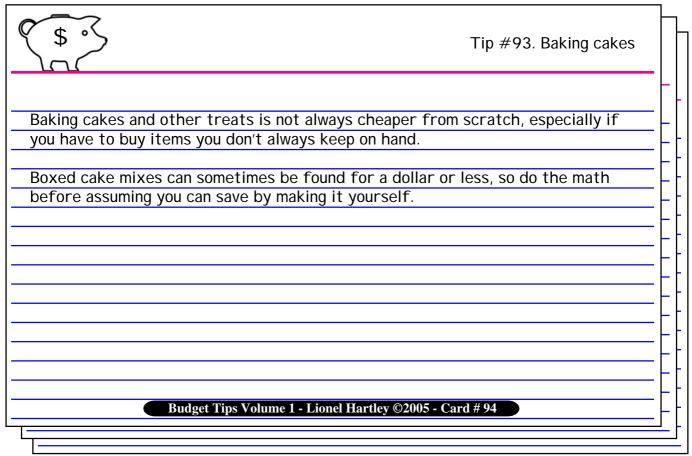
the lid is on tight!)

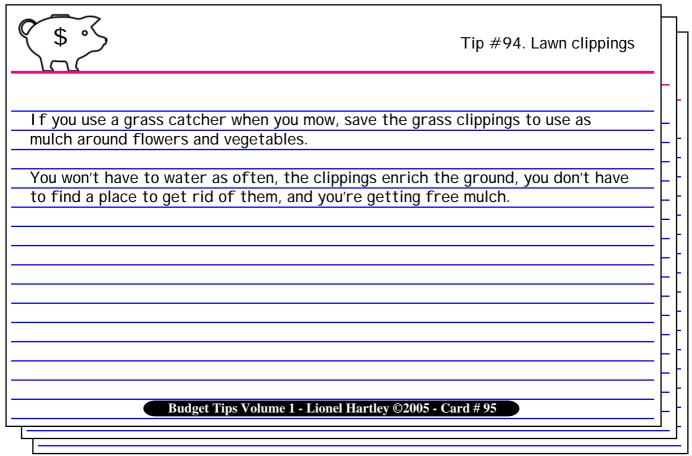
Extra tip: Lightly grease hands with handcream before your paint job to make handwashing easier after painting.

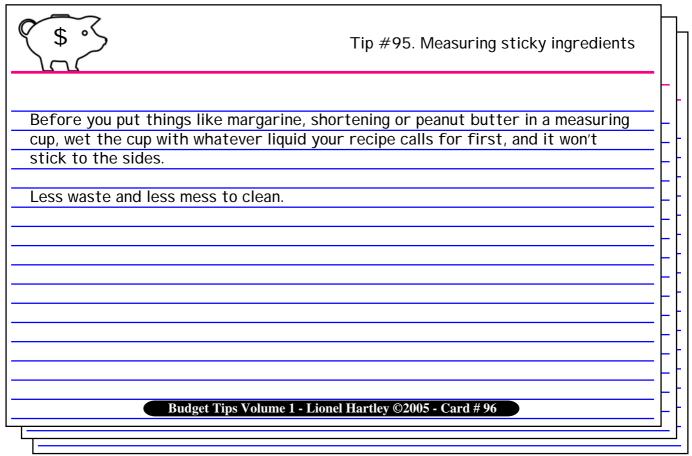
Store the paint bucket upside down to eliminate skim across the top (be SURE

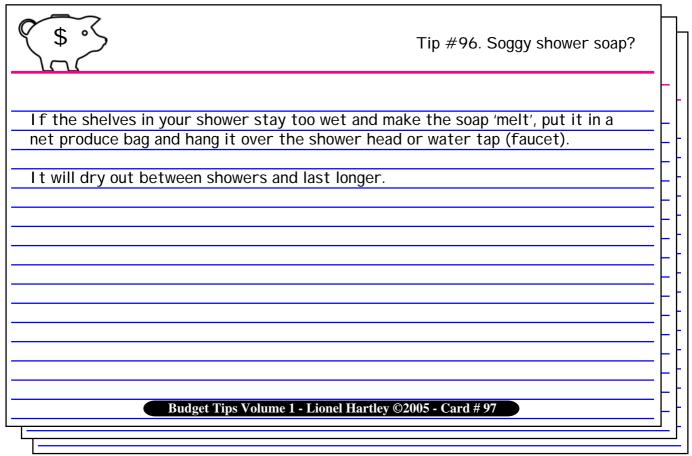
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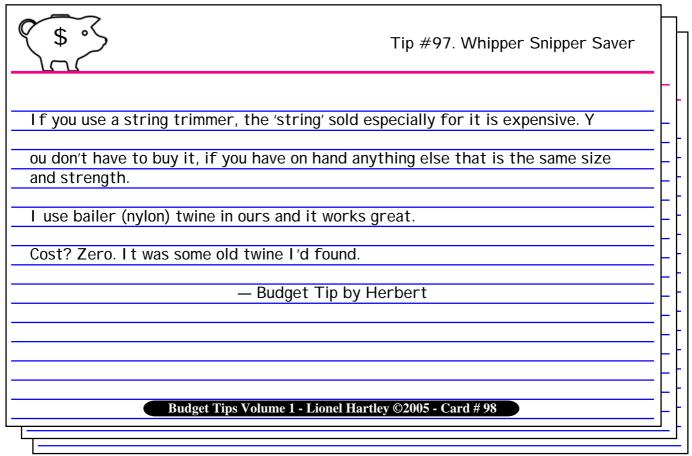


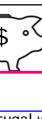












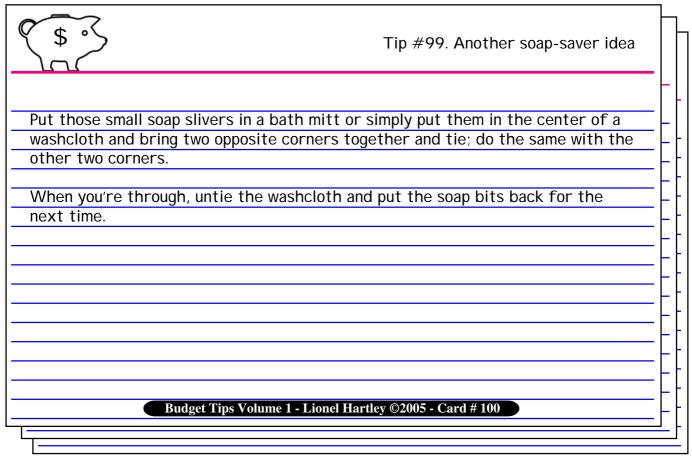
Tip #98. Garden water-saver idea

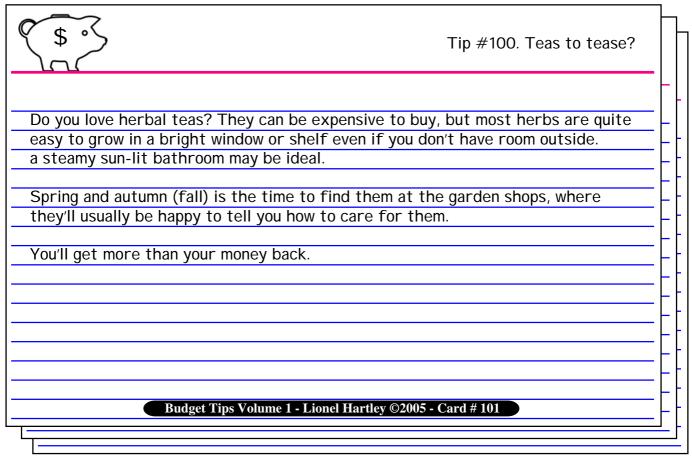
A frugal way to keep your garden watered without a huge water bill is to bury milk containers or plastic (PET) drink bottles alongside the plants.

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.





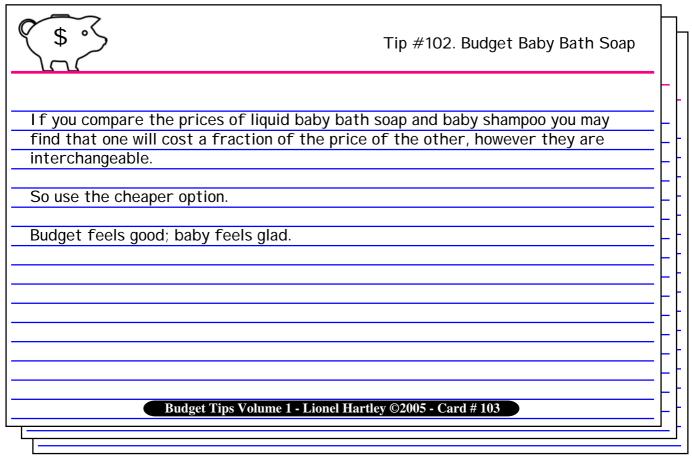


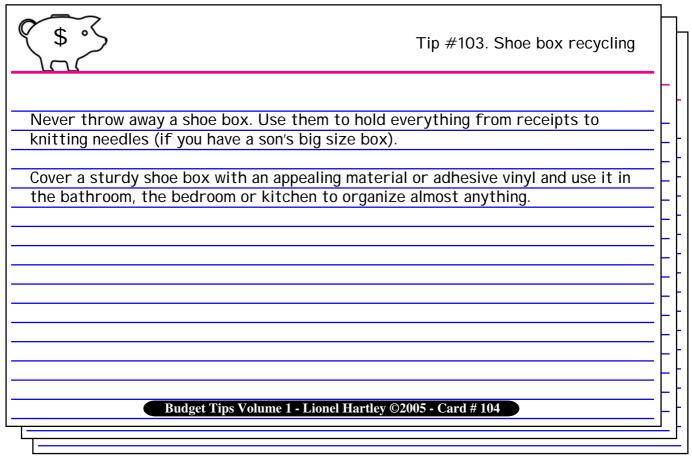
## Tip #101. Expensive yarn or wool "on the cheap"

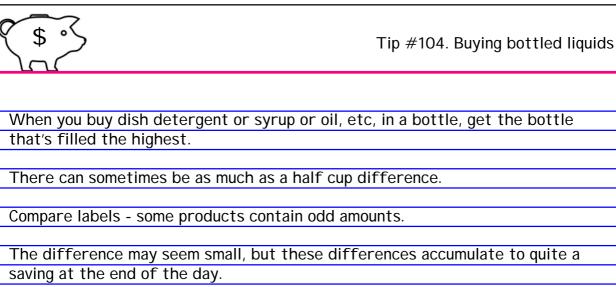
If you knit or crochet or anything else using wool or yarn, keep a look out for handmade sweaters or afghans and other things at garage sales and second hand stores.

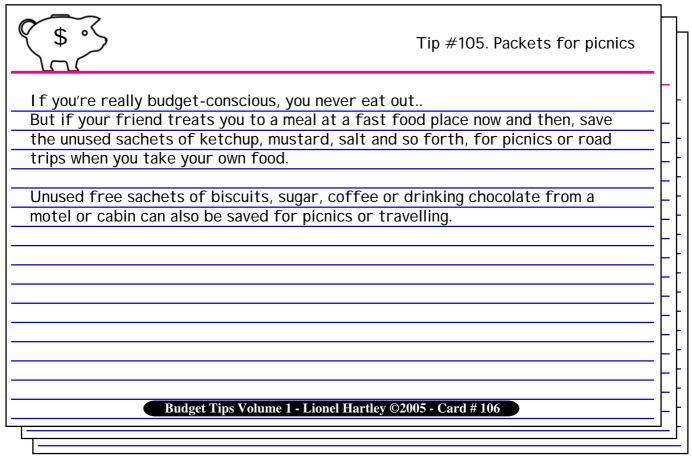
Unravel the yarn, wind it into a long loop (like storing a garden hose), tie it together in three or four places, and dip it in warm or cool water, depending on the type of yarn.

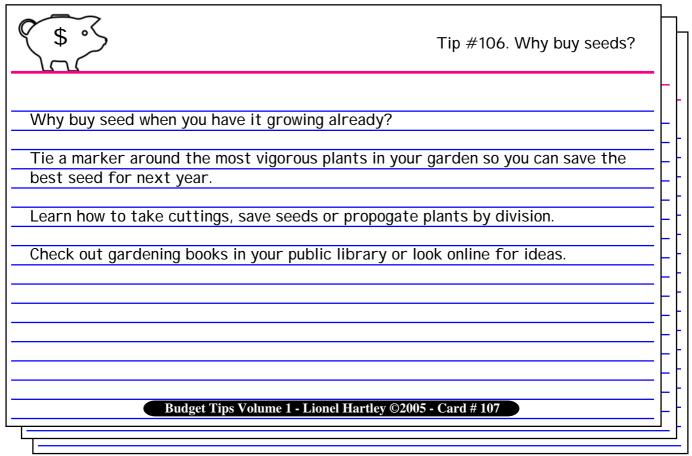
Hang it to dry, and voila! A new hank of yarn. You can get some expensive yarn for very little this way.

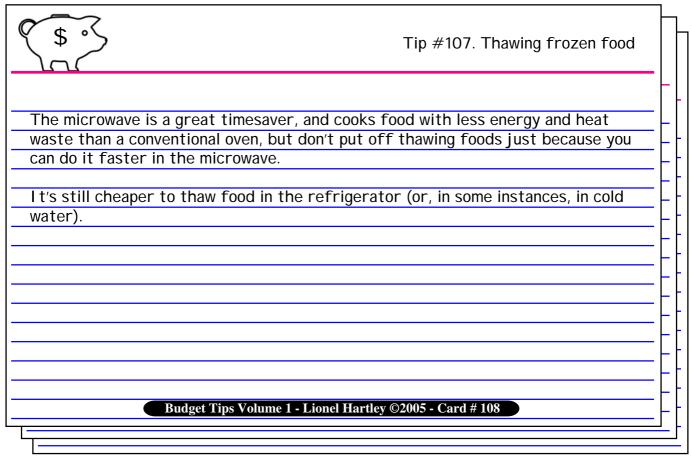












\$ .	Tip #108. Preheating the oven?
Most things you bake don't really need a preheaby putting the food into a cold oven, then turni	ğ
Allow a little extra time, as the food cooks mor period.	
(Not recommended for cookies or angel-food cookies)	akes.)
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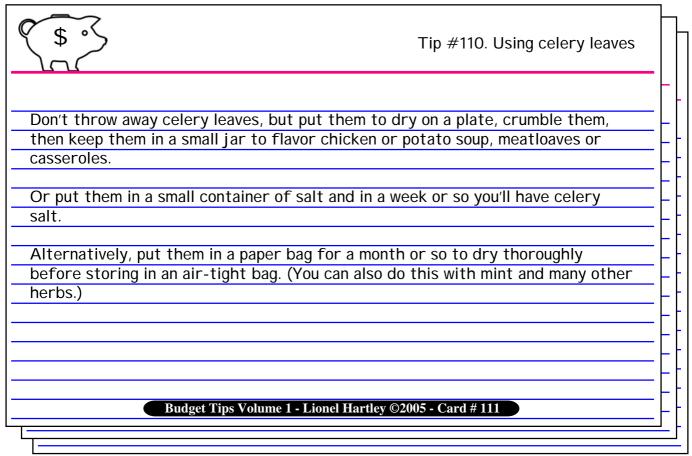


# Tip #109. Extended coffee break?

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.

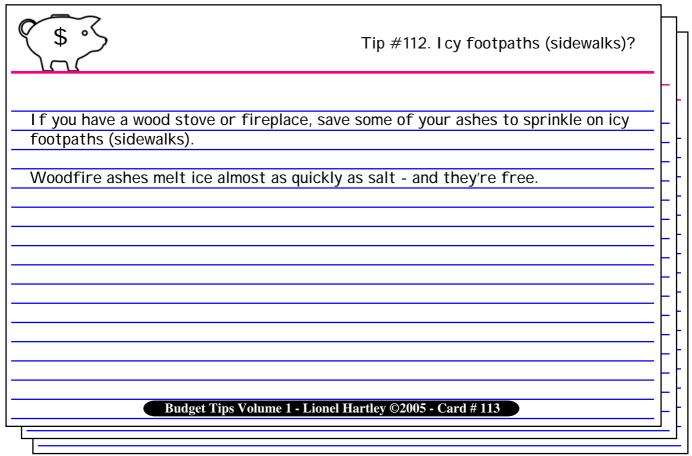


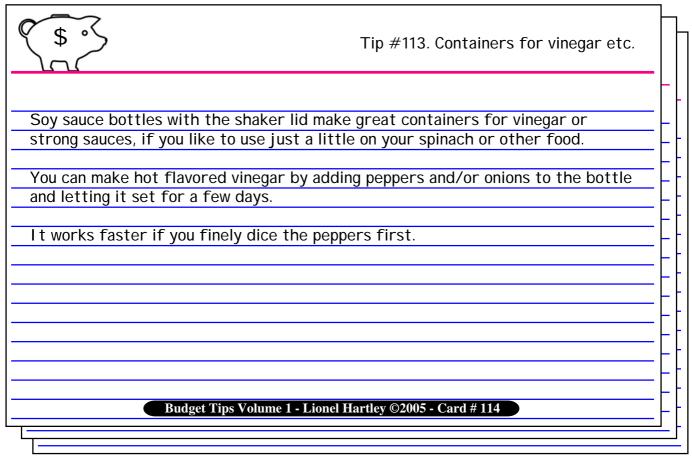


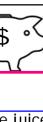
# Tip #111. Frost free refrigerators & freezers

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 #114. Save juices from cans

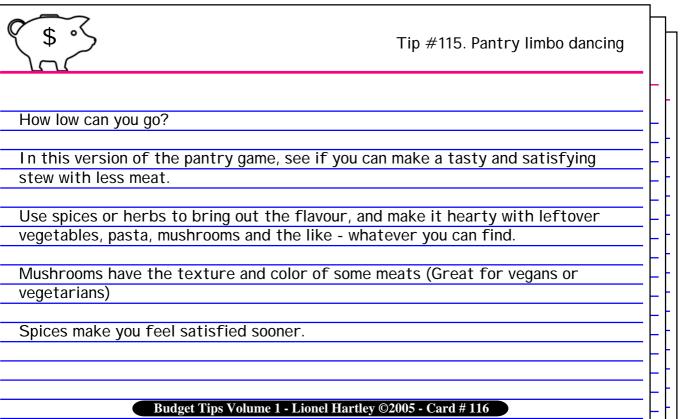
Save juices from cans.

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 aguafaba) can be used in vegan or

vegetarian cookery as a substitute for egg-white in cooking etc. (Check online for recipes.)



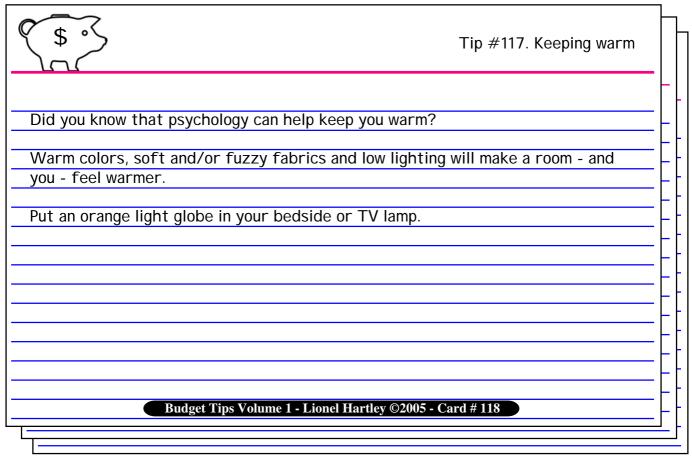


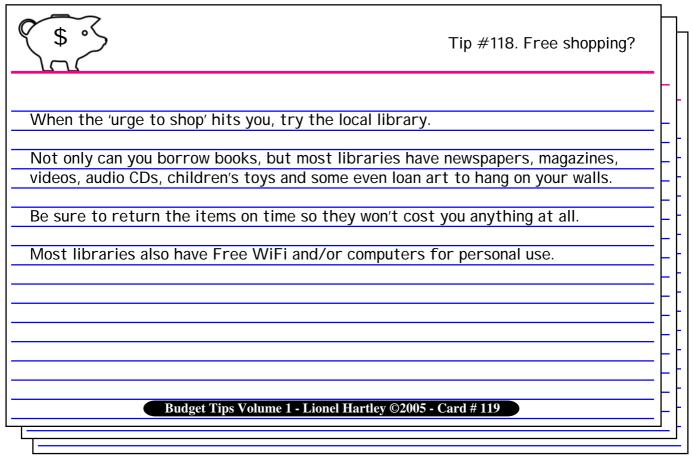
Tip #116. Magnetic vent covers

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.







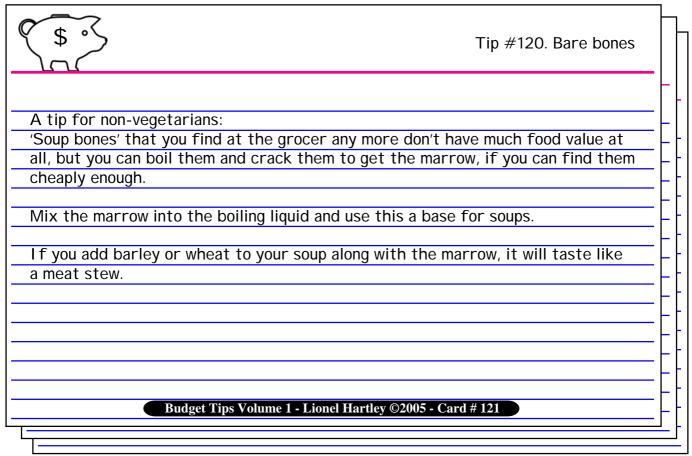
"drinking water".

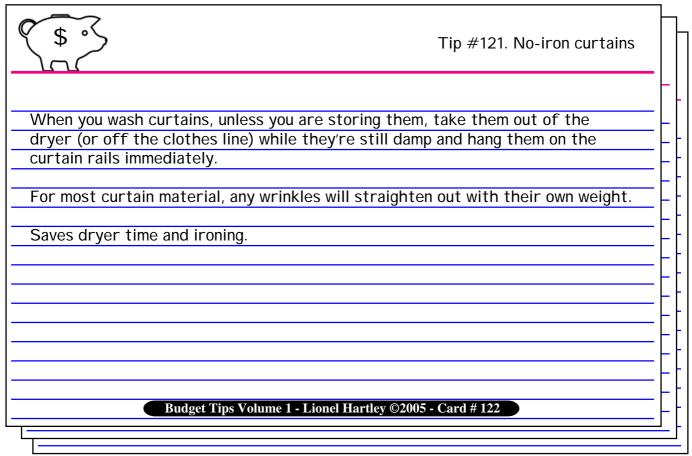
#### Tip #119. Keep flies away from your porch

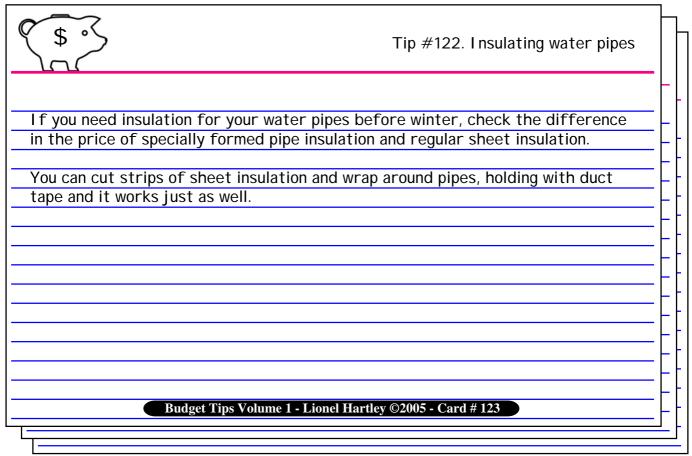
An inexpensive way to keep flies away from your porch: hang closed Ziploc bags filled with clear, plain water from the eaves.

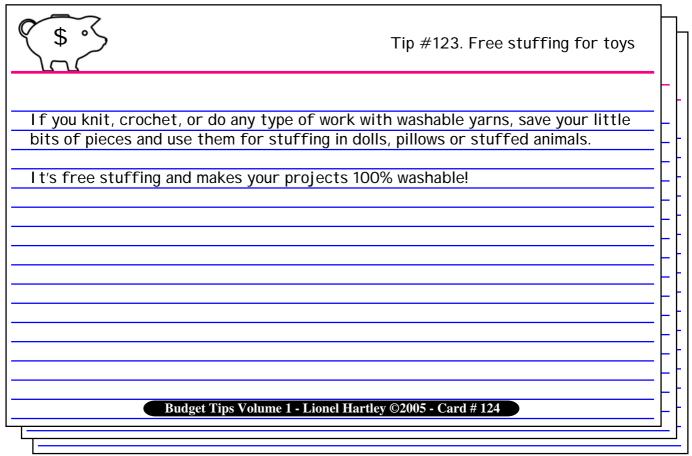
Don't know why it works, but it a seminar attendee claimed that does.

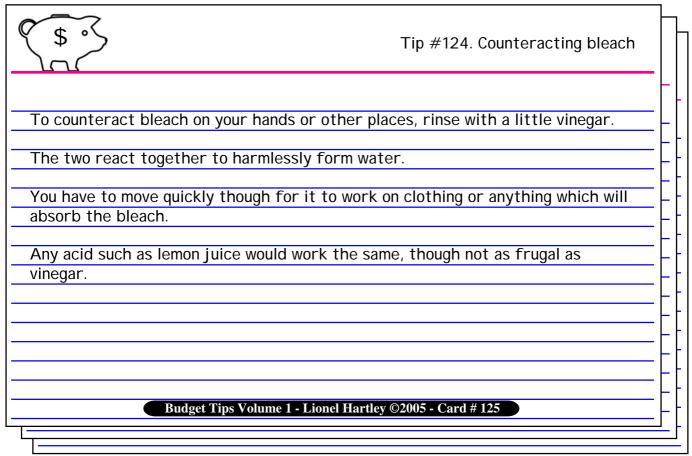
Another tip if you have no front fence, is to put clear bottles half-filled with water on your lawn. An urban legend has it that dogs won't make a mess near

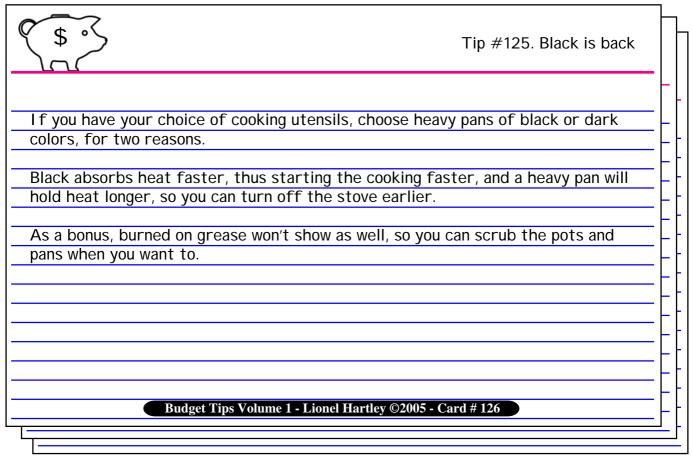














health.

### Tip #126. Flavouring cheaper cat or dog food

Cheaper cat or dog food sometimes is nutritionally no different than expensive

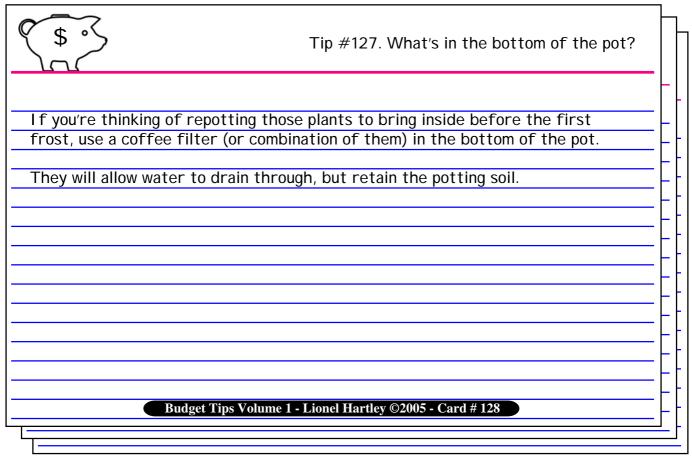
kinds, but your pet may not like the taste.

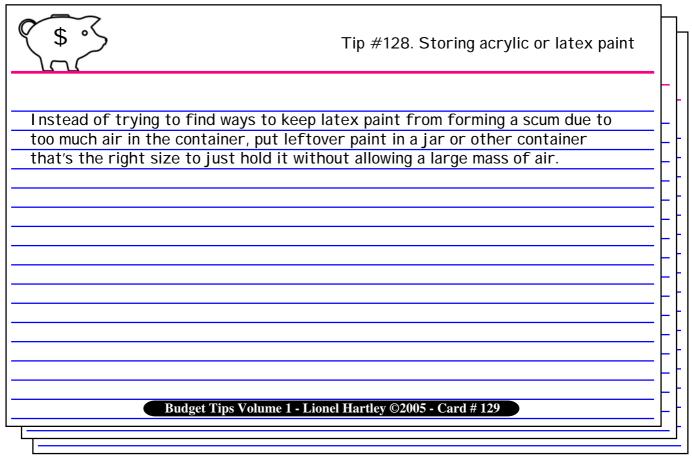
You can add flavourings to it from your leftovers or pan drippings, by mixing

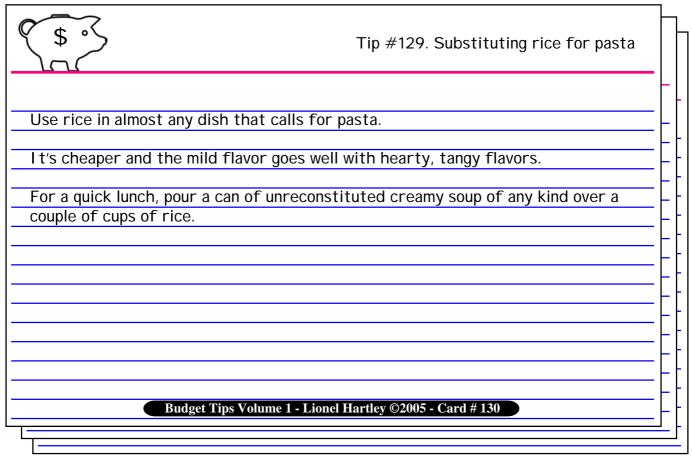
Add to the food just before giving it to your pet.

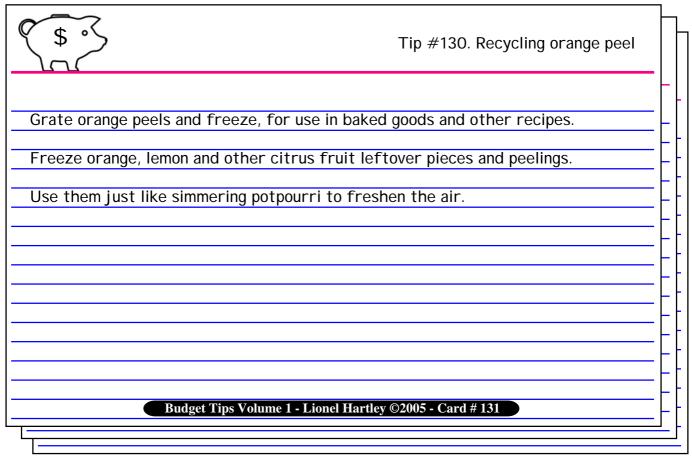
with water and letting it set for a few minutes.

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









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

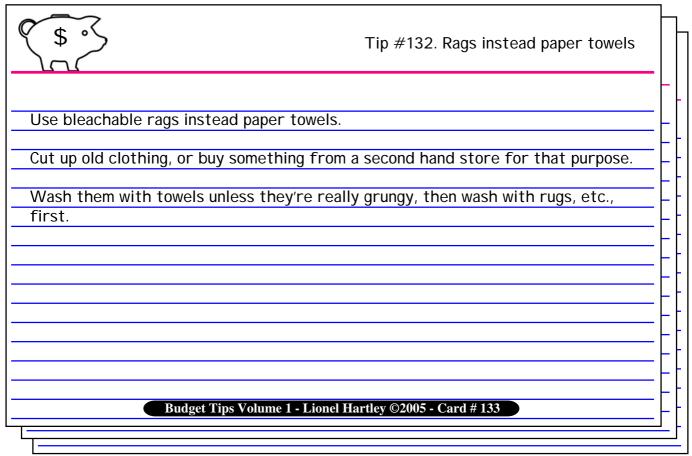
Put peeled hardboiled eggs in vinegar or the leftover liquid from pickled beets or dill or sweet pickles, and let them set in the refrigerator for a few days. This

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 (Vaselene®) 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.



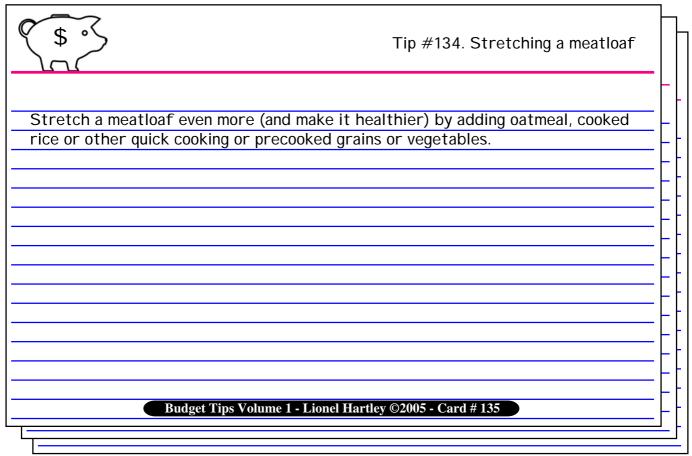


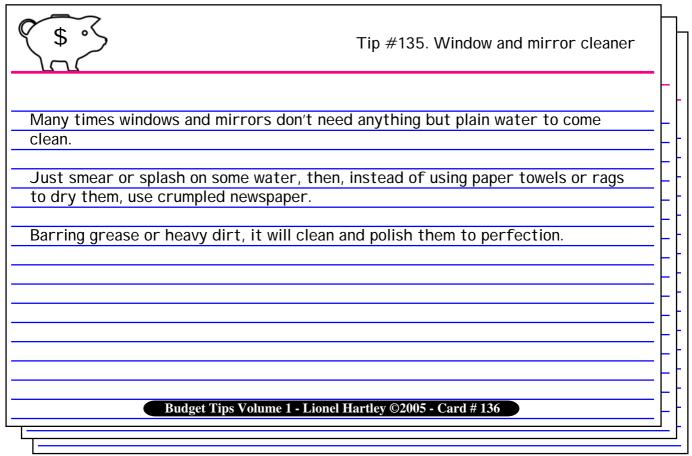
# Tip #133. Fending off the pushy salesman

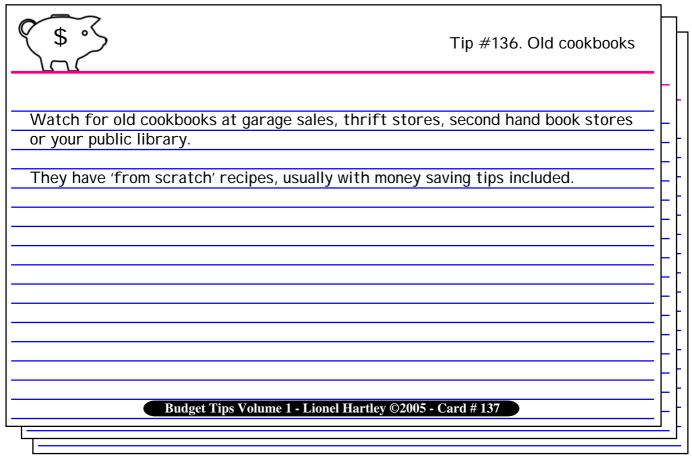
When you're in the market for a major purchase, don't go to the store until you know what you want.

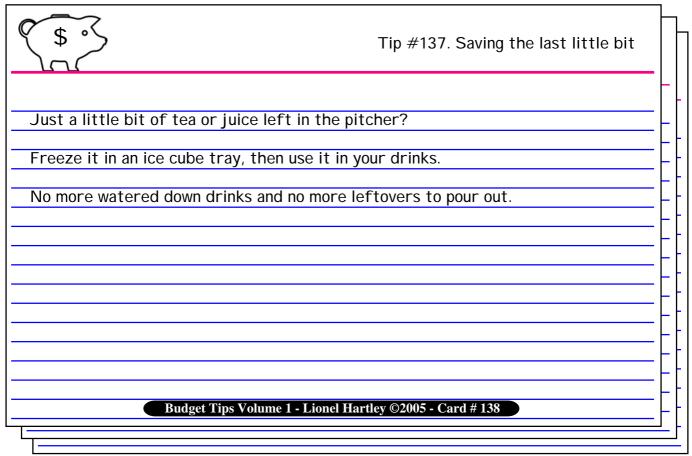
Research the product and decide what size, color and so on, will be the best for you.

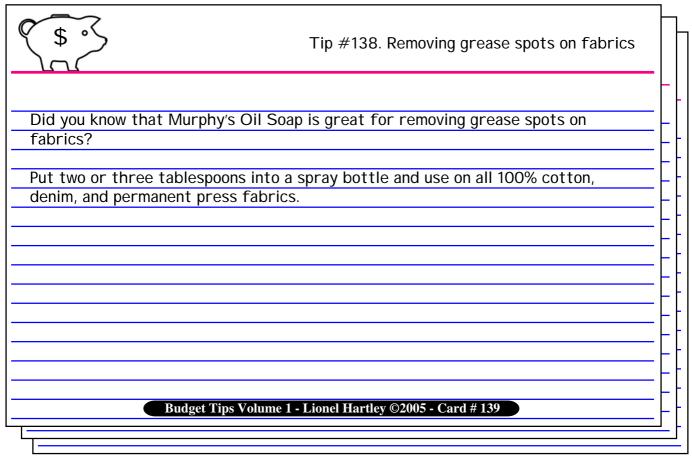
Going armed with your exact requirements is defense against a salesman trying to unload a 'great buy' that wouldn't suit your needs.













sultanas and coconut

#### Tip #139. Clearing out leftovers

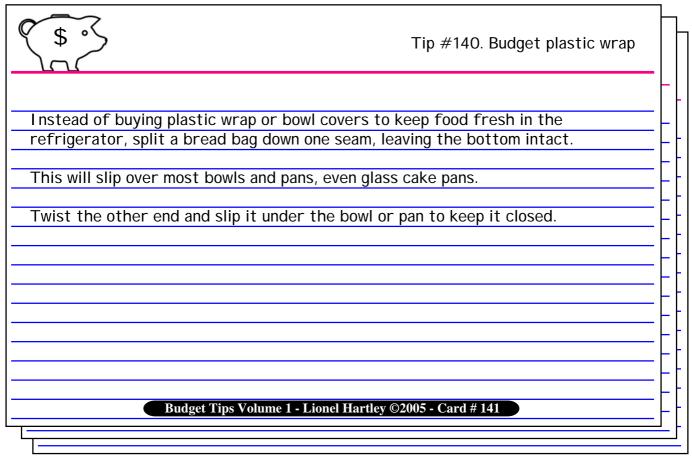
If you take the time you can find or create recipes to use up those strange bits in the refrigerator or freezer.

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

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 #141. Free insoles for winter warmth

Do your feet get cold in your favorite shoes?

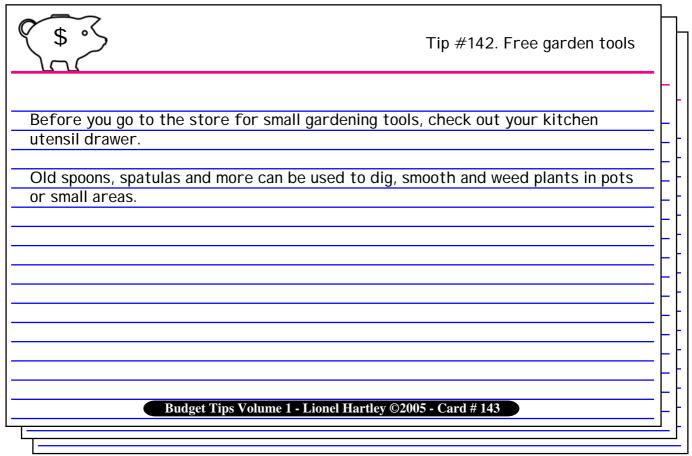
of long underwear works well.

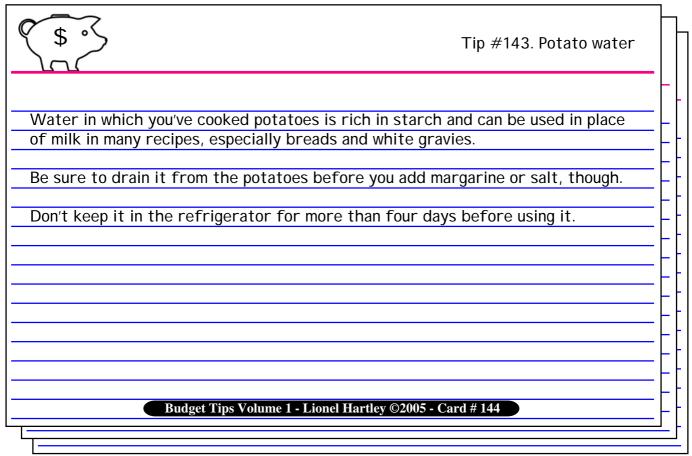
Draw around your foot on newspaper and use it as a pattern to cut insoles from old wool sweaters or blankets. Use a double thickness if your shoes allow.

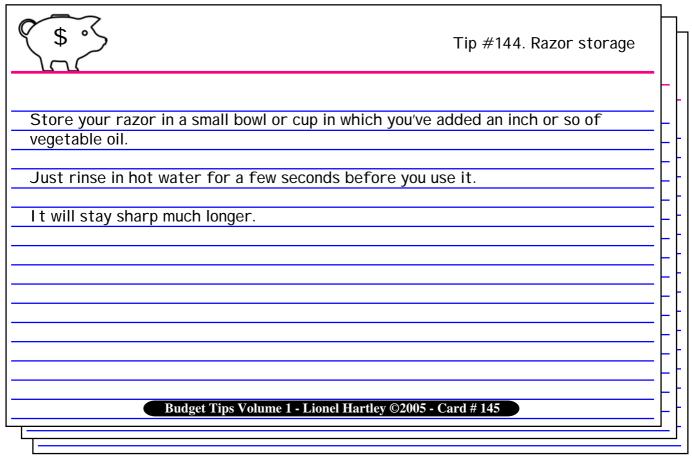
You can make a pair for every pair of shoes you wear in the winter.

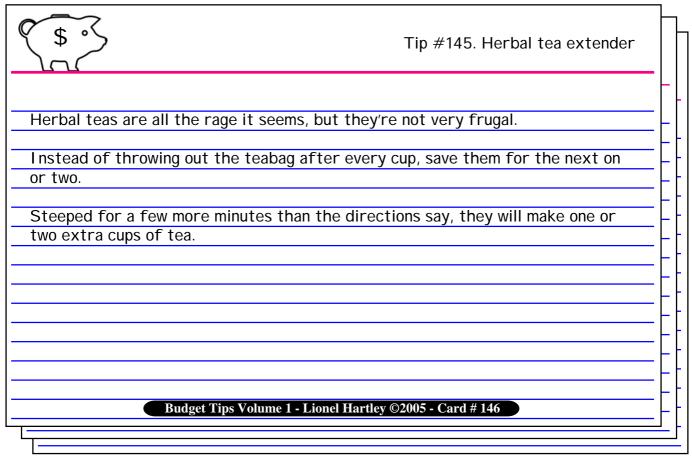
If you don't have wool, use any warm cloth, knitted or woven. The thermoweave

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.











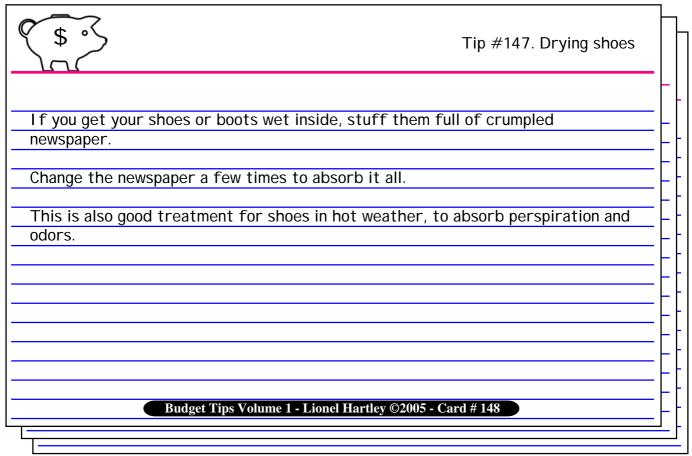
Tip #146. Using spices in stews

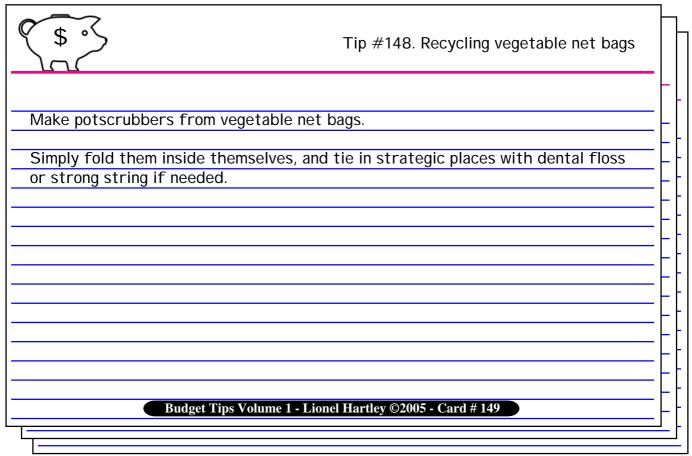
Rather than buying cheesecloth to tie spices in when cooking stews or other dishes, use a teaball.

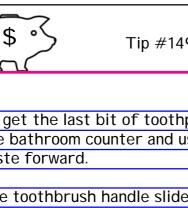
Even if you have to buy one, you'll save the cost many times over, since it should last you a lifetime.

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 #149. Extracting the last bit of toothpase 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.

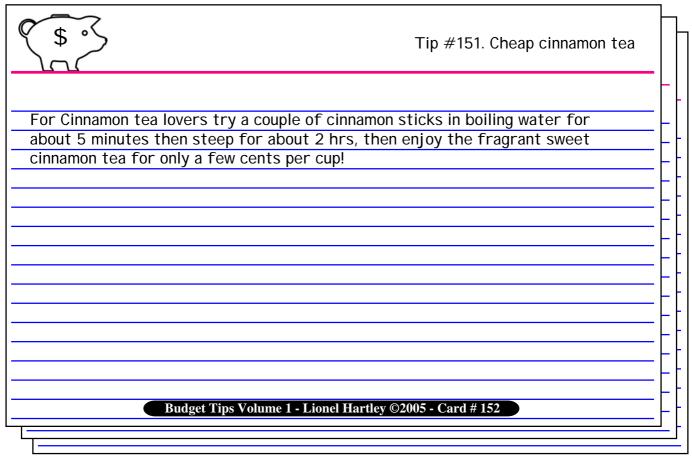
However, the older the gel, the less effective, and those lotions are expensive,

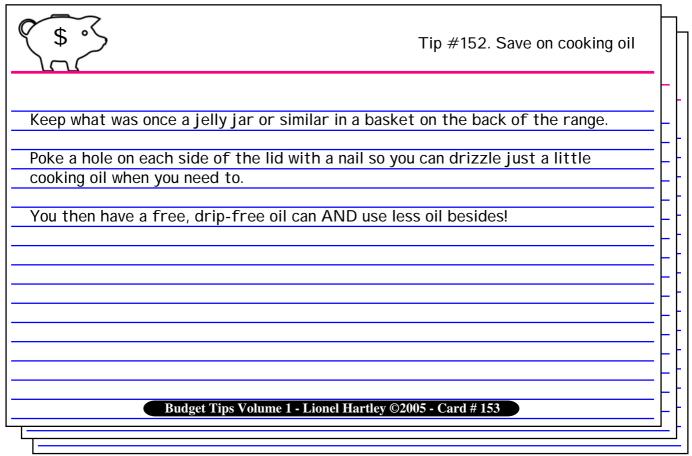
However, the older the gel, the less effective, and those lotions are expensive, too!

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.

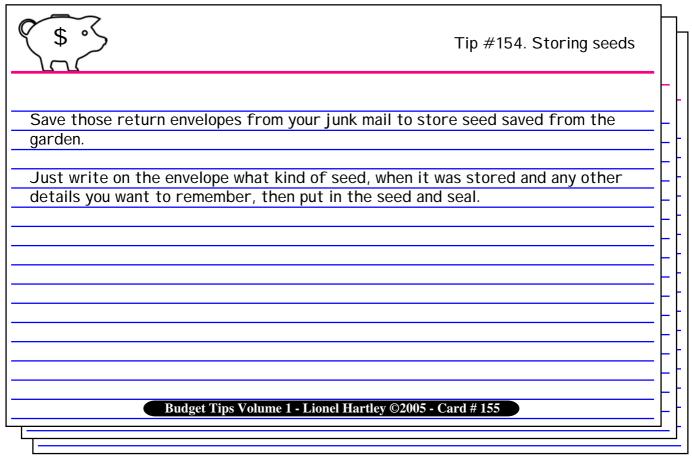
It's cheaper and much more effective to have an aloe (aloevera) plant on your

The plant recovers quickly and grows easily.

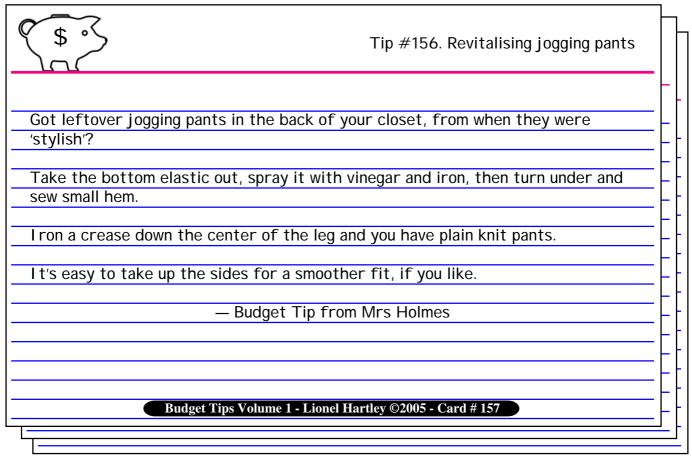


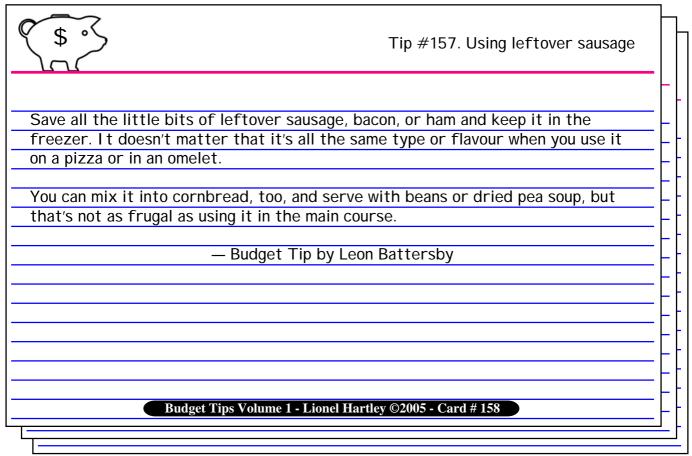


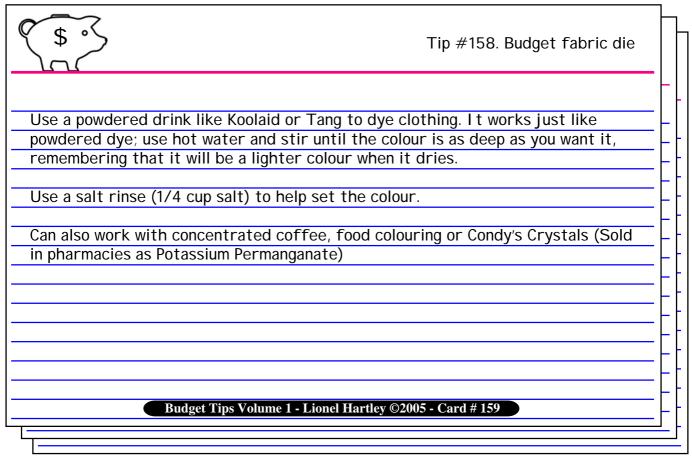
Tip #153. Tightening up press-studs or clothing snaps	
If the metal snaps on your clothing won't stay snapped, you can sometimes flatten the 'ball' part slightly to fit more snugly into the other half.	
Just tap it gently with a hammer, but don't over do it!	
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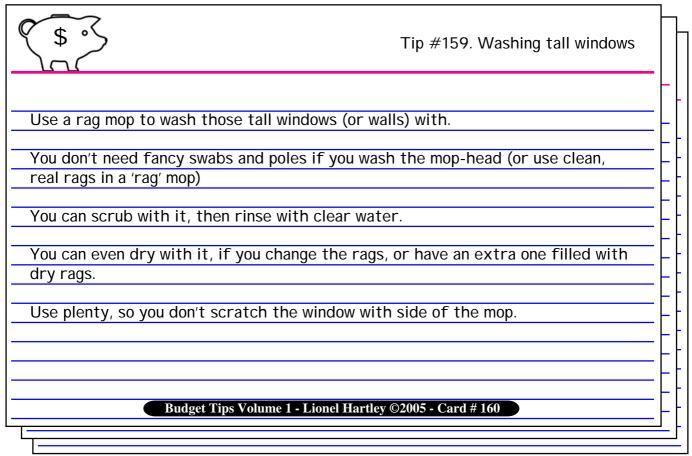


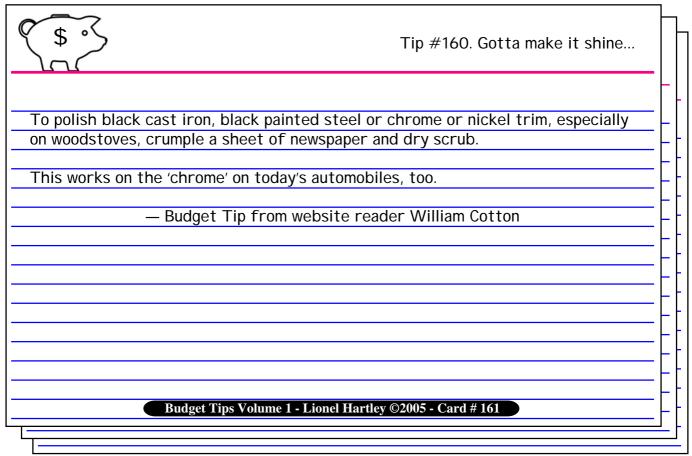
\$ 3	ip #155. Fryer fit for a friar	
Don't pay more per kilo for a roasting chicken than	you would for a fryer.	
They're all chickens and a roasting hen is just a big fryer!		
If you don't believe that, ask a butcher.		
— Budget Tip from Gerry	W.	
Polos Tim Valencia I Vincil II and 1920	AF C	
Budget Tips Volume 1 - Lionel Hartley ©2005 - Card # 156		

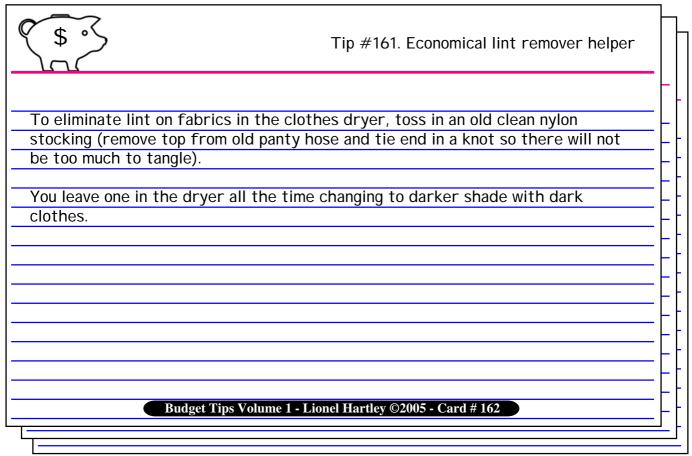


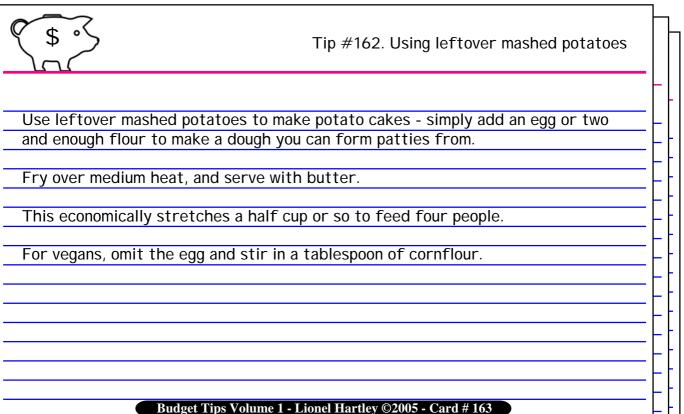


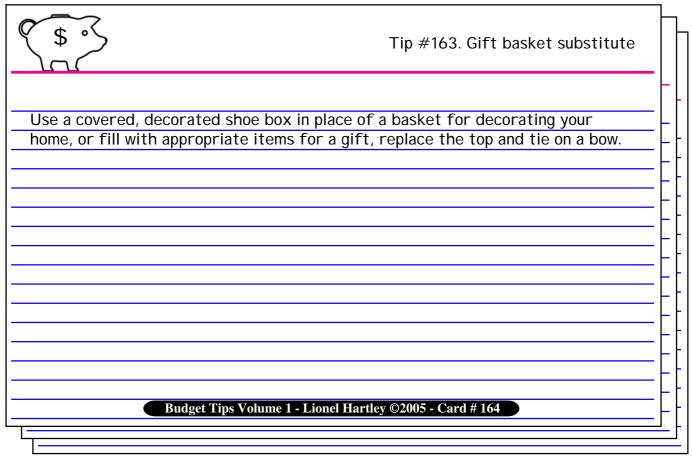


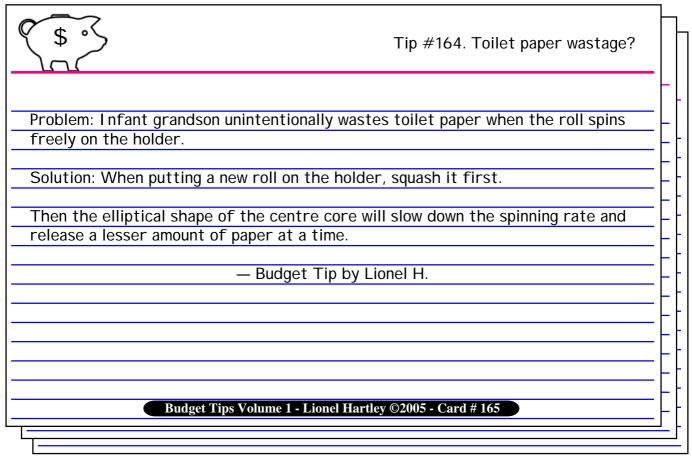


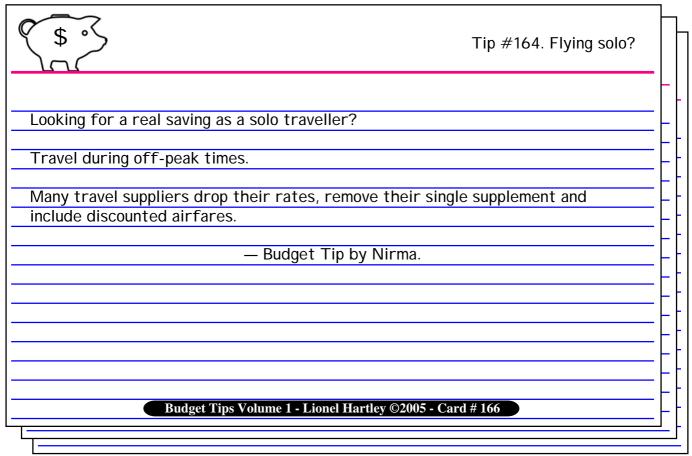














Tip #166. Creating & keeping to a Budget

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 quide.

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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Continued next card ->



and variable.

adjustments.

## 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

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

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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.

enough to save for short and long term goals.

Your aim should be to have more money coming in than going out and to have

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

Continued next card ->



savings.

## 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:

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

Be realistic about what you can cut back on - giving up your morning coffee is

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

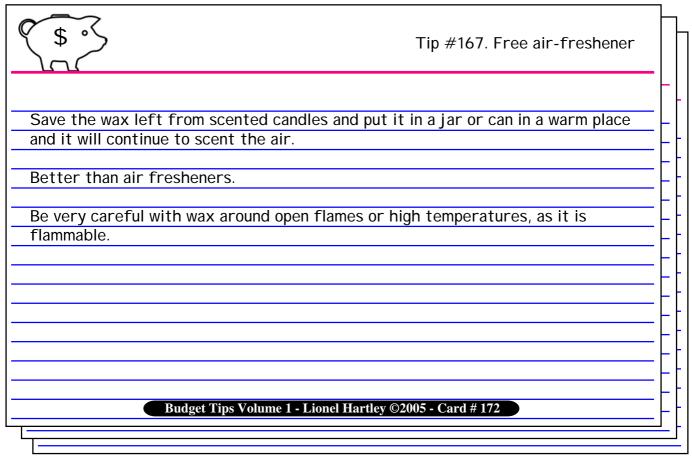
saving.

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.

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)





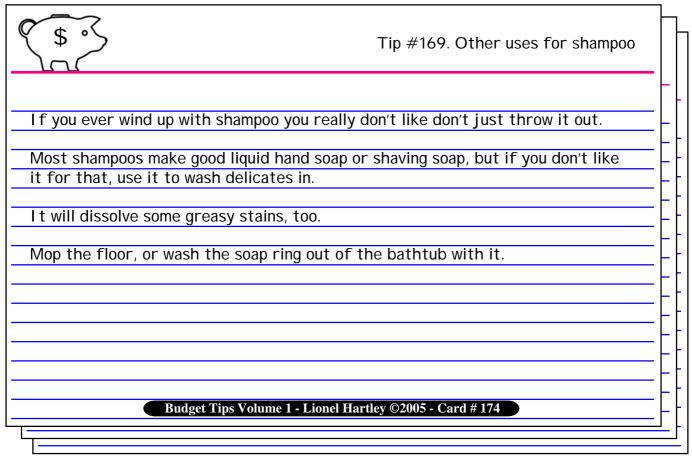
## Tip #168. Removing stubborn wood screws

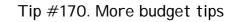
I sharpened an old screwdriver and use it to chip paint out of the screw slots when I am removing the screws on a door hinge or other painted surface.

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.







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

