

Spoiling Yourself with Frugality

(Creating a Better You Part 8)

There's no denying it, there are pluses and minuses to being frugal. A big plus is we have less stress because we find it easier to pay our bills, but a minus can be that we have stress because we feel deprived. We all like to have a little bit of fun, a little bit of a reward for ourselves, and we like to sometimes feel extravagant. These things make us smile and feel good about ourselves, so we need to seek out ways to make these things happen affordably in this money challenged society.

I excel at cutting corners; it's one of my favorite things to do. If there's a corner that can be cut, I'll find it. But, I have to watch the time factor, too. If it takes me too long to do something I haven't really saved any money because if I'm working I'm making money (and since I'm self-employed, anything I do that takes away from work time takes away from making money). However, you also get to add back in the satisfaction and health factor, which sometimes will make up for the time factor. There's not much that makes me happier than looking in my pantry and seeing it filled with jars of home canned produce, especially when I know every ingredient that went into each jar and that the foods used were grown by me so I know what chemicals and pesticides weren't put on them. I can probably buy a can of something as cheap as I can put it up, but what I put up I know won't harm the health of my family. Each of us needs to find those things that create satisfaction, increases health and financial security. Here are some ideas that I have used (and taught) successfully for many years. I hope they help you in your quest to "create a better you."

1. Cancel your satellite—NOT! One of the favorite tips I see on saving money articles is the recommendation to cancel your satellite (or cable) subscription. Why? There are lots who say you'll spend more time outside, more time with your family, more time doing this or that. That's fine, but I require some downtime. I like to watch something that makes me relax and smile just before I go to sleep. If you took away the football games I don't know if Dad would ever get his Sunday nap in. I like my satellite subscription; if I didn't have it I'd spend just as much money (more actually) buying DVDs. However, I only pay \$25.00 a month for premium satellite, some months even less. How do I do that? Here's the key—DirectTV has a promotion, you tell a friend about DirectTV and they sign up with you as a referral. They get the sign up promo (half off for the first year) and because you referred them they get another \$10.00 off a month for the first year (that makes an \$80.00 subscription \$30.00 a month). Because you referred them you get \$10.00 of your subscription for a year. But what about that other year on the contract, you ask? Keep referring! You can refer up to 10 people a year and get your \$10.00 off per month, if you're on the first year so you're getting the half off deal those extra \$10.00 referrals just sit there waiting until you finish your year of promo time and then kick in. Now, after your two year contract period is up you just call up DirectTV and say you're going to cancel your subscription, your contract is up, you want to switch so you get new equipment and a new deal. If they don't give you what you want then, keep telling them you want to cancel, eventually you move high enough up the food chain that you get what you want or you really do cancel and you'll get what you want from them in about a month. If you keep telling friends about how cheap your satellite deal is you can get it free, or pretty dang cheap. Hey, like my idea? Want to start out by getting your \$10.00 sign up off per month plus the promo. I'd love to refer you, just tell them my referral information: acct# 46024944. You can sign up online at www.Directv.com/refer or call 1-800-507-4045 to find out what specials they're offering now.

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2. Do you enjoy going out to dinner or using gift cards, or how about just getting some extra money now and then? I very seldom pay to go out to dinner, but I generally go to Chili's, Olive Garden, Texas Roadhouse, or someplace else once a month. Do I have generous friends? Nope. I do surveys online. There are lots of places you can sign up. I've even gotten free things to try out at home like toilet paper, dishwasher detergent, and even food to try and give my opinion on. You earn points for each survey you qualify for and finish. I do pretty well and I'm a bad demographic (they love people with small children). The ones I participate with are inboxdollars.com (you get e-mails every day that you click on to get points, you get points for shopping through their site, and you can even earn points by playing games or using coupons when you shop, also by referring others, if you're interested drop me a line and I'd love to refer you, all I need is your e-mail address), globaltestmarket.com (you get e-mails notifying you of surveys available, you fill them out online and earn points you turn in after you've earned enough and they send you a check (hint, join inbox dollars first, you get paid to join globaltestmarket through them), the other one I do is mypoints.com (you get e-mails for ads, you click through and get points for clicking on your e-mail, you also get points for surveys and filling out your demographic info, shopping through their site and printing grocery coupons and using them and for referring friends – if you're interested e-mail me your address and I'd love to refer you). There are others, but these are the ones I do as I don't have much free time. Globaltestmarket sends you a check once you have enough points, the minimum check amount is \$50.00, and I earn one of these in a little less than a year and always use that money for garden/yard improvement. The other two I turn in every month or so and get gift cards for dining out or just get cash.
3. Have you looked at Magic Jack and wondered if it really works? I didn't get Magic Jack, but I got the HotSpot from T-Mobile with my cell phone. It makes it so my cell phone (which I didn't get service from at home) would work at home off my internet. I experimented with it for six months before I ditched my landline. Wonderful trade off, \$80.00 phone bill down to \$10.00. The only negative I noticed was the loss of faxing capabilities, I now subscribe to MaxEmail.com for what little faxing I need to do (cost \$24.00 a year and I have to reload my credits for faxing out every now and then, still cheaper than what I had, two phone lines, one dedicated to the fax machine, and no more junk faxes!).
4. Have you read the ingredients on a loaf of bread lately? I was out of time a month or so ago and stopped to buy a loaf of bread (usually I make my own), holy cow! I'll bet I spent 15 minutes on the bread aisle reading labels and trying to find a decent loaf of bread (without high fructose corn syrup, without aspartame, and more). Then the prices about keeled me over, no wonder I make my own bread. But hey, I realize making bread is an art form and it takes some time to be at home. When in college I had a bread machine, loved that baby, takes all the work out of making bread. I know some people don't like the hole the paddle leaves or complain that the bread sticks to the sides and is difficult to get out. I don't use my bread machine to bake my bread with anymore, I do, however, use it as a bread preparer. I can throw all the ingredients in, set the timer or tell it to go ahead and start now and tell it to make dough. Once the dough is ready it's a piece of cake to finish it off in a regular bread pan, turn it into a pan of rolls, or even make fresh scones. Mmmm! At \$2.00-\$5.00 a loaf, a bread machine quickly pays for itself and you get spoiled! If you need some recipes drop me a line, I'll be glad to share my favorites.
5. Go green with your own grocery bags. I know, at first I thought this was a pain, but then I discovered that my cloth grocery bags don't break. I've not had to throw away a can I just bought because the plastic grocery bag ripped and it fell out and dented the seal and I didn't notice before putting it away. The stores I shop at give 5 cents back for each bag you use, too. I started with two bags I received free at a health expo; I saved up my nickels and got other bags free at various places. I now use those nickels for fun things or for tips. I generally get at least 25 cents a week. If nothing else use them to bribe your kids.
6. Share your cell phone plan or warehouse membership with your family members. We share our cell phone plan with my brother and sister. Cuts the bill down nicely. We also share our warehouse membership,

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makes it so at Costco between us all we spend enough to get the premium membership with the rebate, with the rebate we get our membership fee back so really we don't pay anything for the membership.

7. Have a change jar. I don't put all my change in it, I can't afford that. But once a month or so I clean out my purse and make it so I have about \$5.00 in change in my purse, other coins go in my bottle. I ignore the bottle until full. It's surprising how much those pennies (and nickels from the grocery bags) can add up to. I also have a dollar box. When I have a deposit to go to the bank and there's \$31.00 cash, I put \$30.00 in the bank and the extra \$1.00 in my box. Maybe when I'm cleaning my purse I find I have six \$1.00 bills, I'll put five of them back and the other one in my dollar box. A month or so ago it was full and I pulled my ones out and counted them up, I had \$57.00, what a pleasant surprise! Sometimes this money is emergency money, sometimes it's fun money, and sometimes I use it to pay a bill, I've often earmarked it for a bill I'm trying to get paid off. It's your choice how to use it.
8. This is a little off the beaten path, but I'm sure there are other cat lovers out there. I have an indoor cat and discovered Swheat Scoop cat litter. It's natural, clumping, and controls odor nicely. I really liked it, but then one day I was out of litter and wasn't planning on going to town. I had read the bag in the past and it was mostly cracked wheat, I had cracked wheat in the cupboard, so I gave it a try. Worked even better if you ask me! I can get a 50 pound bag of cracked wheat for under \$11.00, comparable to the price of a 10-15 pound bag of Swheat Scoop. (Note: the finely cracked wheat clumps really tight, but is a little more dusty, regular grind cracked wheat doesn't clump as tight but is less dusty.)
9. I make my own liquid soap—sort of. I buy Castile soap (a natural soap) at the grocery store and then refill my foaming pump bottles (mine are leftovers from Bath and Body Works and I've bought some new, we carry them on our website). If you have an 8 ounce foaming bottle you put about an ounce of Castile in it, two squirts of dish soap, use an unscented kind, I use Costco's name brand Kirkland (Castile doesn't seem to cut the grease for me, so I add the dish soap and then it does), about 6 drops of your favorite Be Young essential oil, and fill the rest with water (careful it will foam, I pour the water in slowly), add the lid and you've just made a fabulous hand soap that is anti-bacterial, anti-viral, and anti-fungal (courtesy of your essential oil) and friendly to the environment and your health all for about 50 cents a bottle. You can change out scents for holidays, have a different scent in each room, and even add flower petals so it's pretty if you have a clear bottle.
10. Have you ever run out of your must have essential oil and gotten stuck ordering one bottle and paying shipping on just one bottle or worse yet found out they're out of stock? That hurts! I used to always find out after placing a big order that I was out of something basic like lavender. I got a set of the 5/8 dram bottles we have on our website. If I opened a new bottle of essential oil I filled a 5/8 dram bottle with it before using the big bottle. I then put that in a school pencil box in my desk. Now if I happen to run out of Physical Touch and it's on back order I know I have a 5/8 dram bottle to carry me through until it's back in stock or I need to place an order large enough to make it so the shipping doesn't hurt. I know I always have my favorite oil on hand because I filled my little bottles with the essential oils I used most (the reasoning behind filling it when I open a new bottle).

I hope you have enjoyed my tips to spoil yourself with frugality. You may have heard some of them before, but I hope you got at least one new idea of a way to brighten your day while saving some money.

To order, for class information, or if you have questions contact:

Debby or Penny Swann

208-852-2295

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