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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

10 Ways to Save \$50 Per Month: The Art of Pinching a Penny Until It Screams

By Kimberly A. Griffiths

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1. Save up to 50% per month on convenience cleaner cloths by cutting them into half, i.e. dryer softener cloths, face cleanser cloths, etc.

Savings: \$5 per month

2. Find more thoughtful gifts and buy when the item is on sale, shop for birthdays and holidays throughout the year not at the time of the events.

Savings: \$10 per month

3. Bring your lunch to work once a week instead of eating out.

Savings: \$7 x 4 weeks = \$28 per month

4. Don't go to the coffee shop on the weekends.

Savings: 2 visits @ \$2 = \$4 per week x 4 weeks = \$16 per month

5. If you carry a balance on your credit card, and you're only able to afford paying the minimum monthly amount, pay weekly installments instead of one monthly payment. For example, if you owe \$100 per month, pay \$25 per week. Because credit card companies accrue interest daily on your balance, paying only once a month is a huge detriment to your fiscal health.

Savings: \$10 – \$100 per month (or more!)

6. Instead of a family night out, consider having an old fashion picnic together or a bike ride. Curbing entertainment costs doesn't mean curbing the fun.

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Savings: \$25+ per month

7. Spend a day cooking meals that can be frozen for later use for your family. *Once a Month Cooking*, a book by Mary Beth Lagerborg and Mimi Wilson, features grocery lists and recipes to prepare and freeze a month's worth of food for you and your family. Not only are you able to purchase the food in bulk, this method prevents having to throw away any spoiled food.

Savings: \$50+ per month

8. If you are a regular monthly book buyer, stop the habit and visit your library instead! If you insist on buying books, buy it used at your local store or online at merchants such as www.half.com or www.amazon.com. Even a better idea, how about selling the books you have that you don't need!

Savings: \$5 – 15 per month

9. Use less expensive gasoline. If you live in North America and have Internet access, you are able to search for the cheapest gas price in your neighborhood with Gas Buddy, www.gasbuddy.com.

Savings: \$5 – 15 per month

10. Use two-for-one coupons when dining out; search for these in local newspapers, flyers, and in your "junk mail." If you are a group of four or more people, consider buying dining certificates at Restaurant.com, www.restaurant.com. After choosing your city and state on the Website, you will be presented with a listing of restaurants vying for your dining dollar!

Savings: \$5– \$50 per month

Kimberly A. Griffiths

This is an excerpt from *ONE PAYCHECK AT A TIME*, OnePaycheckataTime.com, by Kimberly A. Griffiths, ISBN: 1591133327. *ONE PAYCHECK AT A TIME*, a 200 page workbook, contains budget management exercises for an entire year of paychecks. The author, Kimberly A. Griffiths, has been through the vicious cycle of debt herself, and provides a no-nonsense system to managing your money paycheck to paycheck. You customize the journal based on your pay schedule and learn the necessary tools for making ends meet.

Exciting Ways to Make Saving Money Fun

By Sarah Delaporte

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Saving money is not always easy, but approached the right way it can become a hobby that's enjoyable as well as beneficial.

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I am going to share some steps I have found to stretch your finances AND enjoying the process.

TIP 1: Relax. :) Relax, Relax and again I say, "Relax". Don't count each penny you save and worry about how much you save. Does it really matter if this week you saved \$1.92 compared to \$1.93 on a meal. Yes, every penny matters, but sometimes the amount is so minimal its not crucial.

TIP 2: Budget. Always good advice, sometimes harder to do.

TIP 3: Make saving money detective work. Uncover the sleuth in you. If you look at it as money saved as unfound treasure, you will find the process exhilarating! There's always a new way to save you have yet to discover. Search for it.

TIP 4: Involve your kids in saving. Play games with them that shows them how to use money wisely. Money Matters is a game by Larry Burkett that does just that. Another way is to help them earn money save you money by encouraging them to cut coupons. To do this, give them a percentage of how much money you save when you use the coupons they cut at the grocery store. They organize your coupons, helping you save and earn extra allowance too!

By making pinching pennies a hobby instead of a chore, you will save your family more money and find it exciting too!

Sarah Delaporte is the owner of Freebie Coupon Corner. She loves helping consumers save money on their groceries with her helpful e-book publications. For more information about Freebie Coupon Corner, you can visit the website at: <http://www.couponcorner.net>

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