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**100% Effective Natural Hormone Treatment**  
**Menopause, Andropause And Other Hormone Imbalances**  
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**Mom, Do You Need To Save Money?**

**By Nicole Dean**

I need to learn how to save more of our income. I'm not interested in starting a business or making money, but I do believe that a penny saved is a penny earned, so I'd like to hold onto more of my pennies. Thanks so much for any help you can offer! - Signed, Penny

Dear Penny, Some of my favorite ways to save money are the easiest. Of course, we all like the easy things in life. I know I'm not the type to reuse a plastic sandwich bag, so I just buy plastic containers instead that can be used forever. Know yourself and your habits so you can pick and choose how to save money.

1. Have Meals on Hand Freezer Cooking is my personal favorite way to save money. Instead of cooking one batch of food every night, you can double or even quadruple some of your favorite recipes and freeze the extra. That way, the next time you're in a hurry and tempted to pick up the phone to order a \$25 pizza delivery, instead you can go to your freezer and grab a container of lasagna and enjoy it for a fraction of the price.

Some meals that are easy to freeze are chili, most soups, rice casseroles, lasagna, and stir fry dishes. Always test a small batch before you invest too much time into a big cooking session just to make sure your favorite recipe freezes well.

2. Monthly money drain Another way to save money is to look through your credit card bill and your monthly bank statement for recurring charges.

For instance, if you have the same cell phone you've had for more than a year, you might be able to find a cheaper plan. You may even be able to get enough minutes with enough coverage that you can cancel your landline phone and long distance and just pay your cell bill each month.

Or do you really need all those bells and whistles on your cable service? If you're paying for HBO, then do you also need a subscription to a Movie club where you get movies in the mail? There's definitely room for saving money here.

## Mom, Do You Need To Save Money?

Cancel that book of the month club. On many of these plans, the cost of shipping costs more than picking up books at a bookstore. Or buy books and share them with friends. Then, when you're done reading them, sell them on eBay or at a used book store to fund your book addiction.

Are you a beauty product junkie? Preach on! This is one of my main weaknesses. I love lotions, soaps, bath salts, etc. I've started making my own with a few simple recipes and am saving a lot of money each month. This could get addicting, though. But, I can't go broke buying eggs for my face or baking soda for a soothing bath. I can always eat it if I don't use it on my skin.

If you look around, you just might find some areas where you are wasting money. Between dining out, pizza delivery, cable bill, and beauty expenses, you'll find ways to keep more money in your pockets.

Nicole Dean is the Mom behind

<http://www.showmomthemoney.com/StayAtHomeMom.asp>

a free and

fun resource helping moms in all areas of life. She recommends

<http://www.MyBeautyRecipes.com>

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her favorite resource for her beauty product addiction.

## **5 Ways To Tell If A Preschooler Is Living In Your House**

**By Deborah Shelton**

1. You reheated the same cup of coffee three times this morning.
2. There is always one more person in your bed in the morning, than there was the night before.
3. You can't imagine life without the Cartoon Network.
4. The lock on your bathroom door is purely for decoration... After all, no locked door could withstand, "Mom? What are you doing? Mom? Can I come in? Mom? Can I show you something? Mom? Can I give you a hug? Mom? Can you hear me? Mom?"
5. You have started—or signed—a petition to banish the word "why" from every language known to man.

Deborah Shelton is a mother, freelance writer, and author of the brand new book, "The Five Minute

## Mom, Do You Need To Save Money?

Parent: Fun & Fast Activities for You and Your Little Ones." Visit Deborah's website for more family-friendly ideas:

<http://www.fiveminuteparent.com>

[deborah@fiveminuteparent.com](mailto:deborah@fiveminuteparent.com)

5 Ways To Tell If A Preschooler Is Living In Your House

What Do Mothers Want?

My Mother, the Person

Shop and Save! Then Shop More For Free! But That's Not All You Get!

How To Save Hundreds Of Dollars Per Year On Baby Gifts

Profitable Puppets

Time Stretching Tips

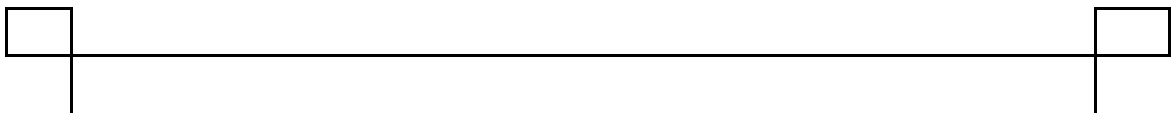
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