

Save \$1000's and more!

# Simple Savings

Steps You Can Take  
to Easily Save \$1000's

Frugal, Freebies & Deals

by **Jenetta Penner**



[FrugalFreebiesandDeals.com](http://FrugalFreebiesandDeals.com)

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**W**elcome to Simple Savings: Steps You Can Take to Easily Save \$1000's. My name is Jenetta Penner, and I am just a regular mom who needed to cut down her budget. Over the past few years my family has seen some significant changes, including a major house addition, the loss of our family business, and the adoption of two young girls from San Diego Foster Care. When we lost our business we found that we were not in the comfortable place financially that we wanted to be- so changes needed to be made.. AND FAST!! I needed to become a professional money saver.

We scoured our budget and cut as much as we thought we could and then a few months later cut even more. What I found was that money leaves the wallet and bank account quickly and easily. It is amazing that even spending \$5 a day extra ends up costing us \$1825 a year. But the good news is I also found that it can be fairly simple to put that money back in your wallet by making a few simple changes that you might not even think about.

This ebook is going to lay out some of those changes that you might want to consider making for your family. You will read about some easy ways I've found to save money on groceries, at home, and on your utility bills, and ways to save money on clothes and other items for your family. Change can be hard so I am not suggesting that you will want to do all of them. But picking a few of these simple steps can easily help you to save thousands annually.

I hope you enjoy Simple Savings and that it gives you even more inspiration to get (and stay) on the road of financial freedom.

Happy Saving,

*Jenetta*

## *Easy Ways to Save on Groceries*



### *Cook At Home*

It shouldn't come as a big surprise that home cooked meals are much less expensive than prepared, processed meals. Often home cooked meals are also more nutritious and taste better because you can control the amount of sodium, unwanted fats, and your meals are prepared fresh. Sadly, many people are intimidated by the kitchen or feel they are

too busy to cook from scratch; the good news is that cooking is easy, and with a little planning, cooking doesn't have to take all day.

A whole chicken can be the basis for a nutritious and inexpensive meal that is easy for even a beginning cook to prepare. Whole chickens, often sold as roasters or fryers, are normally cheap, easy to prepare, and can be stretched over several meals. Roasting chickens are typically less than \$1 per pound, and I have even picked them up for as low as \$.50 per pound in the clearance section. The easiest way to cook a whole chicken is to set the oven at 350 degrees, and bake for approximately 15 minutes per pound, or until the internal temperature is 165 degrees. Salt, pepper, and garlic powder are easy seasonings, but as you become more confident in cooking, you will want to explore other options.

Just simplifying meals can be an easy way to cut down on the time and cost of family dinners. Don't worry about making dinner a grand affair when time or money is short. Cut-up apples or baby carrots with dip are quick and inexpensive sides that are also nutritious. Serving breakfast for dinner is another idea that can help you get dinner on the table quickly. We eat oatmeal for dinner all the time- it's quick and cheap!!

Another option to save on groceries is to cut down on the amount of meat you serve with meals, as meat is generally the most expensive part of any grocery budget. Beans and lentils are incredibly cheap, healthy, and rather easy to prepare. Many people who are used to eating meat with meals may object to replacing a meaty entrée with legumes, so you can use beans to supplement the meat rather than replace it all together. Cook half the amount of meat for tacos, burritos, or any other meat-based recipe, and add beans or lentils to make up the difference. You can also use leftover ham to cook a hearty pea soup, and make enough for several meals for just a couple of dollars.

Eating at home is almost always cheaper than dining out, but if cooking feels like too much to



take on or if you are particularly busy during the week, consider purchasing pre-made meals. There are a few options when it comes to pre-made meals: First are the frozen entrees available in the freezer section. Some you simply pop in the oven while others require you to be a bit more hands on. The cooking time on frozen dinners vary widely, so be sure you glance at the directions prior to cooking. If your favorite grocery store has a deli, it is likely they sell ready to serve meals there. From rotisserie chicken to lasagna, many delis carry a large variety of entrees and sides that are ready to eat almost immediately. Shopping at your local health food store may help ensure healthier options with less fat and salt, and you can check to see if any of these stores offer mark downs on ready to serve foods; most will freeze well so you can stock up when the prices are low.

Some people try to cut down on their grocery bills opt to bake their own bread, which is cheaper and fresher than store-bought bread; however, most bread recipes are time consuming, and it can be difficult to master bread baking. Buying day-old bread is a great way to save almost 50% on loaves of bread and other bakery items without having to use coupons. Bread freezes very well, and you can thaw what you'll need for a day or two.

### ***Store Brands vs. National Brands***

Over the last few years there has been a major push to alert consumers that store brands are every bit as good as national brands, but are often priced considerably less. For the most part this is true, and buying store brands whenever possible will help reduce your grocery bills. Some store brands, especially personal hygiene products and cereals, can be as much as 50% less than many national brands. However, if you believe store brands are *always* cheaper, take a second to double check there isn't a different brand on sale, or with a coupon is cheaper than the store brand.

### ***Buy in Bulk...Maybe***

One of the most common pieces of advice given to families who are looking to cut down their grocery bills is to buy in bulk. But if you aren't able to use the entire product and have to throw some away, it may actually be more expensive to buy in bulk than purchasing just what you need. For example, a gallon of milk is generally cheaper than a half gallon of milk; however, if at least half the gallon spoils and you must throw it away then there are no savings by buying an entire gallon.



Look objectively at what you use before buying in bulk. Non-perishable items and paper goods are usually great to buy in bulk because they will last for a long time. Often “family packs,” or large packages of meat are priced cheaper than smaller amounts of the same cuts of meat. You may not use five pounds of hamburger at once, but you have two choices to get the discount without waste: Either plan multiple meals around that ingredient, or use what you need and freeze the rest.

Another point to consider when buying in bulk is the flexibility in your grocery budget. The cost per unit may be less expensive when buying in bulk, but the overall cost is much greater because you are getting more. If you budget \$100 each week for groceries and paper products, you can easily spend at least half of your budget on bulk items. If you can afford to spend more on the weeks that you stock up on bulk items, and save on the weeks that you purchase less, it may work. For families who operate on a tight budget, buying in bulk may not be as beneficial.

Instead of always buying in bulk, you can look for grocery stores that will double, or even triple manufacturer coupons then stock up during these sales. If you have multiple coupons, it is possible to stock up on staple pantry items and paper goods for much less than typical bulk prices. Of course, there are also draw backs to this method as well since not all stores offer bonus coupon sales with any regularity.

### ***Make a Plan, Make a List***

Everyone knows that impulse buys can kill your grocery budget and aimlessly wandering around the grocery store trying to come up with dinner ideas takes forever (and makes us more prone to impulse buys). Try to make a meal plan for the week, or longer if you're up for it. Use sale flyers from local grocery stores to help you plan your meals around sales. Also try to reuse ingredients throughout the week's menu to reduce wasted food. Remember, if you have to throw out spoiled food, you are essentially throwing away your hard earned money. After creating your menu, make a shopping list based on the necessary ingredients.

While making your shopping list, sort through any coupons and put them in a prominent spot so you remember to use them. Unless you need a very specific item as an ingredient for a recipe, you can keep your grocery list vague to get the best prices. For example, if your list says *bananas* and *apples*, but then you get to the store and see oranges are on sale; the best way to create a grocery list that will help you save money is to simply note that you need produce, and look for the best prices at the store.



Seasonal produce is almost always cheaper than off-season produce. Expect to pay more for berries during the winter months, while citrus is cheap. During the summer, berries, melons, and other summer fruits are almost always on sale. To save the most money on groceries, purchase in-season fruits. Besides being less expensive, another benefit of buying in-season fruits is that they will taste fresher and better.

Another way to stretch your grocery budget is to use as many leftovers as possible. Even if your family doesn't like "leftovers," you can make something a new meal out of the leftover food. As a bonus, since everything is already cooked, you can cut down on cooking time. Soup is a quick and easy way to use a number of leftovers; chicken, beef, ham, and sausages are meats that make a wonderful addition to most soups. Use broth or bullion of your choice (better yet, throw the left over bones and meat from that chicken you just roasted into the crock-pot with some water and make your own stock for free!!), and add vegetables, meat, and seasoning to suit your taste. For the best flavor, allow the soup to simmer for at least 30 minutes.

## Using Coupons



It is so easy to get wrapped up into the belief that if you use a coupon, you *must* be saving money; however, this isn't always true. Store brands are frequently still cheaper than a national brand with a coupon. Some manufacturer coupons require you to buy a large amount of the product in order to save. Buying four cans of soup isn't too bad, but before purchasing ten yogurt cups, be sure you will be able to enjoy it all before the yogurt spoils. Remember, if you have to throw anything out, it is wasting money.

Try to only clip coupons for items that you normally use, or something that you have been interested in trying. Buying a product because you have a coupon, but would not normally use is not really saving money. Avoid being brand loyal to get the best deals when using coupons. Big manufacturers usually put out coupons for their products once a month, which many not give you enough coupons to get a one month's supply; however, using several different brands of toothpaste means you can save on every tube you purchase.

If you are lucky, a grocery store in your area will offer to double manufacturer coupons with some regularity. As with using coupons in general, you have to shop carefully to ensure you are actually getting a good deal. Don't blindly shop believe everything will be the cheapest. It is fairly common to find products that are cheaper somewhere else or a less expensive off-brand.

Pasta coupons are particularly great for double coupon events. Specialty pastas, like the fiber and calcium enriched varieties, frequently put out coupons for \$1 off one box; it doesn't take a math wizard to realize that this is \$2 off a box with a doubled coupon. The price of one box of these pastas are generally around \$2 which means you could have a free box of pasta with just one coupon. Smart shopping during these double-coupon events can really pay off! You may be able to save between 50-75% by using doubled coupons.

## ***Dining Out***

No one wants to cook all the time, but eating in restaurants can get very pricey, especially if you have a family to feed. Find restaurants that offer discounts for eating at a certain time or specific days of the week. These deals can help save anywhere between 10-50% off your total bill. Other restaurants allow children to eat for free; if you will be dining out with little ones, this is a good idea as children's meals can cost upwards of



\$5 a plate. [The Entertainment Book](#) is always a good purchase if you are adventurous and willing to try new restaurants in your area. There are hundreds of buy one get one free meals to choose from. And if you eat out often the \$25-45 purchase for this book can save many hundreds of dollars per year. I also like that you can print coupons from them online- this not only means more local savings you can also use the coupons when you travel.

If you are dining out on a budget, stick with water to drink. Soft drink and bar beverage prices often have the highest profit margins for restaurants. This translates into much higher food bills for customers. A family of four will likely spend at least \$8 more if each person orders a soft drink with dinner. The cost goes up to almost \$10 when a tip is added to just the additional cost of beverages.

Consider sharing a plate or ordering smaller portions. Multiple studies have shown that restaurant portions have gotten out of control; the worst offenders are portioned to feed 3-4 people, but are marketed as a single serving. Splitting an entrée or ordering off the appetizer menu will help save money when dining out, and will also be much kinder to your waistline. I do this all the time with my two girls and we have plenty of food most of the time, if not order one extra side to round out the meal.



## ***Miscellaneous Grocery Saving Tips***

The following are miscellaneous tips for cutting your grocery bill; however, they are bit more time consuming and require some specialty items. If you are really committed to saving money and cutting down your grocery bills, these may be reasonable options for you; however, some people may feel they are far too busy to take on these more intensive money saving options. There are many ways to save money so individuals shouldn't feel that they need to implement *all* of these ideas.

Making your own baby food is a great way to save money while feeding your little one nutritious food. You will need a few supplies to get started, but it will pay for itself in the first week or two. It is best to purchase a steamer basket, immersion blender, and some ice cube trays. You can spend an afternoon preparing a large variety of foods that can be kept in the freezer for about six months, or make one item at a time more frequently. If you don't have time for this maybe a friend does. Barter with her and let her know if she does all the preparation you will pay for the food and she can keep a portion of it for her family.

If you have a sunny spot in your yard or patio, you can easily grow some of your own food. If time is short for you, make it a project for the kids, it will get them outside and doing something other than watching TV. While there are some startup costs associated with beginning, gardening can be a low cost alternative to purchasing food at the store. Lettuce, spinach, and many herbs are particularly easy to grow, and can even be planted in containers. If you plan to have a small garden, there may not be enough leftovers to worry about canning or freezing; however, if you plant a large garden you will be able to preserve much of the produce so it will last long after the growing season.

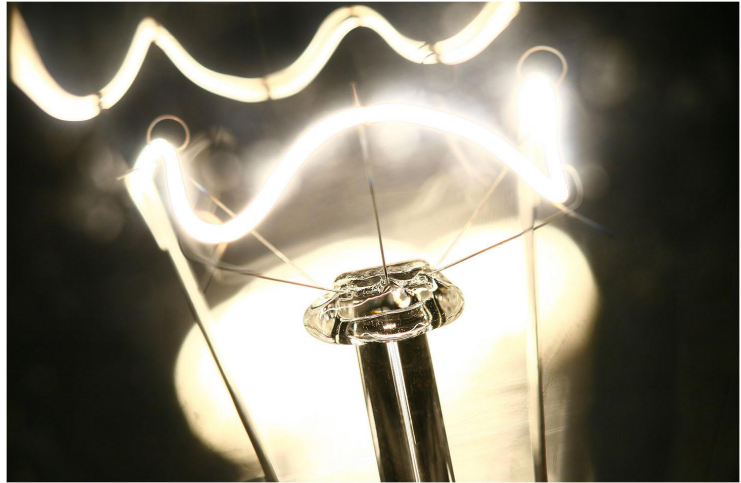
Even if you decide not to garden, learning to preserve your own food can be a real cost saver. Once again, there are minimal startup costs, but they are primarily one-time purchases. A large canning pot is not necessary, but cost around \$20 should you want to purchase one. A case of canning jars (12 jars) can be purchased for less than \$10, making each jar around \$.80. The jars can be used over and over again providing they are in good shape. For an even lower price check Craigslist, local yard sales and thrift stores for jars.

By growing your own produce, you can preserve your own fruits and vegetables for next to nothing by the second year. The savings are even higher if you normally purchase organic produce. When you are unable to garden, you can visit a local farmers' market to select high-quality, fresh produce that is suitable for canning or freezing. During peak-season months, many fruits and vegetables are less expensive to purchase at a farmers' market than at a grocery store.

## Saving Money at Home

### *Utility bills*

Sometimes you have to spend a little money to save money. Consider upgrading old appliances for more energy-efficient ones. There are some incredible tax credits for 2010 when you purchase high-efficiency appliances and home supplies, like windows. Replacing your old washing machine with an energy-efficient front loading washer will help you



save money in several ways. The new washing machine uses less electricity and water than your older machine; and if it can remove more water from washed clothes prior to heading for the dryer, you can reduce the amount of time needed in the dryer.

Look around your home to see if you can reduce your utility bills by making small changes. Turn off the lights when no one is in the room, wash loads of laundry in cold water, switch incandescent bulbs to energy-efficient ones. Even simply unplugging unused or rarely used appliances could save a few cents- not much, but why pay for what you are not using? Do you have the TV on just for background noise? Consider switching on the radio instead. New televisions put out a great amount of heat and take a lot of energy to run. Other options: Turn off water when brushing your teeth or rinsing dishes, and run the dishwasher only when it's full.

Make sure your appliances are running at their best and will last for many years to come by performing routine maintenance. This will help appliances run efficiently and reduce the amount of energy needed to operate. It will also help to keep the appliances in proper working order and help reduce costly repair bills. For example, changing the air filter on your furnace will mean your furnace does not have to work as hard to heat your home. And as an additional bonus there is less dust and airborne allergens will be blown through your home by regularly changing the filter.

Although this next approach may not work for everyone, many people can benefit by looking at their existing service plans to see if they can lower their monthly bills by reducing or switching plans. Cell phone plans can get expensive quickly as you add more and more service options like internet and texting. Be realistic on how much you use these services, and whether or not you could live without them. On the other hand, if you monthly services do not include enough

usage for the amount you currently use, consider upgrading your plan to avoid paying a lot of extra fees. I love also the idea of considering if your older child has a cell phone that they pay for the texting portion of the bill- especially if this is a feature you personally would not use (or very often).

Phone, internet, and TV services can often be combined if you choose to go with one provider for all three. Combining services usually comes with a fairly significant discount when compared to purchasing these ala carte. However, make sure you evaluate how much you actually use these services. To really save money, consider downgrading and you'll be surprised how little you miss all those extra channels or minutes. We recently downgraded our landline to the minimum plan and don't miss it at all.

Unlimited long distance plans for land-line phones seems like it would save everyone money; however, if you make less than four hours worth of long distance phone calls (depending on your specific plan), it may be better to pay per minute for these calls. Also, for some people having a land-line phone and a cell phone is overkill. Could you just by with just one phone line? If so, you could save \$50 or more each month by canceling one of them.

Do you have other services that can be stopped to save more money? Cleaning and laundry services are wonderful luxuries, but may not be cost effective if you can do the same for less money. If you have access to a hose, you can wash your vehicle for much less money than paying someone else to do it. Or if this is not allowed in your area for a few dollars you can take your vehicle to a "self serve" car wash.

We've all seen the commercials, but really, you may be paying too much for insurance. Check on your car insurance rates. Can you combine your home, renters', or second vehicle to increase policy discounts? If you are given options for your health insurance, be sure to choose the plan that is best for you and your family. Often employees are given two (or more) options for health insurance: A less expensive monthly premium in exchange for higher deductibles, or higher monthly premiums for less expensive deductibles. Depending on how often you require a physicians' care, you could save a lot of money by choosing the option that is most appropriate for you. Don't forget to take advantage of Health Care Savings programs or Flex-Spending accounts that allow you to have tax-free money deducted from your paychecks to spend on qualifying medical costs. And if you or your parent is over 65 make sure you check into programs like Secure Horizons ([securehorizons.com](http://securehorizons.com)) that offer free or very low cost health insurance.

If you find that you buy the same magazine from month to month, you should consider purchasing a subscription. You can save about half of the cover price each month just by subscribing. The discount is even greater if you can find a deal online. Many magazines also offer incentives to renew subscriptions, so you may end up with free gifts or a second

subscription for free, just for renewing. And don't forget that [FrugalFreebiesandDeals.com](http://FrugalFreebiesandDeals.com) lists many free subscriptions to a variety of titles quite often.

## *Buy Used*

The image features the text "SAVE 80%" in a bold, 3D font. The word "SAVE" is rendered in black, while "80%" is in a bright yellow. The letters have a slight shadow beneath them, giving them a three-dimensional appearance as if they are floating above a white surface.

Not everyone has an emergency fund that can be used to purchase a new appliance should the old one stop working. Consider buying used appliances instead of new to save a lot of money. If purchased from a used appliance dealer, many used appliances come with 30-, 60-, or 90- day warranties, and cost just a fraction of the cost of a new appliance. Used appliances can also be purchased from individuals, though these appliances are generally sold "as is." Just make sure to check out the energy rating of the used appliance you are thinking about buying; purchasing a much lower efficiency may not be such a deal in the long run.

While buying furniture is not likely considered an emergency, you can buy used furniture to save a lot of money. To limit the ick-factor, you may want to stick to buying furniture that can be easily cleaned and washed when you bring it home. This means limiting your purchases to hard surfaces like tables, wood or plastic chairs, book cases, etc. But upholstered items can also be cleaned, so if you are willing to put in a little extra work, these can help you save money, too. We have sold lots of furniture on Craigslist that has been in great shape.

In addition to the steep discounts that can be found when buying used furniture, you can often find higher quality items than is available for low prices at big box stores. This makes purchasing used furniture an even greater value when you consider that the pieces you buy used will be around longer and less likely to wear out. Garage sales, consignment shops, and some estate sales are great places to pick up quality used furniture items. Plus there is the added benefit of no sales tax when you buy from a private seller- this in itself could save you over \$100 off the tax that would be on a new retail product.



## ***Beware of Budget Busters***

Cleaning products are expensive, and purchasing lots of different products to clean various parts of your home can break your budget. Consider using a multipurpose cleaner that you can use throughout the house. There are multipurpose cleaners available in stores, but even better are some common household items like vinegar and baking soda. Both of these items are readily available in all grocery stores, and can clean your entire home for just pennies (and it is planet friendly).



Everyone knows that cheaper is not always better; this is even true when trying to save money. It may be tempting to buy the cheapest product available in order to save money, but be aware that price is often indicative of quality. Having to frequently replace an item means the \$1 vegetable peeler may not be such a great deal after all. For items that will get a lot of use, consider buying a higher priced gadget that is likely to last for a long time. For household items that will only be used a few times a year, buying the lowest priced item available is probably fine.

Just like food that has to be thrown away, if you pay for services that you don't use you are wasting money. This may seem like a no-brainer, but you'd be surprised how many people pay for services that they don't use. Do you have a gym membership, but rarely hit the gym? Some gyms offer a pay per use price which may end up being less expensive if you only visit the gym a few times each month.

## *Saving Money with Kids*

### *Buy Used Clothing & Toys*

Children grow so fast it seems they only wear one size for a month or two before growing into the next size. Forget buying an entire wardrobe of brand new clothes, and opt to buy some gently used clothing for your kids. Garage sales and consignment stores are great places to pick up gently used children's clothing which are sold for a fraction of the price of new outfits (I



recently picked up brand new, tags on Old Navy toddler jeans for only \$1). [eBay](#), [thredUP](#) and [Craigslist](#) are online options that offer gently used, and sometimes brand new children's clothing.

These same venues also offer a variety of children's toys and baby gear at discounted prices. You can often find toys, Pack n' Plays, swings, and many other items for much less than you would pay for brand new products. Many of these items seem brand new because they don't get a lot of use before babies and kids grow out of them.

Some things to consider before purchasing used baby and kids' toys: Be sure you can thoroughly wash any of the items you plan to purchase. Clothing and blankets can be easily thrown into the washing machine, while plastic and wood toys can be disinfected in a mild solution of bleach water. Make sure you check out a consumer's safety website for a list of recalled products so you can be confident the toys, crib, stroller, etc. you are purchasing will be safe.

Certain items, like car seats, should not be purchased used. The parts within a car seat are only guaranteed for one accident. Unless you know and trust the seller, there is no way to know for sure that the car seat will be safe when you need it most. Also, car seats have expiration dates, typically five years from the date of purchase. Buying used products only to find they are useless is not saving money.

## ***Renting vs. Buying***



The cost of outfitting your child's hobby du Jour can really add up if your child likes to try out one activity, only to switch to a new one a few months later. Instead of purchasing expensive items like musical instruments, opt to rent them for awhile to be certain this is an activity that interests your child. It may end up costing a bit more in the long run if your child decides to stick with it, but will definitely be less expensive than purchasing a saxophone three months before your child decides he would rather play hockey.

There are services that allow you to rent sports equipment which may be a good place to start before purchasing a slew of equipment. Renting is also a good option since many children tend to outgrow equipment quickly. Instead of renting, you may decide to purchase used equipment instead of new. This is also a great method to save money on sports

equipment and other hobby supplies. It is likely that another child tested out the activity and found it wasn't for them, or simply outgrew the equipment. Purchasing used equipment or renting the equipment is an excellent way for your child to test out a number of activities without the financial strain of purchasing expensive supplies for all of them.

Also, don't forget to ask around to family and friends if any of their kids have participated in a hobby your child is interested in. They may have leftover equipment lying around that they would be willing to let you borrow and tryout (or just have). My husband was recently interesting in buying our oldest daughter a soft-top surfboard. Instead of just going out and buying it though he asked a friend if we could borrow his son's (that was not getting used). Come to find out she is not ready for it and it crossed off the need for a surfboard for her for a while (and time for me to look for one from a garage sale).

## ***Store Brand Formula and Diapers***

Federal regulations require all infant formulas to meet certain health and safety standards. This means you can comfortably feed your baby store brand formulas knowing that your baby is getting virtually the same nutrients as what goes into national brand formulas. Despite the extreme price difference, national brand formulas are not superior to store brand formulas. Compare the ingredients on the formula cans to see for yourself. By feeding your infant store brand formula, you can expect to save around \$10 per can of powdered formula.

If there was one type of diaper that worked for every baby, there would only be one type of diaper. Don't believe that store brands are inferior to national brands because they are well,

store brands. Many parents find store brands work just as well as the more expensive nation brands, and are about half the price. Buy a package of store brand diapers to test if they are a good match for your baby, and you may be surprised how effective the store brand diapers are.

## ***Making Your Own Baby Food***



This has previously been discussed, but it really does save a lot of money. For about \$25, you can buy an immersion blender, steamer basket, and some ice cube trays. Within the first month, it will pay for itself. A one pound bag of carrots, typically sold at grocery stores for \$1 will yield about twenty servings of pureed carrots. Compare that to \$.50 or more for each serving of prepared baby food, and you can see how quickly the savings add up!

Making your own baby food is easy, too. Simply steam (or bake) the fruits and vegetables of your choice until they are soft, then transfer to a bowl and puree. Add a little water to achieve the consistency that is right for your infant, and pour into ice cube trays. Once solid, the baby food cubes can be stored in zip-top bags or freezer-safe food containers in the freezer for about six months.

Don't fall for the "made specifically for baby food" gimmick that some manufacturers advertise. There are a number of products that claim to be specifically for baby food, but they also have specialty price tags and simply aren't necessary. There are also a number of baby food cookbooks available for purchase; however, the same information can be found online for free.

## ***Birthday Parties***

The cost of throwing a birthday party can skyrocket very quickly, and it's so hard to tell your children "No" on such a special occasion. Save money on birthday parties, and throw a fabulous party on a limited budget. The first step in controlling your party budget is to avoid buying party favors for kids to take home. No matter the age of your guests, they simply aren't necessary. As a parent, do you really want a bunch of cheap, plastic toys lying around the house? Neither do other parents.

Instead of purchasing party favors, have all the kids make something that can be brought home. Cookies are easy and inexpensive to make, and kids have a great time decorating. Be sure to make extra cookies for the kids to sample while they are decorating. Not interested in cookies? Search the internet or your local library for more craft ideas. Keep your costs down by choosing an activity that does not require a lot of expensive supplies. The activities are great for kids'



parties because it gives your small guests something to do, and they can take the craft home.

Consider timing your party between lunch and dinner so you aren't responsible for providing a meal. Cake and ice cream should be enough and is significantly cheaper than feeding a hungry crowd of children. Instead of purchasing individual-sized drinks, buy one or two flavors in larger sizes and some disposable cups.

If you are lucky enough to live near a dollar store, see if most of the party supplies can be purchased there. In the stores that boast everything is a dollar, you can purchase Mylar balloons for much less than you'd pay at other stores. Streamers, plates, napkins, and other birthday party supplies can also be purchased at these stores at very reduced prices.

We personally love the idea of giving instead of getting at birthday parties. In order to do this our family throws "no gift parties". This year we are having a cat themed and Raggedy Ann themed parties, instead of gifts children will be asked to bring pet food and supplies (for the cat party) and toys (for the Raggedy Ann party) to donate to the Humane Society and a Local Foster Kids organization. Our kids get lots of gifts from family and we don't feel we need the toy overload that a big party can cause. It also frees up your guests from spending too much on unneeded gifts. But if you still would like to have gifts given at your party consider requesting handmade gifts or keeping under a certain dollar amount of your choosing.

***Thanks for reading Simple Savings: Steps You Can Take to Easily Save \$1000's. I hope you enjoyed it and were able to pick up several tips that will increase your bottom line.***

***As you can see, there are a number of ways to save money, even in these tough economic times. You may live on a limited budget out of necessity or by choice, but by making just a few lifestyle changes your quality of life doesn't have to suffer. Things like canceling your cable may feel like a very big sacrifice; however, if you can fill your normal TV watching time by spending engaged time with family, you may quickly forget about "must-see programming." (Plus, many shows are available online without commercials so you don't have to live entirely out of the water cooler-loop.)***

***For more money saving tips, freebies and shopping deals please join Jenetta and thousands of other readers at [FrugalFreebiesandDeals.com](http://FrugalFreebiesandDeals.com).***