

# Saving Money and Time Without Losing Your Mind



8 **EASY** Expert Solutions  
for a Frugal Family



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Dear Reader,

Juggling a family's various needs – financial, emotional, health-wise – is not easy. You didn't need an expert to tell you that! But maybe what you can use is someone to give you some tried-and-true ways to make it all a little easier. Whether it's finding inexpensive ways to feed your family more healthfully, or what to do when you're completely tapped out and at the end of your rope, or how to save money with coupons, we can help.

We're a group of nine women, probably much like you. We've got more on our to-do lists than we could ever accomplish in a lifetime. We've got families that sometimes drive us crazy and often make us feel like the luckiest moms in the world. We've figured some things out, and are still struggling with others. But together, we feel that we can offer you a helping hand.

No, we don't always have pressed, sparkling white napkins on our kitchen tables. No, we don't always serve perfectly balanced, 100 percent natural, organically grown, homemade meals on that table, that our families eat with impeccable manners, accompanied by witty conversation. But we try our best to give our families our best – just as we bet you do.

Through our collective experiences and our collective successes and failures, we've got some things to share. And that's why we came together to create this short book; to document some ideas and suggestions to help make your life a bit easier.

We hope you'll enjoy “Saving Money and Time Without Losing Your Mind.” At the end of each short section we've included more information on how you can find out more about each of us. And look for more collaborations like this in the future! After all, as we all know, it takes a village. And we're glad to be your virtual village.

Here's to your happy and healthy family,

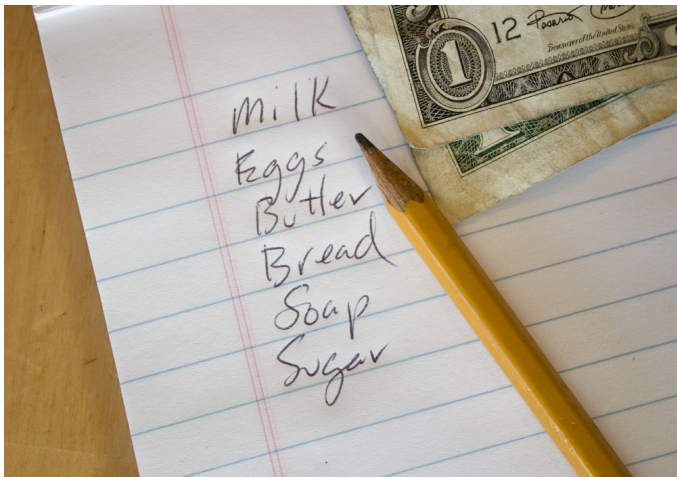
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**Yes, You MAY Share this with your friends & family.**

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## **Menu Planning** *by Christine Steendahl* [TheMenuMom.com](http://TheMenuMom.com)

Have you heard about menu planning lately? It seems families are busy and getting busier all the time. (I know mine is!) As families work on getting organized, many home managers are turning to meal planning as a way to eliminate the evening stress in their homes. I am finding personally that it is essential for both time and budget reasons.

If you have ever tried menu planning, you may have discovered that it can seem overwhelming! Sometimes you can sit down, and not even know where to start. The way to go about it is to figure out what system works best for you.

The first option would be to go by the sale ads. Grab the flier of the store you shop at each week and take a peek at what is on sale. Using the sale items, you can create a menu that will help you save money at the same time!

Another idea is to weekly grab a recipe book or two and browse. Pick out what recipes you would like to cook and formulate a grocery shopping list accordingly. This is the method I use the most often. I enjoy trying new recipes and then I write notes in my cookbook as to how the family enjoyed each recipe. That way, when I return to that same book I can pick some tried and true favorites along with a couple new things.

If you aren't adventuresome with trying new recipes, this idea may be best for you. Sit down by yourself, or with your family, and list out 15-30 of your favorite meals. Pin these up on your refrigerator or bulletin board. Each week choose which meals you plan to make, write up a quick grocery list and you're done!

Of course you could also combine all three methods – whatever works! Now you might be thinking – this sounds like a lot of work! The truth of the matter is, yes it can take some time. However, it will go faster for you as you get into the routine. Also, let's think about the benefits for a moment.

- Less money spent eating out.
- You'll be eating less unhealthy pre-packaged preservative packed food.
- You won't stand in front of your refrigerator every evening stressing about what to cook.
- You won't throw away tons of food each week because you bought it but never cooked it.
- You won't have to constantly run to the grocery store – which will save you money in the long run.
- And most importantly to me, you will spend quality time with your family around the dinner table each evening.

In the long run, yes it takes a bit of time, but it also saves time each evening as you don't have to think about what to make or take the time to run to the store. I think you will also be surprised how much money you will save by menu planning. If it helps, keep track for a month and put all that extra money towards a fun savings goal.

I challenge you to try menu planning for at least a month. You can do this! I'd love to help you even more! Take a moment to stop by [MenuPlanningCentral.com](http://MenuPlanningCentral.com). When you visit, you can grab a copy of "Menu Planning Basics" – Our Quick and Easy Guide to Menu Planning, which includes a printable menu template and grocery shopping list along with many more menu planning tips.

Christine Steendahl is "[The Menu Mom](#)" and has been helping families with meal planning since March, 2005. Her specialty is in traditional home style menus for busy families – featuring easy to prepare recipes the entire family will enjoy.

She runs three menu planning websites including: [DineWithoutWhine.com](http://DineWithoutWhine.com), [MenuPlanningCentral.com](http://MenuPlanningCentral.com), and [KidApprovedMeals.com](http://KidApprovedMeals.com). Her weekly menus with categorized grocery shopping lists help bring busy families organization, time & money savings, and ultimately back to the family dinner table.

## Eating Organic on a Budget

by Crystal Collins

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



Many people visit [TheThriftyMama.com](http://TheThriftyMama.com), because they are interested in deals, coupons and ways to save money. But shortly after beginning the website in 2008, I felt compelled to use The Thrifty Mama platform to make a difference in people's health.

I grew up in a household where we ate healthy, used naturopathic remedies, took herbs daily and also lived on a strict budget. When I left my parent's home in 2000, I strayed away from my natural and thrifty roots, as most college kids do. A few years later, I ended up with a terribly infected toe from getting a pedicure at a local salon. The infection became excruciating, and it looked like I was going to need medical attention for my foot.

Then someone gave me some Colloidal Silver, and recommended I use it on the infection. I placed just a few drops on the infected area, and right before my eyes the infection vanished. My toe was still red and swollen, but the pain stopped and the infection was gone. As a precaution, I used the drops on my toe over the next few days as my toe finished healing, and I did not have to seek medical intervention.

This was a turning point in my life. I thought to myself, if something like this could heal an infection so quickly, what else was I missing out on in life? That year I became pregnant with my son, and I took a Bradley childbirth course. I learned so much about not only natural childbirth but also natural living. I gave birth naturally to my son, and since then it has been an amazing journey in the ways of healthy and natural living.

We all wish that we could buy exclusively organic and green, but it is not always possible. But with just a few easy changes, many people can add more organic items into their diets and save money while doing so. Here are ten tips for adding more organic items into your diet.



1. Make your own breads, preserves etc. Buy these ingredients in bulk when you can get a good price. Canning is actually pretty easy to do, and I recommend you check out the Ball Blue Book of Canning.
2. Buy from local farmers, farmer's markets and co-ops. [Local Harvest](#) is a great website to find farms and markets near you.
3. Grow your own [organic garden](#). Even if you are in an apartment with no place for a garden, you can still keep herbs in pots or even [use old rain gutters](#) to create a hanging garden.
4. Use coupons to get items that give you overage or make you a profit. Then use that profit to buy your items. This may sometimes entail getting items that you wouldn't normally buy. I discuss in more in-depth detail in my new ebook.
5. Always be on the lookout for coupons on organic products. See this list of [organic coupon resources](#) for some help with this. One great way to get extra organic coupons, is to email or write to companies that have organic products. They will usually send out coupons to customers that take the time to compliment them on their products.
6. Decide what absolutely has to be organic and what doesn't. In my simple [Organic Buying Guide](#), you will learn exactly what organic means, and how to choose your organics to save the most money.
7. Look for mark downs at your local stores. Many stores mark down organic items when they are close to going out of date, or when the item is being discontinued. If you can combine coupons with these mark downs, then you will get an even better deal.
8. [Stockpile!](#) If it is something that won't go bad right away, and you have found an incredible deal, stock up! Buying in bulk, is what allows me to save so much on my organic groceries. Wholesale Clubs like Costco and BJ's both take coupons and carry a lot of organic items.



9. Shop in Season. Buying in season for your produce will save you a lot of money. It could mean the difference between paying .25 cents for something or \$3. The best way to know what is in season, is to visit your local farmer's market or produce stand for your produce.
10. Shop online. More and more companies are offering spectacular online deals for organic foods and green products. See [how to use Amazon to save on organics](#). [Drugstore.com](#) is another favorite of mine to save on green products and organic foods.

These are just a few simple steps that everyone can take to save on organic foods. In my newest ebook you will get simple eating strategies for attaining and maintaining optimal health, tips to go green and do it without lots of additional stress and practical ideas to ensure that what you eat, what you put on your body and what you surround yourself with are the very best for your well-being.

Go further and change your life in 7 weeks with [Not Your Mamas Crunchy Granola! - 7 Weeks to a Healthier Lifestyle!!](#)

Crystal is a stay-at-home Mom of two, and works hard at stretching a budget while eating healthy and staying fit. She blogs to help others save money, live healthier and learn to add a little bit of "crunchiness" into their lives.

Financially speaking, it's not always easy to eat and live healthy. One of the reasons Crystal blogs at [TheThriftyMama.com](#), is so she can help people understand that it is possible to save money and eat healthy.

P.S. Come join our community of "granola enthusiasts" and interact with us through our Natural and Thrifty Crunchy-Lovin' Weekly!!! We'd love to have you. Visit [NaturalandThriftyGuide.com](#).



## **Cleaning Tips to Save Time and Money**

*by Jill Cooper and Tawra Kellam*

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

**Here are some quick tips to save time and energy by changing your habits:**

- **Get dressed and comb your hair** – Put on a comfortable pair of shoes. You wouldn't show up at the office or work in your pajamas. Take your home and family's needs that seriously and get dressed!
- **Kids chores** – Have the kids make their own beds and pick up their rooms before they leave for school. The fastest way to get this done is to make sure that no one eats breakfast or turns on the TV until it's done. When I first put this rule to the test, I went from one hour of nagging and accomplishing nothing to 15 minutes of **peace and quiet with clean rooms and groomed children**.
- **5 minute organizing** – While on the phone, clean out a desk drawer or your purse. Put away the DVDs or tapes that lay around the TV. These small sorting projects can really **make a huge difference in the amount of time you spend cleaning**.
- If clothes are clean, hang them up and wear them again.
- Let each family member **use one towel per week**.
- Allow family members to eat only at the table **to avoid food messes in the rest of the house**.
- Have your toddlers wear a bib or oversized t-shirt when eating.
- Serve only light colored drinks if you have light colored carpet such as white grape juice, lemonade and of course water.

- Don't overdo when buying clothes. Ten days worth of clothing is plenty for most people.
- Buy clothes that don't need to be taken to the dry cleaners.
- Don't clean if the house doesn't need it. Who says you have to vacuum everything every week? For a seldom used room like a guest room, don't waste time vacuuming it every week.
- Don't dust until you see dust.
- If there is something that continually frustrates you, fix it. If you can't find your keys, put a nail in the wall and them by the door. Hang the keys there as soon as you walk in and you will know right where they are when you leave. It literally takes thirty seconds to pound a nail into the wall to solve a chronic problem. I once heard someone refer to this as being "too busy driving to stop for gas."

Here are a few homemade cleaning recipes to try to help save even more:

### **All Purpose/Window Cleaner**

2 tbsp ammonia  
½ cup rubbing alcohol  
water  
¼ tsp dishwashing liquid

Put in the ammonia and rubbing alcohol in a spray bottle. Fill almost to the top with water. Add dishwashing liquid and mix. Top off with water. This is rated to work better (and much cheaper!) than most commercial window and kitchen sprays by Consumer Reports magazine.

### **Cleaner For Stainless Steel Sink**

½ borax  
½ baking soda

Mix and scour on sink. Rinse well.



## **Fruit and Vegetable Wash**

You really don't need a special cleaner for your fruits and vegetables. Just wash them with a weak solution of dish detergent and a scrub brush. This works just fine. If you still insist on using a special wash, this is a good recipe that is the same as the "natural" stuff in the store.

1 tbsp lemon juice  
2 tbsp baking soda  
1 cup water

Put ingredients in a spray bottle. Be careful because it will foam up. Spray on vegetables. Let sit 5 minutes then rinse with a scrub brush.

## **Homemade Laundry Soap**

1/3 bar Fels Naptha Laundry Soap, grated  
6 cups water  
½ cup washing soda  
½ cup borax

Heat 6 cups water and soap in a large pan until dissolved. Stir in washing soda and Borax. Mix and heat until dissolved. Boil 15 minutes. Remove from heat. (It will have the consistency of honey.\*) In a 3 or 5 gallon bucket, add 1 quart of hot water. Then add the soap mixture. Mix. Add enough cold water to make 2 gallons of the mixture. Mix until well blended. Let sit 24 hours. The soap will gel\*. Use ½ cup for each load.

Makes 2 gallons. (Approx. \$ .40 per gallon)

## Notes

- If the detergent doesn't gel or reach honey consistency, it will still work.
- Stir before each use as this does separate. Detergent can be stored in a liquid detergent bottle. Then, just shake it up each time you use it. It is safe for HE washers.
- This detergent will not suds up in the washer, but it is still getting your clothes clean.
- If you have extra hard water, the soap may not clean as well. Add ½ cup borax or washing soda to the load and that may help.
- If you do not like this laundry soap, you can still use the Fels Naptha bar for spot cleaning and to rub on stains. The Borax and Washing Soda are great to add to your regular detergent for extra cleaning.

Jill Cooper and Tawra Kellam are [frugal living](#) experts and the authors of the [Dining on a Dime Cookbook](#). Dining On A Dime will help you [save money on groceries](#) and get out of debt by cooking quick and simple homemade meals. For free tips and recipes visit [Living on a Dime](#) or sign up for our [free Living On A Dime Newsletter](#) and learn to save more!

**10 Tips to Getting (and Staying )  
Organized & Avoid a Nervous  
Breakdown**  
*by Tracy Roberts*  
[MomsInABlog.com](http://MomsInABlog.com)



Being a parent is a hard job! Full stop. It's hard. Even when it's fun, it's not always easy. Throw in the job of keeping the household organized & running smoothly and the amount of work to be done can be overwhelming. Not just the quantity but the amount of interruptions. With young children underfoot, simple projects can take forever.

Then, of course, there is the guilt of not spending enough time playing with your children because you are spending so much time cleaning up after them. It's a vicious cycle that can cause many to throw in the towel and can wear even the best of us out.

Having a plan of attack for home organization not only keeps your sanity but also helps you get it all done before that big yellow bus returns.

I'm going to share my best 10 tips for not just getting it done but getting it done in style, with time to spare and while looking calm, cool and collected. Emphasis on the calm, cool and collected!

**Tip #1 – Emergency Toys**

Have a stash of emergency toys on hand that are only pulled out sparingly. If junior always tries to climb into the dishwasher as you are unloading it, why not empty a nearby lower cupboard and let him play with some oversize mixing bowls that you picked up on clearance? Or you can pass out special dry erase flashcards only when you have to make an important phone call. Planning ahead helps you take stressful situations in stride.



## **Tip #2 – Use a Timer**

Use an egg timer or the microwave time while you work. In fact, working in short intervals helps to keep you motivated & moving quickly throughout your day. Of course, no matter how difficult the job, you can do anything for 15 or 20 minutes.

## **Tip #3 – Little Helpers**

Even though it may seem like it just might slow you down, teach the baby how to do small jobs. You'd be surprised when that newfound skill can come in handy. And the littles in your house are guaranteed to love working along side you, spending quality time doing things that need to be done (household chores) so you can get to the things that need to be done (snuggles & hugs)

## **Tip #4 – Family Effort**

In fact, every member of the family can have a set job to do daily. My 18 month old knew it was her job to collect the pet food bowls when it was time to feed them. She took great pride in the fact that she knew what to do when asked. The key is selecting jobs that they think are fun and then shower them with tons of praise. Trust me; your kids will keep coming back for more.

## **Tip #5 – Rewards**

I am not talking about those 100 calorie snack packs here. I am talking about telling yourself that if you finish this task as well as the next one on the list then you can have 10 minutes to read your favorite mommy blog (or whatever your personal guilty pleasure might be), which, unless it's a food post, is fat free.

## **Tip #6 – Make a List**

Plan to take half an hour every Sunday night to make out a list for the week. You can create an Excel spreadsheet, whip up something in Google docs or write it out by hand. Whatever makes you happy, it's your list, after all. Plus, there is something deeply satisfying about being able to cross things off that list. Keep it to one page though or you'll find it overwhelming.

Note: You have all week to get the list completed so prioritize your list accordingly and choose the most important THREE tasks to do each day and do them. Yep, just three. The key is to NOT get overwhelmed.

### **Tip #7 – Pace Yourself**

Remember....don't get overwhelmed! Spread out the yucky jobs. Why do a bunch of jobs you hate in a row? Why not arrange your list so that those are every 5<sup>th</sup> task. It will keep your enthusiasm high and every time you get to one it won't seem so bad after all.

### **Tip #8 – Projects**

Plan projects with longer due dates, like once a month. Washing down the front of the kitchen cabinetry every month or sorting through drawers for out-of-season clothes, too small clothes and mismatched socks are both necessary and easy to incorporate in your overall plan.

### **Tip #9 – Be Comfortable**

No one ever said you had to do stuff the hard way. ;-) Why fold clothes hunched over a too-short table? Why scrub the floors on your hands and knees when Swiffer works just fine? Find the easiest way to do a job (and still be acceptable). The happier you are performing a task, the easier that task will be to complete.

### **Tip #10 – Use the Best Tool for the Job**

Ask your friends the best way they have found to organize or clean a particular item. Look it up online. You are bound to find a solution that can save you time. Better yet, find a tool that will perform multiple duties and use that one. Work smarter!

Owner of [Moms In A Blog](#), Tracy Roberts is a 40-something mother of four (19,14 & two post tubal reversal miracles 5 & 3), living in Central Florida with her husband, Jeff and an English Bulldog.



## Girlfriend Advice on 10 Ways to Spend Time (and not Money) with a Friend

by Debba Hauptert

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

As we share on [Girlfriendology](http://Girlfriendology), we find there are tons of benefits to having female friendships. Research has proven that it makes us healthier, happier, less stressed, live longer and feel more beautiful - so this girlfriend thing is definitely worth spending some quality time on, right? But, what about spending time with our girlfriends without spending a bunch of money? We've got some great girlfriend advice for you! Here are:

### Girlfriend Advice on 10 Ways to Spend Time (and not Money) with a Friend

**1. Go for a Walk/Talk** - As a self-confessed multi-tasker, I love this combination of catching up on each other's lives and getting some exercise. Throw in a nice park or pretty neighborhood, some great weather and maybe a dog or two to join you, and you've got a fun, free and healthy 'girlfriend therapy' session.

**2. Make Dinner Together** - Invite a friend over for a simple and stress-free meal together. A little spaghetti, some bread and a cheap bottle of wine is the perfect recipe for wonderful girlfriend evening. Or invite a bunch of girlfriends over for a 'potluck dinner' and have them each bring something to share. Sure to be a fun, frugal night!

**3. Go Yardsale-ing or Cheap Shopping** - My girlfriends and I love to hit yardsales, flea markets' or resale/thrift stores together. Sometimes we discover great deals and other times we just enjoy laughing at silly things we find while [cheap shopping together](#). Make it even more fun with a "\$5 Challenge" to find the best deals or funniest finds within that frugal budget.



**4. Garden or Run Errands** - Our not-so-favorite things to do become actually kinda fun with a friend by our side! Invite a girlfriend along to run errands (yours and hers) or work in your/her garden. Spend some quality time talking and pulling weeds, or sharing stories and picking up the dry cleaning. A gardening girlfriend by your side can make it MULCH more fun!

**5. Organize Your Closet** - Invite a trusted friend over to help you clean out and [organize your closet](#). Let her be the judge if you should keep some items, resale them or donate to the thrift store. Then, help her go through her clothes and organize her closet the next weekend!

**6. Watch Old Movies** - Still have a VCR and a bunch of movies? Or have some DVDs you haven't seen in years? Invite a girlfriend (or several) over for a movie night. Make popcorn and have some snacks/beverages then get comfy on the couch watching chick flicks or classic films. Beats a \$15 bucket of popcorn and \$10 movie tickets - and no one will shusss you if you talk or laugh during the movie!

**7. Porch time** - There's just something special about hanging out on a porch or deck on a nice evening that makes me happy. Invite a neighbor friend over for a glass of wine or a snack. Just hang out together and have an awesome conversation. Have citronella candles on hand just in case - so nothing ruins a great evening with a good friend.

**8. Phone a Friend** - On [Facebook.com/Girlfriendology](https://www.facebook.com/Girlfriendology) we promote Sundays as 'Phone A Friend' day. It's just a weekly reminder to stay in touch with your friends. It's also a great time to call as most phone packages have free weekend calling. So, pick up the phone and give her a call. There's nothing like hearing a friendly friend's voice on the line.

**9. Coffee at your House** - There's something special about holding a cup of coffee or tea and sharing your life and dreams with a girlfriend. It doesn't need to be a \$5 cup of java to share your million dollar ideas with a friend! Invite the girls over for coffee. Get some good coffee and be prepared with some cream, sugar, and sweeteners so they have their coffee (or tea) the way they like it.

**10. Start a Book Club** - Choose books that are available at the library (or at least in paperback) and rotate homes to meet in. It's a great way to connect with local friends and to see each other on a regular basis. (If you're really into being frugal, read books by [Dave Ramsey](#) or other guides to personal finance and share money-saving ideas.)

Girlfriends - get creative! There are lots of low-cost ways to spend time with your girlfriends. **The important thing is just doing it - sharing time for your BFFs.**

Debba Hauptert founded Girlfriendology.com in 2006 as a community for women based on female friendship. She is the author of [Girlfriendology 101: Simple Steps to More Fulfilling Friendships](#) and [30 Days/30 Ways to be a Better Friend](#).

Please follow [@Girlfriendology](#) on Twitter and [Facebook](#). September is International Women's Friendship Month and we're celebrating female friendship with our girlfriends on Girlfriendology.

## 5 Ways to Save More Using Coupons

by Andrea Deckard

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



Saving more with coupons doesn't have to be extreme. Our family [saved \\$6,500 in one year](#) by my [focused couponing techniques](#). There was nothing extreme about it. It does take work but saving \$100 or more on a shopping trip is time well spent to me.

Here are a few ways to help you save more when you use coupons:

### Subscribe to the Newspaper

Newspapers are an inexpensive source to acquire coupons. However, have you ever noticed that there are sometimes different value coupons in the papers for subscribers and the papers you purchase at the local store on Sunday?

To explain this simply, newspaper companies are paid more marketing dollars based on those subscribers – those are guaranteed eyes on the coupons (and the brands). The store newspapers are not guaranteed as sold, so they keep a lower value (or sometimes no coupon at all) in those newspaper inserts.

For this reason alone I say subscribe to your paper. Don't just randomly buy one. When you do that, the paper is around \$2.50 (in our region). Depending on how many of those coupons you will actually use, the \$2.50 may not be worth your total cost of savings. I pay around \$13 for a 12-week subscription. That's 12 weeks of Sunday newspaper inserts! A 50% savings just by subscribing alone.

Check with your local paper on the best price, use the surrounding competing papers to your advantage. Surely one will give you a lower rate. Use that price as leverage to wheel and deal. If you want to search online, you can use [this discounted newspaper site](#) to find a low rate as well.

## Match the Sale with the Coupon

Coupons are available everywhere. In the Sunday newspaper, in magazines, at many online printable coupon sites. You may notice many manufacturers are now offering coupons on their Facebook page. “Like” them to get a coupon to save on your shopping trip. It all adds up.

The strategy with focused couponing is waiting for the sale to come around at an acceptable price to use the coupon. Some stores will double coupons which means that coupon value is actually twice as much as the face value. Even if you live in a LOND (land of no doubles) you can still save quite a bit. The strategy is exactly the same. Wait for the sale and use the coupon.

## Saving on Healthy Products

One of the coupon myths I commonly hear is that coupons are not available for healthy products. Let me share a few items I have purchased recently, with coupons, and you decide if they are healthy:

- ✓ Wholly Guacamole
- ✓ Boulder Canyon Chips (organic)
- ✓ Cascadian Farms Granola (organic)
- ✓ Muir Glen Tomato Paste (organic)
- ✓ Ronzoni Whole Wheat Pasta
- ✓ Del Monte Fresh Pineapple

I don't want to bore you with a longer list, but hopefully you get the point. I [lost 70 pounds total](#) by eating healthy foods and very little processed foods. If you need to find a coupon – organic or not - search our [coupon database](#) to find thousands of other coupons on all types of products. There are many coupons available for healthy products!

## Buy the Loss Leaders

Loss Leaders are those items listed on the front of the weekly circulars that the store is willing to take a loss on those products to get you in to buy all of the other items on your shopping list. However, you can just buy only the loss leaders, your “[non-negotiables](#)” and other sale items and still spend less than your budget. The key is in planning.



## Organize Your Coupons

There are two popular methods to organizing your coupons: Binder Method and File-by-Insert Method. I have a third method I made up that I use today: the Hybrid Method.

The general idea with the Binder method is that you shop with all of your coupons in the binder. To use the Binder Method, you will need a [school binder with zipper closure](#) and [baseball card holders](#) which you can find in the office supply section of the store.

Each week, clip your coupons from the Sunday newspaper, all of your magazines and any printable coupon sites. Create organization within your binder that works for you whether it is by store aisle or by product type (i.e., frozen foods, hygiene, dairy, etc).

With the you File-by-Insert Method, you will file your inserts without cutting them. You will only touch the coupons when you will actually need them for that specific shopping trip.

As you receive your Sunday newspaper coupons each week, put the date on the front of the whole coupon insert. You will need [basic file folders or hanging file folders](#). You could use a [portable file box](#) or something like this [portable filing cart](#) to hold all of your files. I chose to use what I had so a mini filing cabinet works for me.

The Hybrid Method offers the convenience of clipping the coupons you need when you file your inserts. You also have some important coupons with you that you always want to keep an eye out for an unadvertised sale or clearance opportunity. I shop with these coupons and my printable shopping list in a [wallet-sized coupon organizer](#).

I hope these [Focused Couponing tips](#) are helpful as you **save on what you need and spend (and save) more on what you want!**

Andrea Deckard publishes [SavingsLifestyle.com](#) where she shares great deals on grocery store purchases, new coupons, freebies and realistic money-saving tips. [Focused Couponing](#) helped her family save \$6,500 in one year and help pay for her son's surgery. It was the catalyst to help her save in every area of life.

[Subscribe to the free newsletter](#) so you can start saving more on what you need and spend (or save) more on what you want!

## In Case of Emergency, Break Glass

(Or, What to Do When You're So  
Overwhelmed You Don't Know What to Do)

*by Lain Ehmann*

[30minuteMartha.com](http://30minuteMartha.com)



We've all been there. Maybe it's the holiday season and you've got family flying in from out of state, presents to wrap, a non-peanut, non-dairy, gluten-free dessert to prepare for the elementary school Winter Solstice celebration, and you feel like you're coming down with a cold.

Or maybe you just got back from a girls' weekend, and the kitchen is a wreck, you've got 47 phone messages to listen to and respond, your boss wants to know if you can work overtime, and the dog looks like he's about to add something colorful to the living room rug (which, by the way, could use a vacuuming).

Life in the 21<sup>st</sup> century can be summed up in one word: Overwhelming. The sheer volume of information, opportunities, and responsibilities can leave us panting for breath and grasping for our emergency bar of Godiva. That's not bound to change any time soon. That's why I've developed the following process for handling these not-infrequent periods of pull-my-hair-out overwhelm:

1. **Take a deep breath.** Grab that chocolate bar if you must, head to the nearest Starbucks for a quick sit-down, or just lock yourself in your car. Taking 15 minutes to plan out your attack may seem crazy, ("But I have so much to dooooOOOoooo!"), but using that time to create a strategy and gird your loins will actually save you time and energy in the long run. So grab a pad of paper, a pencil (or crayon) and get thee somewhere quiet.

2. **Write it all down.** Though I never made it through the entire book (Bad Dobbie!), there is one thing I took from David Allen's "Getting Things Done" that has proven invaluable. You can't organize stuff mentally – you need to write it down. So without thought for order, priority, genus, phylum or species, spend 10 minutes (or however long it takes) writing everything you have to do on a sheet of paper (or ten).

The goal here is not organization – yet. The goal is just to make some room in your brain by writing out all your tasks and projects. (Note: I have also noticed that writing it all down helps me feel more in control. I see that my to-do list is not, in fact, endless, and can indeed be written on three sheets of my daughter's Hello Kitty notepad. Success!)

3. **Triage.** Cross off the ridiculous stuff. I know you've got stuff on that list like, "Lose 15 pounds by Saturday," "Finish all four kids' baby books," and "Redecorate living room." Get them off your list, now. Maybe you can add them back in when your kids go to college.

Right now, we're in emergency response mode. Anything that's not critical to complete in the next week to ten days – gone. (You can create a separate longer-term to-do list if you feel uncomfortable just crossing stuff out willy-nilly, but I guarantee you, even if you don't write it down, you won't forget you wanted to lose 15 pounds. Go ahead and write it down, though, if it makes you feel better.)

4. **Group like items.** You remember this from Sesame Street – put all the similar things together. You might want to group according to project (putting all the items related to cooking Christmas dinner together, for instance) or by type (consolidating all phone calls you need to make). Either way will work; just do what makes sense to you.
5. **Turn projects into tasks.** Translate your projects into do-able tasks. For instance, you can't "get ready for Christmas dinner." But you can "Make menu," "Pull out recipes," "Create shopping list," "Go to grocery store," etc. Make sure everything on your list is a do-able task, not a large project. (Hint: If you can't get it done in less than 60 minutes, break it into smaller chunks.)

6. **Delegate.** Put a “D” next to anything on your list that you can pass off to someone else – a paid assistant, an indentured slave, a spouse or child or willing neighbor. Get ‘em off your list and onto theirs. Feel guilty? Don’t! After all, you’re the busiest person in the world, right?
7. **Prioritize.** If someone told you that you could only do six things, what would they be? Figure out what absolutely, positively has to get done RIGHT NOW, today, and star them on your list. NO CHEATING – six only. Yes, I know how much you have to do. Yes, I know that your daughter is going to be unbelievably disappointed that “Hem tutu” didn’t make it onto you list. I get it – I really do. But the reality is, this isn’t a pretend exercise. You really only can do a limited number of things, so what are you going to do? You can add more if you get all six done, but start with those six.
8. **What are you waiting for?** Get to work! You know what you need to do RIGHT NOW, so go do it. You can thank me later.

Lain Ehmann, otherwise known as "30-minute Martha," is passionate about helping women create fantastic lives and take care of their families -- in less time. The mom of three kids and a professional journalist, Lain's favorite season is fall, favorite holiday is October, and favorite guilty pleasure is watching CSI after everyone else has gone to bed. You can reach her at [30minuteMartha.com](http://30minuteMartha.com).



## **Save Time and Money with Your Crockpot**

*by Susanne Meyers*

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

My crockpot is my best friend! I use it whenever I can. It not only makes delicious meals, but it also helps save me both time and money. Time because while it is cooking, I can be working on other things, and money because I can batch cook (cook once, serve twice) with many of our favorite ingredients. Here are 9 tips that will help you save time and money using your crockpot.

1. Start your meal earlier in the day so that it will be ready when your family dinner time arrives.
2. Cook enough so that you can either use what you have leftover for lunches the next day or for another meal that you can turn into a completely different meal.
3. Since crockpots are so inexpensive, go ahead and invest in two or three. They will come in handy on a day when you want to try batch cooking.
4. Don't peek during cooking: Lifting the lid to peak or stir adds fifteen to twenty minutes of extra cooking time to the end product.
5. Don't add too much liquid. When you assemble the ingredients in a slow cooker, the liquid may not cover the solids. Don't worry! During cooking the liquid will increase as foods release juices and steam.



6. Brown meat to add flavor. Whenever possible, brown meats or vegetables before placing in the slow cooker. The caramelization of the sugars in the food will enhance the end result.
7. Get a crockpot with a removable crock. This way, you can prepare items even the day before, put them in the fridge with the lid on and you'll be ready to go the next day.
8. Slow-cooking is a great way to transform inexpensive ingredients—including cheaper, less choice cuts of meat—into tender, delectable, one-pot meals. If you're a meat-eater, consider trying recipes that incorporate inexpensive cuts of meat you might not otherwise buy: whole fryers, smoked turkey legs, and tougher cuts of pork, lamb, and beef.
9. Expand your recipe base. Having plenty of recipes available will help you use your crockpot more without boring your family with the same recipes over and over.

Now that you have a few tips up your sleeve to help you save time and money using your crockpot, check out my E-Book, [Crockpot Cooking Made Simple](#). With close to 500 recipes you are sure to find some new family favorites!

*Susanne, aka The Hillbilly Housewife, is a mother and wife that learned the art of simple, frugal living through necessity but has stuck with it because it just makes sense.*

*She shares her passion for a simple lifestyle at [HillbillyHousewife.com](http://HillbillyHousewife.com) where she gives you hints, tips, tricks and recipes that will help you save money, eat healthy & create precious family time.*

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