

MORE THAN

1001

CREATIVE WAYS TO SAVE MONEY

FILLED WITH
INCREDIBLE IDEAS,
TIPS, INTERACTIVE
WORKSHEETS AND
WEB SITES THAT
CAN SAVE YOU
MONEY!

ACTION PLANNING WORKBOOK FOR THE WHOLE FAMILY

PLUS: MANY IDEAS THAT MAY ALSO
SAVE YOU TIME • ENGAGE YOUR FAMILY • IMPROVE YOUR HEALTH

BY CHERYL BASSITT

101 CREATIVE WAYS TO SAVE MONEY

HOW YOU CAN TURN CRISIS INTO OPPORTUNITY!

THE CRISIS AT HAND

With consumer debt at record highs and with little savings in the bank, many Americans are feeling overwhelmed with ever-increasing prices and stagnant incomes. For many, there is just “too much month left at the end of the money.” In the early 1970s, families typically lived on one salary, and the average family saved about 11 percent of their take-home pay. When you compare that to the current savings rates of today’s families, many of whom having two incomes, it becomes clear there’s more than just a financial storm brewing. Families who take charge now can reap the returns of their efforts for a brighter future.

HEREIN LIES THE OPPORTUNITY

As with most any crisis, it’s always surrounded with opportunity. This is an opportunity for everyone to awaken to a new financial consciousness. We can no longer function on auto pilot. Individuals and families will have to start examining their finances and approach them with creativity and resolve. The communication breakdown that exists in many families around finances will be forced into the spotlight and will demand attention and team play. Individuals, husbands, wives and children have an opportunity to learn new paradigms around money management. The families that pull together will come through stronger, more aware, and with a deeper respect around financial issues. Seize this as your “wake up call” and your opportunity to learn and grow as a family.

HOW TO USE THIS WORKBOOK EFFECTIVELY

This workbook is designed to be interactive. We fully recommend earmarking pages, highlighting ideas, making a mess, and making it your own. Samples of worksheets are found throughout the book. It is recommended that you make several copies of each of these pages so that you always have a working copy for the future. Furthermore, each tip also has a check box column to the far right labeled “Great Idea!”. Sit down with your family and read through the ideas to create unity and generate excitement. Ideas that you like should be transferred to the action worksheet provided. The action worksheets are to further define the ideas, set deadlines, and decide who is responsible for assigned action steps. Have a sit down family meeting once per week and allow family members to share their updates and progress. In addition, you will find health bits and tid bits of information throughout this workbook. To show the real value of an idea, some solutions have been quantified to reflect annual savings. *101 Creative Ways to Save Money* offers families the tools needed to make a positive and proactive change in their financial future.

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PERSPECTIVE: It is important to remember that even in difficult times, we still live in a world of abundance. This workbook is not about creating a mindset of scarcity or limiting beliefs, but rather about creating more financial awareness around the value of money. In fact, the ideas in this book will not only serve your finances, but enrich your life in other areas including your health and family life.

**“WE FULLY
RECOMMEND
EARMARKING PAGES,
HIGHLIGHTING IDEAS,
MAKING A MESS,
AND MAKING IT
YOUR OWN.”**

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LET'S GET STARTED WITH FOOD

FOOD FOR THOUGHT: We've all heard the expression "you are what you eat." One of the most powerful things I ever learned was to flip that saying to "what you eat, becomes you!" What you eat becomes your hair, your skin, your heart, your lungs, your brain. Now when I make choices, I always reflect on "am I giving myself something that is going help my health, serve no real benefit to my health, or actually hurt my health?" As you plan around the many money savings solutions in this section, I hope you will find ways to incorporate food choices that will work in harmony with your body and enhance your health.



Do a reality check on portion sizes.

Ever notice that restaurant portion sizes are often disturbingly large? If you choose to eat out, split an entree with someone at the table. Another option is to request a take-home bag or box to arrive with your order and immediately put half of your meal away before you even begin eating. Both options save money through ensuring two meals and promote health by encouraging smaller portions. If you would like to learn more about portion distortion in this country, visit www.theportionplate.com. This is a great reality check and topic of discussion for the whole family.

Be aware when eating out in groups.

Statistics show when you are with just one other person, you will likely eat 35% more, and when you are in a large group, you may eat up to 96% more without even realizing it. From a money standpoint, all that extra food adds up; from a health standpoint, the extra food provides little (and often negative) nutritional value.

Use cash when you pay for lunch.

It has been shown that those who use credit cards rather than cash spend an average of 30% more. This is usually true for other retail expenditures as well.

Order takeout when you're craving restaurant food.

A family of four can save between \$10-15 just by eliminating pricey beverages and tipping. From a health standpoint, once the meals are placed on your plates at home, you will be less likely to overindulge because you'll have a better perspective on the oversized portions you brought home.



ADD IT UP: If a family of four orders takeout twice per month instead of going to a restaurant, they can save \$10-15 each time by eliminating beverages and tips.

APPROXIMATE ANNUAL SAVINGS: \$300

Plan ahead.

Plan out the meals for each day of the week ahead of time and make a grocery list. This can save money by taking the guesswork out of spontaneous, in aisle dinner planning. The Web site www.mealsmatter.org offers healthy meal planning resources, including health tips, recipes, shopping lists and interactive meal planning tools.

THINK IT'S A GREAT IDEA? CHECK IT!

SAVE TIME
FAMILY TIME
HEALTH/SAFETY
GREAT IDEA!

