



SURVIVING THE ECONOMY

...every little bit helps.

Savings ideas from:

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Savings Rules to Live By:

1. NEVER pay full price for something (if you can avoid it)
2. USE Coupons.
3. Don't suffer from brand loyalty.
4. Work the system: get the most out of a store's policies.
5. If you have to pay a fine or a fee, ALWAYS see if you can get it reduced. Always be polite, but don't be ashamed to talk to a supervisor. (example: Banking fees)
6. When sensible, DIY
7. Grow your own (kind of falls under DIY)
8. Cooperation with others (pot lucking, meal exchanges, etc)
9. Plan ahead: compare prices, plan meals, comparison shop.
10. Don't always buy it because it's the cheapest; if you know you won't use it, or you don't like it, it's still a waste of money.
11. Obey the law. Fines, lawyers, high insurance are expensive.
12. Prevent problems and solve them when they are small.
13. Strive to live debt free.
14. Use cash. It's harder to part with.
15. Master money. Even if you hate the topic, or hate math, learning will calm your fears and confusion and help you communicate with your sweetie. Take basic classes from Dave Ramsey, Crown, Suze Orman or other experts.

Home:

1. Don't rent; buy as soon as you can afford it. If you rent, negotiate.
2. Pay it off early to really save hundreds of thousands of dollars in interest.
3. Get the right loan; consider refinancing if rates go down. Save thousands more.
4. Challenge your property tax assessment, save thousands.
5. Do a TV audit and determine what you really watch; then cancel the rest.
6. Sew your own pillow covers/curtains, make your own wall art, spray paint anything from knick-knacks to side tables to lamps, recover chairs (which I did with a curtain I found in the clearance section at Home Goods... fabric is fabric!).
7. Use your dishwasher at night.
8. Using cold water for laundry can save you \$40.00 annually. A few laundry detergents that work great in cold water are ALL and WISK for cold water.
9. Have a garage sale when cleaning out outgrown cloths or house hold items you no longer need
10. **BIG IDEA:** Plug TV & stereo components into power strips. Turning off the power strip at night—and only on when you watch TV—can save up to \$80 per month

Food:

1. Meal plan! The savings from not wasting food because you didn't know how an item that "sounded good" while you were shopping actually fit into your weeks' dinners, combined with the savings from not spontaneously ordering take out because of the "Crud, what do I make for dinner?! It's late!" feeling is hugely worth the few minutes it takes to plan.
2. When meal planning, select recipes that utilize the same ingredient to cut costs (i.e. if you need cilantro and ground beef, consider making tacos and beef enchiladas in the same week so you can buy larger bulk/economy portions, and nothing goes to waste) the fewer unique ingredients required to make a week's worth of meals, the cheaper the list becomes.
3. Have a breakfast for dinner night weekly. Breakfast is typically a very inexpensive meal, and it's rare you'll have to argue with your kids to eat

their pancakes, bacon and eggs. No dinner table battles AND saving money? WIN!

4. Leaning on takeout because you never know what's for dinner? Try Dream Dinners of Modesto, which delivers dinners to Fresno once a month. You can order whatever you want for reasonable prices, completely prepped and freezer ready. It will all fit in a normal sized freezer and you never felt so organized. www.dreamdinners.com
5. Use a store that does price-matching so you don't have to run all over town.
6. One week a month, don't shop and save 25% -- just use supplies from your freezer, fridge and pantry. Even skipping one weekly shopping trip every quarter saves 8% annually – that saves hundreds.
7. Treasure Box – you pay \$32 a week and get than \$60-80 a week in groceries. Faith-based organizations offer it . Each Treasure Box contains between 21-25 pounds of high quality, frozen foods, including chicken, pork, beef, or seafood, as well as vegetables, fruit, a side dish and a dessert. One Treasure Box is enough food to nutritiously feed a family of four lunch and dinner for almost a week or a senior citizen for nearly a month.
8. Shop the Farmer's Market - It's inexpensive & you're supporting local growers. Open in several locations around town at different times during the week.
9. Make your own chicken or beef broth using left over de-boned parts and store in leak and air tight containers for future use
10. **BIG IDEA:** Take left over's for lunch at least 3 times a week. This can save between \$15 and \$30 per week.

Top 20 Pantry Essentials:

- | | |
|--|---------------------|
| 1) Potatoes | 11) Peanut butter |
| 2) Rice | 12) Vinegar |
| 3) Baking Soda | 13) Honey |
| 4) Extra Virgin Olive Oil or vegetable oil | 14) Tomato paste |
| 5) Butter | 15) Dried milk |
| 6) Flour | 16) Baking powder |
| 7) Salt | 17) Chocolate chips |
| 8) Eggs | 18) Cinnamon |
| 9) Milk | 19) Vanilla extract |
| 10) Sugar | 20) Oats |

Shopping/Groceries:

1. Use Coupons on sale price items only. And check out the couponing web sites like GrocerySmarts.com, CouponDiva.com, or CouponMom.com
2. Take advantage of the free couponing classes offered by The Fresno Bee.
3. Make a meal menu and only shop for items you will need for those meals
4. Swap coupons with friends for products that best suit yours and their needs.
5. Make your non-food purchases (toilet paper, cleaning products, shampoo, medicines) at Wal Mart, CVS, RiteAid, Walgreens or Target, NOT at the grocery store unless you have coupons that make them ridiculously cheap. Grocery stores mark those items up big time.
6. Shop Fresh and Easy and use TWO of their store coupons per trip. Get their coupons on the weekly mail ad (Tuesdays), sign up for their emails (best coupons come through email with them!) and watch the mailbox for postcard coupon sets. Asks friends and relatives that don't shop there if you can have their mail coupons if they won't use them. To use two, you just have to spend the combined total required for the coupons. (e.g. If you have a \$5 off of \$25 and a \$10 off of \$50, spend \$75, so you can get \$15 worth of products for FREE!)
7. Never buy ANYTHING online without Googling (or Binging if you prefer) the website's name and "discount" or "promotion" codes to see if you can save money or get free shipping. This one extra step can save you big time and takes just moments.
8. Shop the bulk section. Oftentimes it is cheaper to buy bulk pasta, beans, rice, cereal, spices and other items and put them in your own containers at home than to buy them prepackaged.
9. If you can stand it, wait until it goes on sale.
10. **BIG IDEA:** Find out the Markdown Schedule at your favorite stores and check back on those days. **For example, Target marks down women's clothing on Tuesdays.**

How to split up your grocery:

- 1) **Winco & Food Max:** Packaged grocery items are generally the least expensive here and they have a HUGE bulk section and their milk prices

are generally the lowest.

- 2) **Vons:** Excellent wine prices on well-known brands & great meat deals
- 3) **Fresh & Easy:** Great 50% off refrigerated food section; perfect for last minute dinner ideas that are inexpensive & wholesome
- 4) **Trader Joes:** Great organic and specialty gourmet items, huge cheese selection and some of the best cheese prices in town. Also, Two Buck Chuck.
- 5) **Farmer's Markets:** Best places to go for fruits & veg; you know they're local, which means they're fresher. PLUS you support the local economy.
- 6) **Meats:** Consider the Big Fresno Fair. FFA & 4Hers raise the animals and sell them after the show at auction. The per pound price is very reasonable. Go in on a lamb, pig or beef cow with a friend or family member; your freezer will be stocked for many months.

Fashion:

1. Learn to manage your weight so you only need clothes in one size and you can build a wardrobe over years.
2. Levis are a great buy – classic denim you can get for as little as \$16 at Walmart.
3. Look in the high end stores for trends; then buy low-end.
4. Don't be mindless with your money; only buy things you love.
5. Buy one classic, complete outfit each season: pants, skirt, top, jacket, shoes.
6. Use your summer dresses all year long, wear a blazer or open sweater over it.
7. Buy quality when it counts and inexpensive when it doesn't. EXAMPLE: Go for an inexpensive tank for layering and inexpensive trendy jewelry pieces for accessories, but pay more for the items that will last and make a difference (like shoes and pants). It's important to look professional sometimes—so spend the money where it counts and not on things where it doesn't matter and won't be noticed.(Why buy the \$20 camisole at Banana Republic when you can get the same one for \$7 at Nordstrom's Rack?)
8. Don't be a prude. Shop consignment, second hand and thrift stores. Many stores donate large quantities of brand new items—complete with tags—and take the write off because anti-dumping laws prohibit stores from

selling items for less than the cost of manufacture.

9. One or two good pairs of conservatively colored pants (black, or khaki) will get you through a workweek.
10. **BIG IDEA:** Swap parties - A group of ladies get together and each bring 5-10 unwanted, but gently used items (home decor, jewelry, clothing, new makeup, etc.). Each person writes their name on sticky notes (as many as the number of items they brought with them) and puts them on the items they want. Names are drawn and winners get to take home new - to them - stuff.

Where to shop for fashion:

- 1) **Nordstrom Rack:** For higher-end fashion at a lower cost
- 2) **Plato's Closet:** Great second hand, name brand fashions
- 3) **Khols & JCPenny's:** Both run same-as-cash coupons in the paper frequently; combined with sale items, get great stuff at up to 80% off
- 4) **Julia's:** GREAT accessories, very moderately priced; get a necklace with matching bracelet AND earrings for under \$10

Gardening:

1. Grow your own herbs. It's easy, and much, much less costly than buying them at the grocery. **BONUS:** You can dry them and save them, too.
2. No room for garden, plant in flower pots i.e., cherry tomatoes, peppers, herbs. Consider these containers for winter gardening, too.
3. Attack your weeds cheaply and greenly. Regular distilled white vinegar can be used as an herbicide.
4. When planning your yard, think perennials and evergreens that come back year after year.
5. Roses bloom for months, providing gifts for friends, beautiful yard , cut flowers and fragrance for inside the house, rose petals for your bath and gifts. That's a lot of bang for the buck.
6. **BIG IDEA:** Did you know you can rent plants? If you're planning an event, consider this as a less costly alternative to buying flowers.

Travel:

1. Each destination has what is known as "high season." Plan trips around the "low season" for cheaper motel rates and plane fares. You can save

up to half the anticipated cost by going at a less popular time.

2. Roll your pants, sweaters, t-shirts instead of folding. Not only does this allow for more room when packing your suitcase, it also keeps wrinkles to a minimum.
3. Plan your trip with public transportation in mind. Example: When travelling to San Francisco, avoid staying in the city and its high hotel prices and exorbitant parking fees. By staying at a hotel in a nearby city (Pleasanton) and taking BART, it's a double save. BONUS: Larger hotel room.
4. Cars: Buy used and save thousands over new. Next, pay cash or get a good loan for two years or less. Find a great mechanic and definitely, definitely shop around for auto insurance.
5. Hotels: Make international friends and you will always have a place to stay for free when you travel abroad.
6. Make friends with a travel agent and let them know your dreams.
7. Pack food in the car so you don't have to eat out all your meals.
8. Book hotels with kitchens so you can eat some meals in the room.
9. Ask the hotel to empty out the mini bar. Fill it with your own food.
10. Use all the hotel amenities you are paying for like the pool and gym and concierge.
11. **BIG IDEA:** Stay in a hotel that offers free breakfast; then and eat a late lunch instead of an early dinner. Even better: Picnic. Picnic. Picnic.

Romance:

1. **BIG IDEA:** Definitely plan a date night at least once a week. Keeping your marriage healthy is much cheaper than divorce.
2. Can't afford a trip and motel for a special occasion? Rent a room at an affordable motel in town for the night and take advantage of the pools, spas and night clubs there.
3. Ask a trusted friend or relative who also has kids the same age as yours to swap out kid sleepovers; both parties will have a free night for uninterrupted romance. BONUS: Saves on babysitting fees.

Cheap date ideas:

4. **Coffee & browse:** Hit a coffee place, or Jamba Juice, and browse
5. **Picnic:** Pack up some eats and go to the park; or your own backyard (and tell the kids not to bug you!)
6. **Wine tasting:** By the glass wine tastings are often available on Groupon, Living Social or Dealsaver; go out, enjoy a glass of wine and each other—for about \$10 total.
7. **Happy hour:** Several restaurants in the area have amazing happy hour deals, including appetizers for \$5
 - a. **Ruth's Chris:** happy hour specials ranging from \$3 to \$6.
 - b. **Flemmings:** Choose from 5 for \$6 until 7.
 - c. **Daily Grill:** Well-rounded food menu where nothing is over \$4.95
8. **Game night:** Invite people over to your house to play a board game
9. **Pub Quiz at the Landmark:** \$5 per person;
10. **\$3 theater & coffee/frozen yogurt/Jamba Juice.** Get away from the kids for a few hours and spend time together during the week. The total cost ends up being under \$20 for everything.

DIY (Do It Yourself):

1. Take some DIY classes at one of the home stores like Lowes or Home Depot and do your own home improvement project. It saves money and time and you have something to brag about.
2. Paint is cheap and is an easy way to spruce up a room.
3. Picture frames can be found at yard sales and if you don't like the color? Spray paint them.
4. Repurpose clothing & jewelry. Turn a pillowcase into a toddler dress, a large men's shirt into a fitted women's top, a broken earring into a decorative hair pin... get creative! If you have fabric of some sort from an old tee or dress, you can always turn it into something else.
5. **BIG IDEA: FIX THINGS.** Stop throwing things away when something goes wrong with them. If a button falls off, sew it back on. Add a ruffle to little

girl's too short jeans. Glue the piece back on that toy that broke with Krazy Glue. It takes just a little effort to stop treating things like disposables, and saves you money.

Gifts:

1. Take advantage of those 2-for-one-sales on clothing, home goods, toiletries, etc. Slowly purchase them throughout the year, and make baskets for gifts for any occasion. Your loved ones and friends will appreciate it the time you took to put a basket together, and needed items are always fun to get.
2. Keep a gift closet stocked for unexpected occasions. (see #1 for gift ideas for such a closet)
3. Baked gifts are always graciously accepted.
4. If you can, handmade gifts are a thrifty and special alternative to store-bought. EXAMPLE: Homemade sugar scrub; very inexpensive to make, very highly regarded.
5. Gift bags & cards can be made from household items. There's no need to buy a bag if you know how to upcycle. EXAMPLE: Baby shower gift? Use a receiving blanket as wrapping.
6. But if you must buy, consider the dollar store.
7. Newspaper makes a kitschy and fun wrapping, and then you can pop on a recycled bow.
8. Learn to tie beautiful bows. They can cost as much as \$10 in stores.
9. Keep all the ribbon from the holidays and SAVE and reuse gift bags. (The reused bag can become a holiday tradition: who gets it this year?)
10. If you need to buy ribbon, hit the wholesale florist and Costco.
11. Keep a list of stores with free shipping – even worldwide if necessary -- to send gifts anywhere quickly in the mail. Zappos.com and www.bookdepository.com are two examples.
12. Give charity while you shop from places like Holiday Boutique, www.tenthousandvillages.com or Tom's Shoes. Consider reading "How to Be An Everyday Philanthropist: 330 Ways to Make A Difference in Your Home, Community and World – At No Cost" by Nicole Bouchard Boles.
13. **BIG IDEA:** Make gifts a category in your monthly budget, and save a bit of money each month.

Fun & Games/ Entertainment:

1. Use Amazon Movie/TV instead of On Demand for newer releases. To watch Something Borrowed on Comcast was \$6.99, on Amazon? Just \$2.99. Both are available instantly. (If you don't enjoy watching movies on your computer, pick up a Roku entertainment box which connects to the TV and shows Netflix, Amazon and Hulu on your television! The Roku box has no subscription costs of it's own and is reasonably priced at \$75).
2. Cancel your cable/satellite TV. Premium subscriptions to Hulu Plus and Netflix give you hours of entertainment options for about a fifth the cost of a monthly cable bill. Additionally, most major networks now put episodes of their hit shows on their websites the following day- watch them online for FREE.
3. Have a Board Game Night with friends, family or both.
4. Do Karaoke and drinks at home with friends instead of going out.
5. Have cupcake decorating parties, pizza making parties or cookie making parties for your children's birthdays.
6. Celebrate big without big expenses: Window Chalk makes a big impression. Write on the windows of the car, the house or the bathroom mirrors. Write a message on plain bed sheets with fabric paints and surprise the kid when she climbs into bed. Cover a door with sticky notes carrying words of love or congratulations. Make giant banners using end rolls from newspapers. Cover the walls with colored printer paper scribbled with good wishes.
7. Look for cheaper entertainment: school concerts, plays, sports, minor league sports, free lectures, museums, zoo, gardens, art galleries, artHop, auctions, roller derby, college sports, concerts.
8. Eat lunch out to celebrate special occasions; dinner is twice as expensive.
9. When hosting a large group at a restaurant, make your own menu with reasonably priced items you choose yourself.
10. Check out the benefits at your job or credit union. Free tickets to parks, sports events, personal improvement opportunities, training DVDs, financial and retirement counseling often are available to employees.
11. The library: In this month and next there not only are free books, but Ds and DVDs, classes; Wii classes, free computer time; teen council, earn volunteer hours; knit and crochet classes; homework help; yu-gi-oh gaming, cooking lessons, origami, resumes using MS Word; wire art; cat masks; Dungeons and Dragons sessions; haunted library; handmade

paper; magazines and newspapers; auto repair manuals; movies; audio books.

Health & Beauty:

1. It only takes 10-15 minutes to implement some exercise in your day. Take a ten minute walk; do some squats while you're watching TV; turn your radio on while you're cleaning the house and dance.
2. Check with your church; they may offer some classes on fitness for a very inexpensive fee or even free.
3. Go to beauty colleges for pedi's or mani's
4. Ask the make-up counters for samples before you purchase, so you don't spend money on something you may not like or may not agree with you.
5. Brush or comb hair out before washing to avoid tangles.
6. Increase vegetable and water intake in your diet to increase metabolism.
7. Research YouTube's makeup guru videos (Pixiwoo, makeupgeektv, etc.) for product 'dupes' before splurging. Makeup products have inexpensive knock-offs and those girls find the great ones for you.
8. Get regular checkups and protect your health. A neglected body is like a home that has fallen into deep into disrepair. Left neglected too long health problems can become dangerous costly and life changing.
9. Take care of mama's mental health. Food, gambling, narcotics, codependency and alcohol 12-step classes are free.
10. Massages at the local massage school feel really good and cost less.
11. Drop-in meditation often is free or up for donations.
12. Gym memberships can be a great bargain. Some gyms cost as little as \$9 a month for unlimited use.

Kids & School:

1. Buy inexpensive shampoo for your kids. It can be used as bubble bath too.
2. Make your own baby food. You know what's in it.
3. Breast feed. It doesn't get cheaper than that—and the health benefits literally last a lifetime. Enough said.

4. Take and pass over hand me downs from relatives and friends for your smaller children.
5. Buy baby clothes at yard sales and discount clothing stores, babies grow out of them too fast to wear out and they don't care whether it's a new or used item.
6. Check the dollar stores first for the basics.
7. Save money on library fines with www.libraryelf.com . They will send you notices before your books are due.
8. Don't give kids allowances for no work; keep money in the family by paying your own kids or relatives for babysitting, yard work, housecleaning, holiday decorating, party help.
9. Prom savings: pay for expenses with gift cards bought at a discount online at places like www.giftcardgranny.com or www.plasticjungle.com; cater the prom dinner with friends; dump the limo; borrow accessories; simple hair; simple flowers; simple makeup or use a beauty college; take your own photos or ask a talented friend. Ask for prom preparations for Christmas and birthday.
10. Take advantage of school and universities. Fresno State has free classes, free movie, and accessible Health centers. See the doctors; counselors; use the gym.
11. School clubs often provide trips – to ski resorts, for example -- at lower prices.
12. Some of the nation's biggest universities -- like MIT -- have free classes online.

Taxes:

1. If you're a single mom and ready to take the plunge a second time—think twice. In terms of taxes, many times it's cheaper to “live in sin,” and file separately.
2. If you own a home or business, hire a tax specialist; it costs to have one, but in the end, they know all the available deductions.
3. Start a 401K. You'll save on taxes in the short run, and need it in the long run, anyway.
4. If you don't own a home and don't file deductions, do your own taxes. It's not as hard as it seems.
5. If you do claim deductions, keep track of all your charitable donations, which means:

6. Write checks to your place of worship instead of dropping cash in the basket. Checks are easier to keep track of and can be used as a receipt of a donation with the IRS.

Websites:

Beauty:

<http://www.youtube.com/user/pixiwoo>

<http://www.youtube.com/user/makeupgeektv>

DIY/Gifts/Home/Fashion:

<http://pinterest.com>

<http://www.oneprettything.com/>

<http://tipjunkie.com>

<http://www.marthastewart.com/>

Shopping:

<http://Dealsaver.com/Fresno>

<http://Grocerysmarts.com>

<http://Coupondiva.com>

<http://Couponmom.com>

<http://Craigslist.com>

<http://.consumerreports.org>;

Home:

<http://PGE.com>

Kids & School:

<http://.libraryelf.com>

<http://.giftcardgranny.com>

<http://.plasticjungle.com>

Gifts:

<http://tenthousandvillages.com>

Finance:

<http://ElisabethLeamy.com>

<http://daveramsey.com>

Thrift stores

Visit <http://www.thriftshopper.com/> for a complete listing

Highway City Thrift Store

5472 W. Shaw Ave.
Fresno, CA 93722
(559)275-6677

Goodwill Store

3702 W. Shaw Ave.
Fresno, CA 93711
(559)274-1512

American Cancer Society Discovery Shop

2004 W. Bullard Ave.
Fresno, CA 93711
(559)446-1600

La Tienda, Guild Thrift Shop

708 E. Olive Ave.
Fresno, CA 93728
(559)485-0951

Neighborhood Thrift

353 E. Olive Ave.
Fresno, CA 93728
(559)498-0708

Thrift Center

820 E. Shields Ave.
Fresno, CA 93704
(559)225-0329

Neighborhood Thrift

4174 E. Shields
Fresno, CA 93726
(559)222-0708

Amvets Thrift Store

4125 E. Shields Ave.
Fresno, CA 93726
(559)222-2622

Hinds Thrift Store

3251 N. Cedar Ave.
Fresno, CA 93726
(559)226-2515

Assistance League Thrift Boutique

4771 N. Blackstone Ave.
Fresno, CA 93726
(559)226-4001

Fresno Rescue Mission Super Thrift Store & Cars

181 E. Sierra
Fresno, CA 93710
(559)440-0870

Goodwill Store

6437 N. Blackstone Ave.
Fresno, CA 93710
(559)224-0162 Ext.#2

The Salvation Army Family Store

6574 N. Blackstone Ave.
Fresno, CA 93710
(559)435-5783

SPCA Ruthelaine's Thrift Shop

103 S. Hughes Ave.
Fresno, CA 93706
(559)485-5335

Smart Shoppers Thrift Shops Inc.

3032 N. Cedar Ave.
Fresno, CA 93703
(559)229-0651

D.A.V. Thrift Store

3163 E. McKinley Ave.
Fresno, CA 93709
(559)489-0402

The Salvation Army Family Store

710 S. Parallel Ave.
Fresno, CA 93721
(559)237-7758

Goodwill Store
1025 Fulton Mall
Fresno, CA 93721
(559)457-0420

American Vintage Thrift
727 Van Ness Ave.
Fresno, CA 93721
(559)497-8806

Emerald Thrift Store
717 Van Ness Ave.
Fresno, CA 93721
(559)233-4764

D.A.V. Thrift Store
701 Van Ness Ave.
Fresno, CA 93721
(559)237-0273

**Fresno County Habitat for
Humanity ReStore**
3415 Clovis Ave.
Clovis, CA 93612
(559)237-4102

Goodwill Store
239 W. Shaw Ave.
Clovis, CA 93612
(559)324-8362

New to You Thrift Shop
756 Pollasky Ave.
Clovis, CA 93612
(559)325-6828

The Salvation Army Family Store
121 W. Shaw Ave.
Clovis, CA 93612
(559)297-5944

St. Margaret's Thrift Shop
600 E. 6th St.
Madera, CA 93638
(559)673-6773

Thrifty Bargains
234 E. Yosemite Ave.
Madera, CA 93638
(559)675-3426

Shunammite Place
501 N. E St.
Madera, CA 93638
(559)673-4308

Thrift Center
12869 Highway 145
Madera, CA 93637
(559)674-9066

Goodwill Store
2121 W. Cleveland Ave.
Madera, CA 93637
(559)675-3440

The Salvation Army Family Store
325 W. Olive Ave.
Madera, CA 93637
(559)674-6145

Hospice Cares Thrift Shoppe
721 S. Gateway Dr.
Madera, CA 93637
(559)662-1997