

Summer Savings Superstar



**Learn The Top Secrets Today
That Will Make You A...
Summer Savings Superstar**

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Introduction

Let's face it – the economy is putting a strain on quite a bit of families. More people live paycheck to paycheck than ever before. More people are looking for money saving tips in order to keep their household in survival mode. We've all been at a point in our life in which we need to find ways to cut expenses and live more frugally. It isn't always easy to make changes and put a few extra bucks into our pockets, but every little bit of savings helps – no matter how minor it may be.

When looking for money saving tips during summer, evaluate your lifestyle. Do you visit Starbucks or a convenience store every morning for that must-have cup of coffee? Do you use your lunch breaks to eat takeout every day? If you're addicted to coffee or lunch on the go, you'd be surprised at how quickly you can begin to save money. Let's say that you spend \$4.00 on coffee each morning. That's \$20 for the work week. Make coffee before you leave for work, put it in a coffee cup and you've just saved yourself some money. And, let's say that you spend at least \$5 each workday on lunch. That's \$25 each week. If you pack a lunch, you could save \$100 each month. The little things that we spend money on each day and never think twice about can really add up. Every little trip to the vending machines for a snack or a

soda, that loose change can accumulate quickly.

Some other money saving tips will include how things operate in your household. Do you leave a light on when you leave the room? Do you let the TV on for background noise? Do you run the dishwasher or washing machine when there isn't very much in it? All of those things use electricity. Turning a light out or the TV off may not save you lots each month, but you will see a decrease in your electric bill. Electricity rates are always on the rise, so if you can find some money saving tips that decrease your electric bill, the more power to you. Instead of running a fan in your room, open a window a bit wider. When going on vacation, put timers on your lights instead of leaving a few on the entire time that you are away.

Some of the best money saving tips include coupons and looking for discounts. Cutting out coupons can save you quite a bit of money each week. The more coupons that you are able to find and use, the more you save. You may find yourself saving \$10 or more on your grocery bills.

There are lots of money saving tips that can be found within this book. Implement them straight away and you will notice a difference in your savings.

Chapter 1 - Set Financial Priorities

Set Goals

You should understand how to prioritize your financial goals so that you'll stay pleased and financially stable as you get older in life.

This doesn't mean that you don't consider the future of your kids but you're just setting your financial priorities in order. Set an amount monthly for food, water and shelter as these are your primary needs. You need to think about buying various healthy foods and attempt to avoid unneeded snacks that are unhealthy. You likewise need to do your best in your present job as it's your source of income to pay for your utility bills, home mortgage or rent, and groceries. This is where you start setting your priorities straight. A few individuals are so frugal on their grocery shopping, they disregard their health needs just to buy expensive gadgets or airplane tickets for a leisure time. Observe that attending to your own daily needs is your duty and priority to prevent evading the rent or house mortgage, utilities and other crucial matters for well-being particularly if you have a family.

Occasionally this could be the cause of disagreement between man and wife for they've different views when it

comes to income management. The other mate wants to spend most of the money and isn't afraid of financial debt while the other one prefers to save something for the rainy days or an emergency.

Be a good role model to your youngsters as they think highly of you as a parent.

Pay your charge card debt if you have any. Paying-off the charge card with the highest rate of interest then followed by the ones with lower rates of interest is the best thing that you can do in order to eradicate your entire charge card debt. Purchase things or goods with cash as much as possible and contain your spending habits.

Prevent over using your charge card so that you'll be able to continue to have access to your accounts if you truly need it. Some individuals, who were working and never bothered to save for an emergency fund and over used their credit, now have nothing. You don't want to be in a spot where you've no earnings and can't even access your credit cards because your accounts are closed.

Center on saving enough cash for your emergency fund particularly when all of your credit card debt is paid-off. This is really crucial in case of a job loss or other major unforeseen things that

might happen to you or anybody in your family. Avoid the enticement of purchasing things that you are able to just live without and center on building your emergency savings.

Setting your financial priorities should be your principal ambition.

Have a clear list of the crucial things that will cover your monthly expenses and finances and number each item from the highest to the lowest with regards to their importance and need.

Step-up your 401(k) or a 403(b) contribution and retirement savings if you already have enough cash savings for your emergency fund. Try to save 15%-20% of your salary for retirement.

Try to save for your retirement before saving for your youngsters' college education. When your youngsters grow up, they can use student loans, get scholarships or attend a good community college or state university where it's more affordable. As you consider their future, you likewise need to think of your golden years.

Capitalize on free training opportunities. Attending free seminars and trainings to advance your knowledge is a very good investment for your future. Setting career goals in life

is really crucial as the job market is highly competitive. Revise or update your will to make certain that your wishes are secure and accomplished. You need to have estate planning regardless how small your estate is. Some individuals will just assume that their assets and possessions will automatically pass to their family but without a legal will, the State might step-in and allocate your property or estate.

Valuate your insurance coverage. Check whether your car and homeowner policies are updated and their deductibles are fair. You might seek life insurance particularly if you're the head of the family working full-time. You may likewise think about buying long-termcare insurance, to aid you in paying for nursing care or assisted-living when you get old.

Write It Down And Stick To It

In today's domain there are very few individuals who take the time to produce a personal budget. Some individuals don't see the value in doing so; others merely have no desire to confine their spending habits. With this in mind, it should surprise no one that the number of personal bankruptcies has achieved an all time high. Individuals have achieved a point in our society where they purchase on impulse with no thoughts to the outcomes. In order to reverse this trend individuals need to become more responsible with their forms of

spending. Among the best tools to help a person achieve this conduct is the personal budget.

A personal budget is a financial plan which sets bounds on the sum of money that will be spent on each category of expenses in a given month.

A beneficial budget will take into consideration such elements as: the amount of income being obtained, owed debt to be retired, retirement savings, and an emergency fund.

A lot of individuals have no idea precisely where or how they spend a good portion of their income. How many times have you taken money from the ATM only to realize a few days later that it's gone? Many times it's hard to remember how precisely you spent the money, and frequently this money is wasted on frivolous buys. A budget will help avoid this by making an individual accountable for the income that they spend. If an individual only has \$50 left for monthly food expenses then they might decide to give up purchasing that fancy \$3 designer cup of coffee.

A different benefit is that a budget depicts an accurate idea of how much a person can actually afford to pay for assorted consumer items. Whether it's a home, a car, or a new TV set, an individual will be able to ascertain whether or not a

particular purchase will fit within their monetary constraints. This acts as a precaution against getting in over your head financially.

It's crucial to realize that merely creating a budget isn't enough. This in and of itself will do an individual absolutely no good if he doesn't discipline himself to stick to it.

Occasionally this will very hard, especially if an individual has founded the habit of freely spending without an afterthought. However, the long-run advantages of financial freedom, debt free living, and a comfortable retirement far outbalance any potential difficulty.

Be Proactive

List as many of the bills as you are able to identify over a 12-month period.

Now, employ the "one-twelfth" rule, where you put aside funds for these expenses monthly, so as to limit their impact when payments come due.

Next, center on where you are able to spend less money without depriving yourself.

- What uneconomical or indulgent practices can you cut

down on?

(Cab rides when you are able to walk, expensive lunches.)

- Do you shop for items you don't require?
- Are you paying too much for services like car insurance, cable or cell phone service?
- Do you have unused memberships (e.g. gym) that you're still paying for (and may sell)?

It's easy to distinguish between the two if you go by a textbook definition. But actually, the distinction is hard and has been getting narrower over the past few years.

Nowadays, a car has become an emotional need in spite of the existence of an efficient public transport system. The need for an auto has transformed from a status symbol to a luxury to a basic essential now. The same system of logic applies to food. From home food to a fast food joint, nowadays buyers expect a fine dining experience and not just good food. This ambience comes at a premium and individuals just don't mind paying for it.

The truth is, wants are inexhaustible and often the lines between needs and wants get blurred. Therefore, one needs to get into selfexamination before giving into the impulse to splurge.

Let's presume a family of 4 spends \$8,000 on food, \$25,000

on shelter, \$20,000 on education and \$10,000 on transportation. Now calculate the difference between your outlay and earnings. All you have to do is to write the primary price list and the cost of living in your city and compare the areas to give you a truthful picture.

If you require a mobile because you've a field job, it's a need. But if you insist on the latest gadget which you are able to truly afford, it's a want. That was an easy pick. But it gets hard if you have to trade off an automatic washer for a refrigerator or substitute a radio with a home theatre-com-music system. .. Think about it!

Savings First

Among the oldest rules of personal finance is the easy word of advice to pay yourself first. All the money books tell you to do it. All the personal finance blogs say it, too. Even your parents have given you the same advice.

But it's difficult. That money could be used somewhere else. You could pay the telephone bill, could pay down debt, and could buy a new blu-ray player. You've tried once or twice in the past, but it's so simple to forget. You don't keep a budget, so when payday comes around; the income just finds its way elsewhere.

To pay yourself first means merely this: Before you pay your bills, before you buy foodstuffs, before you

do anything else, allow a portion of your income for savings.

Put the income into your 401(k), your Roth IRA, or your savings account. The first bill you pay monthly should be to yourself. This habit, acquired early, may help you build tremendous wealth.

Once you pay yourself first, you're mentally founding saving as a priority. You're telling yourself that you're more important than the light company or the landlord. Building savings is a potent motivator, it's empowering.

Paying yourself first furthers sound financial habits. Most individuals spend their money in the following order: bills, fun, saving.

Unsurprisingly, there's generally little left over to put in the bank. But if you bump saving to the front — saving, bills, fun — you're able to set the income aside before you justify reasons to spend it.

By paying yourself first, you're constructing a cash buffer with real life applications. Steady contributions are an excellent way to build a savings. You can use the money to deal with emergencies. You can utilize it to purchase a home. You can utilize it to save for retirement.

Paying yourself first gives you freedom — it opens a domain of opportunity.

The best way to acquire a saving habit is to make the process as painless as conceivable. Make it automatic. Make it invisible. If you arrange to have the money taken from your paycheck before you get it, you'll never know it's gone.

The true barrier to acquiring this habit is discovering the money to save. Many individuals believe it's impossible. But almost everybody can save at least 1% of their income. That's only one penny out of every dollar. A few will argue that saving this little is non-meaningful.

But if a skeptic will attempt to save just 1% of his money, he'll commonly discover the process is painless. Perhaps next he'll try to save 3%. Or 5%. As his saving rate increases, so his savings will grow. If you're scrambling to find money to save, consider setting aside your next raise for the future. As your income grows, set your gains aside for retirement and savings.

Once you're imparting the maximums to your retirement (and you've built emergency savings), you are able to start to utilize your raises for yourself again.

Pay yourself first, my friends. It's a habit that you'll never regret.

Part 2 – Save Money On Summer Spending

Turn Summer into a Financial Teaching Game

One of the best ways to save money in the summer is to get your kids involved. Instead of planning and budgeting all of your household's income yourself or just with your spouse, why not try involving your kids?

Make a game out of it. The goal of the game is to save as much money as possible. Throughout this process, you'll get to educate your kids financially using the real world as an example. Furthermore, you'll almost definitely save money.

==> Getting Started

Start by explaining your family's budget to your kids. Explain how you and your spouse make money, how much you pay in taxes and how much everyone in the house makes.

Then explain where all the money goes. Explain how much food costs, how much electricity costs, how much your rent / mortgage costs and so on.

When you're presenting this information, it's important that you present it in a way that entices the kids. Instead of approaching it like a lesson or as a series of facts, present it

as a key part of growing up.

Most kids want to grow up. They want to be like the older kids or more like their parents. Learning about money is a great way for them to "grow up faster." Approach the lesson like that and the kids will be thrilled to learn.

==> Ask Your Kids for Suggestions

Once your kids understand how the finances of the household work, ask them for suggestions. Ask them, "How can we save money?"

If your kids are engaged, they'll probably start popping up ideas left and right. For example, they might suggest eating out less often. Or they might suggest sharing toys.

Whatever the case may be, always encourage your child throughout this process. Make him or her feel smart for their suggestions.

Write down their ideas, as well as your ideas on how to save money.

==> Have Them in Charge of Implementation

Finally, make your kids in charge of implementing this

money-saving plan. In a sense, you'll report to your kids. It's a game, where "winning" is saving a certain amount of money. If your kids get into it, they'll be vehement about making sure that money gets saved.

Set a time limit on the game. You might choose to only play for a couple weeks, or for the entire duration of summer.

Track the results and let your kids know how they're doing. Are you on target? If so, talk about what worked and tell them to keep up the good work. If you're not on target, talk about how you can save even more money.

Making finances into a game is a great way to both save money and educate your kids. Of course, your kids need to be at least old enough to understand basic math and the basic realities of money in order for this to work. If your kids are old enough, it can be a phenomenal experience for the whole family.

Grocery Savings In Summer

Thinking of cutting down your expenses on food? Then you should read the following tips. They will surely help you on reducing your food expenses during summer. They are by no means comprehensive but they will be very useful.

==> For coffee drinkers

It is a good idea to re-use the grounded coffee once. Using coffee grounds two times or more will not greatly affect the taste of the coffee. It is highly encouraged to do this using a filter that is permanent and avoid the paper variety. Keep the grounds refrigerated until using it the following day.

==> For bread lovers

Grocery stores sell bread that was made the day before at a much lower price. There is nothing wrong with eating bread that was made the day before since it still is good to eat. If you have a lot of space in your refrigerator, store a lot for bigger savings. If you will eat the bread, you can defrost it using your microwave oven. Re-heat it every 30 seconds to prevent the edges of the bread from getting too hard.

==>When buying from the grocery

Before going to the grocery, you should have already made a list of all the things that you really need. Prioritize basic goods and avoid buying things that you do not really need. Observe the prices indicated on the displays. Remember, branded products cost considerably more than store brands. It is also a good idea to keep the receipt of your previous

trip to the grocery and make it as a basis for your purchases on your next trip. To have higher savings, buy more of the product. You can always store it in your refrigerator or in the house to minimize your trips to the grocery store.

==> When eating outside

If you are going to eat in a pricey restaurant, the best time for you to go there would be during lunch. Food during lunch usually costs less and this will be to your advantage. When staying at the hotel on your trips, it is a good idea to check if they also include breakfast in your total room charge. You should also find out where the locals eat. Chances are, they will eat where the food is great and the price is even better. When going around, carry with you some snacks. A chocolate bar, chips, and cookies will go a long way while strolling around.

Eating cheaply does not necessarily mean eating bad food. Look around and you will be surprised at the options you can choose from. Take time and consider your choices so that you will not only eat a lot but save some money also.

==> Saving Money In Groceries

Groceries are a big part of the average household's weekly expenses. In the summer months, with a bit of careful

planning, you can bring that number down significantly. You can reduce your food costs by as much as 30% to 40% if you follow these tips.

==> Buy What's in Season

When you buy food that isn't in season, the food will be more expensive. It will have been grown either in a greenhouse or through genetic modifications, or it was imported.

Whatever the case is, anything that isn't just food straight out of the soil is going to add costs. It costs money to hire scientists to modify foods, it costs money to run a greenhouse and it costs money to import.

By contrast, in season foods are just picked. Pure and simple. So do a bit of research, make a list of foods that are in season this summer and stick to buying those foods.

==> Buy from Your Farmer's Market

Summer is a great time for farmers. It's warm and tending the fields is much more enjoyable than the rainy winter. Buying directly from farmers will not only save you money, but it'll also help support these farmers more than if you bought from a supermarket.

When you buy from a supermarket, you're also paying the wages of the managers and filling the pocketbooks of the owners. When you buy straight from the farmer, you essentially cut out the middleman, save money and support the little guy.

So find your local farmers markets and make it a point to buy most if not all of your foods from farmers' markets, rather than from large supermarkets.

==> Clip Coupons, Use Members Cards

Pick up copies of free newspapers whenever you can. Turn to the advertising sections and look for coupons. Clip those coupons and use them to save money on your groceries.

Join the members' clubs of various different stores. It doesn't cost any money. These members' clubs will then track the kinds of foods you tend to like and occasionally send you special offers.

If you join the members' clubs of three different supermarkets, you'll get enough special offers to regularly be getting 30% discounts.

==> Grow Your Own Food

Want to really save some money on groceries? Grow your own food.

Buying seeds is very inexpensive. All you need to feed the plants is water. You don't need to buy plants that take forever to bear fruit. You can plant seeds that can be harvested in as little as 6 to 12 months.

These are a few different ways you can save money on groceries this summer. If you're careful and diligent, you can reduce this major expense by as much as 30% to 40%.

Savings On Your Electric Bill

One of the best ways to save money during summer is to cut down your electric bill. By using nature's own heating system and a few carefully designed energy saving mechanisms, you can drastically reduce your monthly electric bill.

Here are a few different ways to do it.

==> Turn Off the AC Whenever Possible

Turn off the AC 20 minutes before you leave the house. This helps save money on the AC bill, but your house won't really be any hotter by the time you leave.

Use a fan whenever you can instead of an AC. On days that are just mildly hot rather than roasting, fans can provide cooling without draining your bank account.

Do your best to only use the AC when it's really necessary.

==> Improve Your Home's Insulation

Your home's insulation is what keeps your home cool in summer and warm in the winter. However, if your insulation is damaged or ineffective, that can easily cost you hundreds of dollars a year in heating costs.

Most people's home insulation was built years, even decades, ago. The insulation could be molded, it could be falling apart, it could even be torn through by squirrels or other critters.

Check your insulation to see what condition it's in. If you don't know, have someone check it for you. If your insulation is in poor shape, consider having it fixed. It'll allow you to keep cool in summer without having to spend a lot of money on cooling costs.

==> Energy-Efficient Windows

One of the biggest drains of energy comes from windows. While your walls can block out the summer heat and keep the cool air in, windows don't have the same effect.

Instead, heat is very well conducted through the glass. Furthermore, the sun rays that come in through the window will heat up the rest of your house.

Getting energy-efficient windows will help solve this problem. Basically, these windows are designed to keep the cool in and the heat out in summer, while doing the opposite in winter. They can help save a lot of energy.

==> Ceiling Fans - A Money Saving Way To Cool Your Home

Ceiling fans first originated in hot, tropical countries with somewhat poor economies. While more wealthy countries have removed ceiling fans with the advent of air conditioning, the ceiling fan of yesteryear is making an important comeback. This is no doubt due to the continuing escalating cost of utilities and the expense of maintaining a full house air conditioning system. People are finally understanding that comfort doesn't need to mean cold and in the process they're able to save significantly on the monthly electric bills. How much savings of course depends on local utility cost and the amount of time an air conditioning

system is in operation. Typically though, a 2-3 dollar per DAY savings is not unreasonable if a household can use ceiling fans a major part of the day instead of running the air conditioning system.

Although ceiling fans were in widespread use in the early 1900's, they gave way to the air conditioning systems of today. A ceiling fan however is much more than an air movement machine. They're beautiful and can be ordered to perfectly fit into any decor or room of your home. Ceiling fans have a central motor with three to five blades attached. this unit is then mounted to the ceiling. Depending on the height of the ceiling, the unit can be close mounted, with the motor almost touching the ceiling or on a matching decorator bar to allow the unit to hang down into the room a little more if the ceiling height is greater than the typical 8 feet. The motor drives the blades of the ceiling fans which move the air around. Air movement naturally cools people and makes them comfortable without resorting to the brute force of removing moisture and cooling through a compressor air conditioning unit.

Many people wrongly assume that a ceiling fan is only good in the summer. Actually most fans built today have a reverse switch installed. This allows the fan to either pull air from the floor area or push air from the ceiling. So in summer, you would want air movement from low to high but

in winter, with hot air rising, you would naturally want the warmer air at the ceiling to be pushed down to warm the whole room.

Ceiling fans also are a great to use anywhere there's people or living spaces including bedrooms, living and family rooms and even out on the backyard patio or deck.

So in the end, a ceiling fan can be a great way to add a nice decorating touch to your home while saving big dollars on that monthly electric bill. It's not unusual to save the price of the ceiling fan in the first month, just on the electric bill alone. With your home more open, natural ventilation will make it more pleasant and enjoyable both inside and out.

==> Get in the Habit of Drinking Ice Water

This one's a slightly odd but highly effective tip.

When you eat hot foods, your body temperature rises. When you drink cold water, your body temperature falls.

One of the easiest ways to keep cool in summer without having to spend a lot of electricity is by drinking cold water.

Your freezer is going to be running anyway. Putting a few ice

trays or bottles of water in the freezer isn't going to add to your electric bill. If you like drinking cold water, as most people do in summer, this is a great way to cool yourself down without spending an extra dime.

These are all ways in which you can save money on your electric bill this summer. If you're not careful with your electric bills, they can skyrocket in the summer months. These tips will help.

Summer Wardrobe

One common big summer expense is clothes. In summer, you need clothes that will help you keep cool. That means short sleeved shirts and more airy fabrics. It also often means buying swimwear. If you don't have summer clothing on hand, it can cost a lot of money to stock the wardrobe of the whole family.

Here are a few ways you can save money on summer clothes.

==> Go to Charity Shops

Charity shops like Goodwill or the Salvation Army frequently sell clothes at very, very low rates. You can often pick up

summer clothes at a fraction of the price you'd pay at a retail store.

==> Pass It Down the Family

If you have two kids, you can often pass one piece of clothing from the older sibling to the younger. The younger sibling might not necessarily appreciate it, but if finances are tight it might be what's called for.

Try to mix it up so your kids get a combination of both new clothes and pre-owned clothes.

==> If You Buy New...

If you're buying clothes new, avoid higher end stores and stick to stores that cater to the lower end of the budget spectrum. For example, shop at the Gap or Old Navy rather than at H&M.

==> Look for Sales

One big sale to look out for is the end of season sale. Right as summer comes along, many stores will quickly try to get rid of last season's clothing. That's prime time to swoop in and get great new clothes at a discount.

You might be thinking: "But those aren't summer clothes." That's true, they're not technically summer clothes. However, if they're short sleeved, or if they're made of airy materials, you can easily wear them in summer even if they weren't part of the brand's summer line.

==> Go to Used Clothes Stores

Another place you can look is used clothes stores. These stores are usually a little more expensive than charity shops, but their clothes are of a much higher quality.

These shops basically buy clothes from other people, but only hand pick clothes they believe will sell. That's why the clothes they carry are usually great. While it's not Goodwill prices, you're still usually looking at a 50% to 70% discount off retail prices.

==> Try Shopping on EBay

Finally, if you can't find great bargains in your area, you can try eBay.

As long as you know your size, you can often buy phenomenally cheap clothing on eBay brand new. It's this cheap because the person selling on eBay has a direct connection with the manufacturer and is able to cut out the

middleman.

These are all ways you can save money on clothing this summer. Stocking up on summer clothes shouldn't break the bank. With these tips, you'll be able to dress yourself and your family for pennies on the dollar.

Thrifty Summer Party Ideas

Summer is the biggest time of the year for parties. School is on break, the weather is nice and everyone is in an outgoing mood. Yet throwing a party can be very expensive. If you want to host a party without it costing an arm and a leg, what can you do?

==> Make the Party a Potluck

Instead of being responsible for all the food and drinks yourself, make it a potluck. Have other people chip in to make the experience great.

You can either do a "blind potluck" where everyone just brings whatever they want, or you can do a more organized potluck where you list out everything you need. For example, you might say that you need eight people to bring

a real food dish, three to bring desserts and four people to bring snacks.

You can also make the drinks a part of the potluck experience. Have people bring a bottle of wine or a pack of beer to help chip in.

==> Have a Friend Do the Entertainment

Hiring entertainment can be very costly. What most people don't realize is that within their own pool of friends, there's often a huge amount of entertainment talent.

Do you know anyone who's starting a band or plays with their friends? Do you know anyone who used to be trained as a musician then switched careers? What about any wannabe stand-up comedians?

There are often people who've DJed for fun and who would love the opportunity to DJ for a real party.

All of these kinds of entertainers can be hired for absolutely no cost, if they're your friends.

Just ask nicely, let them know there's no pressure and that you'd appreciate them even if they think they're "not that good."

==> Saving Money on the Location

Having a party at your own house can be expensive. You might get charged for the extra garbage the party generates. You'll definitely use tons of water, gas and electricity. Furthermore, there are always unexpected expenses with parties - like broken glass or plates.

There are a few ways around this.

First, you could host a no-food just drinks party at your local bar. Let them know you want the room for free; in exchange you'll bring a lot of people who'll buy drinks.

You could also host a picnic party, where everyone brings food and drinks to an outdoor park. This makes cleaning up very easy.

Just because you want to host a party doesn't mean you need to spend a bucket of cash. By getting everyone to pool their resources, you can drastically cut down on your personal costs while still creating an amazing experience for everyone. Best of all? People won't even be able to tell that it was a low cost party.

Reduce Your Summer Driving Costs

Summer is one of the most expensive times of the year for drivers. If you have kids, you'll often be taking them to summer camps, to the beach, to friends' houses and so on. Even if you don't have kids, chances are you'll be going out a lot more in summer than in winter.

On top of that, during summer you're probably regularly running the AC in your car. That guzzles gas like no tomorrow.

It's in summer that fuel economy becomes especially important. If you're not careful, all that extra driving can quickly become a lot of extra costs. Here's how to make sure your auto expenses don't skyrocket this summer.

==> Inflate Your Tires

If your tires are even a little bit flat, that means you're probably burning more gas than you should be. If they're flat enough that you can tell visually, you're probably burning as much as 25% more gas than you should be. That means that for every \$20 of gas you fill, \$5 is wasted.

Inflate your tires. It only costs \$1 to fill the tires yourself.

Why wouldn't you?

==> Maintain Your Car

Get an oil change every 3,000 miles. Change your air filters if they're dirty. Get your fluids changed. Maintaining your car generally pays for itself.

A poor spark plug can reduce gas mileage by 12%, while a bad air filter can increase your costs by 20%. The bottom line is, it pays to keep your car in good condition.

==> Park in Your Garage

A lot of people don't park their cars in their garage because it's so full of "stuff." Instead, they park it in the driveway or by the sidewalk.

Unfortunately, in summer that means your car is going to get very hot. When your car gets very hot, that means the first thing you do when you get in your car is probably to turn on the AC. That's going to cost a lot of gas.

Instead, why not just rearrange your garage so you have enough space to park in? Park in the shade or indoors and you'll save a lot of gas from reduced AC usage.

==> Drive Well

Poor driving actually takes a lot more gas. If you're going over 60 MPH, you're paying too much. For every mile above 60 MPH you drive, you're paying about an extra \$0.06 per gallon. That means that if you're doing 70 MPH, you're paying an extra \$0.60 per gallon.

Don't speed up too quickly and don't break quickly. Maintain a regularly speed whenever possible.

Avoid having extra baggage in your car. Remove things from the back seat and from the trunk to reduce your gas usage.

If you follow these tips, your driving costs this summer are going to be much, much lower.

Save On Child-Related Expenses

A big part of summer expenses are going to be child related. They could come from having to pay for babysitters while you're at work, since the kids aren't in school. They could come from buying school supplies for next year. They could come from taking your kids on a vacation or the costs of sending them to summer camp.

Whatever the case may be, summertime can be a very expensive time to have kids. These tips will help you save money on all these kids-related expenses that come up in summer.

==> Take Advantage of School-Related Sales

There are two times of the year when stores all over the country have discounts for kids. These two times are the "End of School" discounts and the "Back to School" discounts.

Take advantage of these sales.

Generally, the bigger sale comes at the beginning of the school year. Staples, Home Depot, Toys 'R' Us and many other stores will have big discounts for kids. If you know you need to buy school supplies, wait until these sales to make your purchases.

On the other hand, a lot of stores (especially book stores) will have end of school year sales. If you're buying used textbooks or used graphing calculators for example, the time to buy these is the end of the school year. By the time next semester rolls around, chances are the best deals will be gone.

==> Save Money on Childcare

If you have younger kids, you can save a lot of money on childcare by being diligent about costs.

If you're looking for a babysitter online, make sure you use a site that does background checks and vets babysitters for you. Compare the rates of different sitters to see what the market rate is. Try to see if you can find someone who's good, but is still quite affordable.

Even if you're hiring someone you know or a friend of a friend, check what the market rates are anyway. It'll help you figure out what to offer a friend.

Combine your childcare costs by sharing the expense with other parents. If you have one kid for example, you might have a couple other kids come over your house and share the cost of hiring a babysitter three ways.

==> Save Money on Family Vacations

Instead of going on an expensive family vacation, be price conscious. Try to come up with ways to have a great summer, without having to spend a lot of money.

Organize water fights and BBQs. Or go on a road trip. Maybe you can go swimming at a beach your kids have never been to or take them hiking on a sunny day.

There are a lot of ways you can save money on child-related expenses in summer. Look for special sales, be diligent about childcare costs and cut down on your vacation expenses.

Grow Your Own Food And Save Money

One of the absolute best ways to save money in summer is to grow your own food. Food can be grown in more or less any season apart from winter. In summer, you have just enough time to plant crops like legumes that take about three months to mature, without the risk of your food getting ruined by the cold.

==> Can You Grow in Your Home / Apartment?

The ideal place for growing your own food is naturally your own back yard, front yard or patch of soil. This will allow you to plant seeds the way mother nature designed them. They'll be able to soak in water from the rain and soak in the sun every day.

What if you don't have a garden? Don't fret; you can still grow your own food. It's a relatively new science called

apartment gardening or window gardening.

As the name suggests, this technology allows people to grow plants in their own apartments. You can just hang up a special contraption that drips water by your window, and grow plants from your window. This is called a hydroponic device, also known as vertical gardening.

Unfortunately, with vertical gardening plants only get sunlight for a portion of the day rather than the entire day. That can restrict some of the kinds of crops you can choose.

==> Decide What You Want to Grow

Growing certain foods is very easy, while other kinds of foods is extremely difficult.

As a beginning gardener, you should probably avoid grains. Grains have a very specific harvest period and don't produce continually. You plant it once, you harvest it once and you're done for the year. If you miss the harvest, your entire crop is ruined.

Legumes on the other hand are extremely easy. They take about 2-3 months to mature. Once they're mature, they'll keep on producing all the way till winter. You don't just harvest once; you get to keep harvesting again and again

and again.

Most fruits require some sort of tree to grow on and can take a long time before a seed bears fruit. Most people who're looking to save money now will want to avoid planting fruits.

Gourds like squash and cucumber grow relatively quickly. In as little as a month and a half to five months, you can have a whole array of free vegetables.

Growing your own food indoors or outdoors is a great way to save money. The trade-off is that it does take a lot of time and attention. If you don't enjoy gardening, it's probably not worth it. However, if you like the process and you enjoy learning about planting, gardening and harvesting, this can be a great way to both save money and learn a new skill.

Cheap And Kid-Friendly Holiday Ideas

Summer vacations can be very expensive. If you go on a trip abroad with the whole family, that can easily rack up thousands of dollars. Sending your kids to summer camp can cost several hundreds, or even a couple thousand dollars. Yet no parent wants to keep their kids home all of summer just to save money.

Instead, why not take your kids on an inexpensive summer vacation? Here are three ideas for the kinds of vacations you can take.

==> Go Camping

Most kids love camping. They love starting fires, they love telling stories, they love being allowed to stay up late. They might not love hiking necessarily, but once they're at the camp site they're generally a bundle of joy.

Going camping doesn't have to cost much at all. You can borrow a tent from a friend if you don't have one. The rest is just food expenses. If you're making a campfire, you don't even have to buy a gas stove.

Go camping as a family, or get a few friends together and get a whole summer camping expedition going.

==> Go on a Road Trip

Driving is much, much cheaper than flying. Driving from destination to destination can be an incredibly fun way to spend a few days or weeks in summer.

For kids, it'll be an opportunity to see a lot of different cities, places and people in a short span of time.

Try to make frequent stops. Kids can get a little antsy if they're asked to sit in a car for many hours at a time. If you can find fun things to do every few hours rather than drive for long distances at a time, that'll go a long way towards preserving your sanity.

==> Visit a "Semi-Far" Family Member

Do you have a brother, sister, cousin or parent living in a nearby state or city? Why not go pay them a visit?

Make the trip a family trip. Go visit your other family member and take your kids with you.

You can stay with your family member. Your kids will get to make friends with other kids in the neighborhood or with your family member's kids, if they have kids.

Run this idea by your kids first to see what they think. Some kids love the idea of spending time with other family members, while others kids don't care for it as much. Gauge their excitement levels before making plans.

By staying with family, you can completely cut out the costs of staying in a hotel or motel.

These are three very inexpensive vacations you can enjoy as a whole family. Just because you don't want to spend money doesn't mean you can't have a great summer vacation.

Money Saving Tips to Remember Before Planning That Vacation

Everybody knows that planning a nice get a way can be very expensive due to the cost of gas, the time of year, the location and food. Here are some tips to consider before packing up and hitting the road.

==> Make Plans Online

Many travel websites, such as www.orbitz.com, www.expedia.com and www.hotels.com offer great deals in airfare and hotel. They also offer packages that include airfare, hotel and a rental car. Consolidating all these options into one package is cheaper than paying individually for them in most situations.

Expedia is now featuring a New York City summer vacation package offering airfare plus three nights at the Milford Plaza located within one block of 14 Broadway theatres for as low as \$527 a person. You have the option to add a 90 minute harbor cruise for \$22.

Orbitz is offering airfare plus three nights in Montego Bay, Jamaica for as low as \$522 a person.

==>Road Trips

Rent a vehicle: If your travel destination is cross country, it may be smart to rent a car. Renting a car is cheaper than the wear and tear you would have to pay on the vehicle you own. Many car rental places offer coupons to upgrade to larger and more comfortable vehicles.

Eating out: Having to eat every single meal at a restaurant on a road trip can add up very quickly. Try taking advantage of the complimentary breakfast your hotel may be offering. Also, when you are choosing restaurants, see if they have a discounted children's menu if you are traveling with the family or daily specials.

Attractions and Theme Parks: It may be smart to take advantage of multi-day passes, which is way cheaper than buying single day passes each day. Universal Studios Orlando has a package that offers unlimited admission to both Universal Orlando theme parks for up to five consecutive days for two adults and two kids. A three day rental car from Dollar Rental Car is included in the package. This offer is available for \$139 per adult. Also, if you have infants, bring your own stroller to these theme parks.

Renting strollers can cost you up to \$10 a day.

Purchases: Everyone knows when they bring their children on a vacation, everything they lay their eyes on; they want you to buy it for them. Set aside a certain amount of money for the kids to spend. If you do that, they will have to make tough decisions on what they want and will make them spend their money more carefully. As for you adults, why pay \$8 for a cocktail pool side when you can purchase alcohol at a nearby neighborhood store? You can make cocktails in your hotel room and pour into a plastic cup to bring down to the pool.

Check out other attractions: You do not have to spend every minute of your vacation at a theme park. Try less expensive attractions. Go visit the local museum or take a tour of the city. Site seeing can sometimes be more enjoyable than sardine packed theme parks, plus they are a lot less expensive.

Money Saving Travel Websites On The Internet

The Internet seems to have been made for ferreting out travel savings. So many sites that offer information on hotel and transportation vendors exist that there really is a need for a way to compare these offers. And that exists too. There are several websites that will compare tours and individual

transportation and hotel rates to any given destination by price and customer rating.

Some great travel websites are Expedia, Cheap Trips and Price Line. These are websites that offer comparison shopping par excellence and their resources for discounted transportation and places to stay are vast and all encompassing. Some of these are booking agents that get vacancies from the hotels and airlines and broker them to the public. Others work by buying up a certain number of flights or hotel rooms at a bulk price and reselling them to their customers. In either case, they offer savings that the average traveler would not find on his or her own, or at least not without a considerable number of hours spent searching.

Using a travel agent can sometimes represent a savings in travel. They have connections with transport companies and hotels and keep an ear to the ground for bargains. Even more likely to provide travel savings is a travel booker, who works with the airlines, car rental agencies and major hotels to turn their un-booked or under booked vacancies into real savings for the travel consumer.

When looking for travel savings, don't omit going directly to airlines' websites for specials they may be offering. Cash in your frequent flyer club miles if you have them, don't forget you may have been accumulating these all along through

your credit card. Just 10,000 miles will get you a domestic, round trip economy class ticket. If you are short of this number, most airlines allow you to purchase miles. For a few hundred dollars you may have the transportation segment of your travel solved.

This strategy also applies to hotel booking. It is possible that you can apply your airline miles to the cost of a hotel room, or your credit card companies may be offering an incentive with a partner hotel chain that will result in getting great accommodations at an equally great savings. Bear in mind that the Internet is a terrific source of travel savings and the amount you save will probably be proportionate to the amount of research you put in. But, as you leave for your holiday with the knowledge that you have saved enough to take another, or at least a long weekend, you know your hard work was well worth it.

Cash Budgeting System

Apart from the holiday season, summer is the most expensive time of the year. You have rising electrical costs from cooling your home, your gas usage shoots up from using the car's AC, and the kids (if you have kids) all want to go on summer vacation.

In many ways, summer is the worst enemy of a healthy bank account.

How can you make sure you don't overspend and end up underfunded this summer? Use the cash budgeting method.

==> Determine How Much You Want to Spend This Summer

Decide how much money you want to spend this summer, on a monthly basis.

One way to do this is to look back on the previous few months. What were your expenses for the last three months? In summer, it might be unreasonable to try and keep your expenses exactly the same. However, you could give yourself a cap of no more than 10% more than you spent in non-summer months.

Pick a solid number that you'd like to stick to.

==> Divide Any Major Expenses among the Summer Months

Let's say you're sending your kids to summer camp. You have two kids and it costs \$500 apiece, for a total of \$1,000.

Instead of counting that expense all in one go, divide it among the summer months. If you're counting June, July

and August as summer, you'd add \$333 to each of those months' expenses.

By adding the expense to three months rather than one, you make it a lot easier to offset the costs by saving money in other areas.

==> Take Out Your Weekly Allowance in Cash

Divide your monthly allowance by four and use that as your weekly allowance. At the beginning of each week, head over to the ATM and take out that amount of money.

When you get home, lock your debit and credit cards in a drawer. For the rest of the week, you'll use only cash to make purchases.

This kind of mentality forces you to save money. Every day at the end of the day, you'll see exactly how much cash you have left. You won't be able to overspend, because the money simply won't be there.

Make it so that in order to open the drawer with the credit cards, you need both your own and your spouse's permission. The drawer shouldn't be opened unless it's an emergency.

This cash-based approach will help you make the sacrifices necessary to keep a budget in check. Sometimes saying "no" to spending money can be really tough. Seeing a dwindling, finite pile of cash can really help you make those tough decisions. Try out this system for at least one month before deciding whether or not it helps.

A Must Do Money Saving Exercise For Everyone

There is a simple money saving exercise that everyone should do at least once in their lives. It is ultimately one of the best ways to save money, because it is not about pinching pennies, but about discovering what you really want and getting it. It is so simple you may hesitate to try it. Just try it. Here it is:

List everything that you have spent money on, are currently spending money on, or might spend money on.

Don't just read this and think of a few things. Take the time to actually write it all down. Review your bank statements if you have to, in order to remember and include everything.

Now go through the list, and carefully consider each item. Take the most time on the big items - past, present and

future possibilities. If your timeshare on the beach is worth half what you paid, costs \$1,000 per year in expenses, and is rarely used, you need to learn from that - not to punish yourself, but to have a richer life.

If you think honestly about the number of times you will use that Recreational Vehicle, and the cost, it may be \$250 for each day of use. That's okay if that is worth it to you, but maybe you really would enjoy \$100 hotels more. Or maybe you can rent an RV for less overall cost, thus freeing up money for other important goals.

You see, saving money isn't about sacrifice. We all are aware of the scrooges in life that pinch their pennies, bank the savings, and then do nothing with it. The point should be to save money in one area of life so you can use it in ways that make your whole life richer.

Suppose you notice you're spending \$8 per month on subscriptions to magazine you don't read, or on insurance for a motorcycle you almost never ride? Cancel the subscriptions or sell the motorcycle, and what have you lost? Is it a big deal? What will that \$8 get you instead?

- Bank it for ten years, and use the \$1200 to take a second honeymoon.

- Use it to pay for a day off work once a year, to spend with the kids.
- Invest it, to have an extra \$50 per month during your retirement years.
- Buy six good books a year, to learn something new.
- Make banana splits for the family once a month.
- Give \$100 per year to a worthy cause.

\$8 per month can do a lot if used wisely. Imagine what you could do if you stopped wasting \$200 per month. That's why it is so important to discover what you really want - and what you don't want. This is one of the most intelligent ways to save money.

Conclusion

There has been a lot of not so fun info provided here.... But just because you're living on a budget, don't think you won't be able to have fun any longer. Sure, there will be some cutting you'll have to do - namely the frills. And you'll have to spend some time to find lowcost ways to have a good time. Remember to your early days, or when you were first

wed. Remember when income was tight? Remember to what you did then for entertainment to get some ideas. Surely, there are things you are able to do now that you did back then and have the same kind of fun you had in those days.

Fun is an important part of life... but so is paying attention to your finances and hopefully this book has given you some valuable info on how to get your family finances in order to ensure a bright future