

LIVING OFF LESS GUIDE



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It's so good to have you here. I'm excited for your interest in living off less! I pray this e-book helps you in both your money-saving journey, as well as your money-making journey.

It takes courage to learn how to live off less in today's materialistic world. Take one day at a time, do your best, and remember, it's okay to splurge sometimes. That makes spending all the more special!

In the following pages, you'll find my top eight tips to living off less. It's a lifestyle, not necessarily a formula. Learn what works for you, and try to have some fun along the way!

WELCOME



8 TIPS TO SPENDING LESS MONEY TODAY

01

Start Budgeting

It's important to understand your own finances. Budgeting can free you from worrying about money by teaching you how to properly spend. It's easy to fall into the trap of over-spending, especially

with credit cards. But it's also easy to feel like you're stuck in a straight jacket when trying to save money. Budgeting allows you to set goals for your finances. Trying to work your way out of debt? Saving for a big purchase like a home or car?

Or maybe you just want to utilize your money for more traveling! We can teach you how to organize your money! Purchase our budgeting spreadsheet separately on the Stan Store to put into practice all we will teach you.

02

Change How You Eat Out.

I'm all for eating out. A night off of dishes, relaxing at dinnertime, flavors you can't make at home. There are

so many ways to enjoy a night out without going broke. Download restaurant apps, Look for emails with deals. Check the mail for coupons and flyers, Start a punch card or save up gift cards!

Your birthday month can be one of the best times to eat out with all the birthday freebies you can score. Make sure you're eating out the right way so you can enjoy it more often!

8 TIPS TO SPENDING LESS MONEY TODAY

03

Grocery Shop Differently.

You may think your grocery bill is as low as possible because you solely shop at Aldi. Or maybe you love Walmart pick-up because it's

"affordable" and easy. But by turning away from more expensive grocery stores, you're actually missing out on amazing sales they're offering. It's time to start considering every grocery store as an

option for shopping. Store apps and flyers can guide you to deals and offers. Be willing to shop anywhere! This likely means shopping at multiple stores, but the savings will be worth it.

04

Meal Plan The Right Way.

There's two types of people - those who meal plan and those who don't. And there's two types of meal planners - Those who overspend and those who don't. When

shopping at the grocery store, don't be afraid to grab extra pantry items when on sale. Rice, beans, pasta, sauces, baking items, etc. These items have a great shelf life. Or maybe score some meat for a great price and stick it in the freezer for a later date.

When it comes time to meal plan, shop from your pantry FIRST and plan meals with items you already have. Then add other necessary items to your list, and still try to find the rest of your grocery haul at a discount.

8 TIPS TO SPENDING LESS MONEY TODAY

05

Sell What You Don't Need.

Sometimes the key to living off less is simply having less things. The theory behind this is the ability to sell excess items in your home so you can stash away some extra

fun money, while simultaneously learning to live with less junk! Once you get used to having less stuff, your midset will shift and your needs may lower. Organize those cabinets, clean off the basement

shelves, and tidy up your bedroom. Facebook Marketplace or a rummage sale can help you sell all your unused items. If you're feeling extra ambitious, maybe flip some old furniture and sell it for a profit too!

06

Stop Using Disposable.

Convenience is everything in today's world. I get it. You're busy, overwhelmed, looking for anything that can save you time. But we've gotten far too

comfortable being wasteful. It's time to learn a new normal. Finding ways to reduce waste is actually a great hack for saving money. Rags instead of paper towels. Tupperware instead of baggies. Oil and flour instead

of parchment paper. Yes, you'll be spending a little extra time cleaning things, but you'll also be caring for your wallet and the planet! Seems like a win win to me.

EIGHT TIPS TO SAVE MONEY TODAY

07

Start making what you buy.

For convenience purposes, you love buying things at the store. But it's actually easier than you think to make things at home. Your wallet will greatly thank you for starting

your own homemade movement. Cleaning products, and pantry items are the easiest places to start. Did you know that vanilla extract comes together with just vanilla beans and vodka? Or how about soap? From bar soap to foaming hand soap,

investing in the ingredients for products, versus buying the actual product itself, can produce far more portions for a far better price than your single purchase ever will. In chapter 7, I'll even share five of my favorite homemade recipes with you!

08

Earn Cash Back On Spending.

Ideally speaking, you should be earning money every time you spend. But this is also the trickiest tip we suggest, so it's the last step to take towards frugal living. Once you feel more steady financially, I

challenge you to start earning money with either apps, credit cards, or both! If you don't feel comfortable with credit cards, no problem. Start with free apps instead! Apps like ibotta give rebates for specific items you purchase.

Rakuten gives cash back for online purchases through various websites. Fetch give you points toward gift cards simply just for scanning receipts! It's crazy how much money spending money can make you!

START BUDGETING

01

Don't worry, it won't be as scary as you might think. We've made an entire budgeting guide that will teach you to track your spending and stay on top of where your money is really going. Follow these steps to learn more about budgeting. Then purchase the budgeting spreadsheet on Stan Store (or create your own) to start budgeting for your own family!

Step 1: What is your monthly take home pay?

This is where you need to start. If you don't know how much you make or plan to make each month it will be difficult to know how much you can spend. Make sure to factor in your *take home pay* versus *gross pay*. This is what you actually have at your disposal. If your take home pay fluctuates (i.e. commission), find an average from last year's earnings and use that number for each month.

Step 2: What are your monthly fixed expenses?

A fixed expense is any expense that stays the same amount month to month. The most common examples would include your mortgage/rent, utilities, insurances, etc. Do you have fixed expenses you pay quarterly, semi-annually, or annually? Include those expenses in your monthly budget. For example, we pay our water bill quarterly, so we divide the quarterly amount by three and take that out of the budget each month.

This lightens the burden of big quarterly expenses. We also do this with our car insurance, which is paid semi-annually.

The last thing to consider with your fixed expenses is whether you can lower any of them? Things like car insurance, internet, or phone bills can often be lowered by shopping around and finding the better deal. Call Spectrum, look into Mint Mobile, or contact new car insurance carriers for better quotes. Making a habit of switching providers or car insurance carriers yearly can result in better rates.

Step 3: Subtract fixed expenses from monthly take home pay.

Figuring out how much money you have left to spend after paying fixed expenses is helpful. Take your monthly income – let’s say \$3,000; then add up all fixed expenses – let’s say \$1,900.

\$4,000 (monthly take home)

–

\$1,900 (fixed expenses)

=

\$2,100 LEFTOVERS

Step 4: Create budget categories for variable expenses.

Your remaining monthly expenses or “leftovers” are called variable expenses. These expenses fluctuate, but you also have much more control over them. Some common examples would be groceries, eating out, gas, clothing, gifts, etc. For this step you will make categories to budget for. The categories can be broad, specific, or somewhere in between. Our family has used broad categories of groceries/food, gas, miscellaneous goods, and gifts in the past. The budgeting spreadsheet

(sold separately) uses more specific categories as it can be most helpful when trying to cut costs and see where your money is actually going.

Step 5: Decide how much you can spend in each category.

You have your categories created. Now you need to decide how much you can spend in each category. It is important to be realistic, but also challenge yourself to reach your goals. Maybe you have a goal to save \$500 a month. For that example, subtract your desired savings amount from your leftovers. This will show you exactly what's available to spend for your variable expenses categories. It will also show you if your savings goals are realistic or not.

$$\begin{array}{r} \$1,900 \text{ (leftovers)} \\ - \\ \$500 \text{ (desired savings)} \\ = \\ \$1,400 \text{ (variable expenses allotment)} \end{array}$$

Step 6: Track spending throughout the month.

This step is important! It is also the easiest to forget. If you don't track your spending you won't know where your money is actually going. You can write every expense down by hand, use an app to track it, or use the spreadsheet we have created for you. The spreadsheet will reveal your progress, show you the differences in planned versus actual spending, and track your monthly savings.

Step 7: Repeat and re-evaluate.

After the month is over, you may realize you need to start planning to spend differently based on your savings or spending. That's where the rest of this guide comes in handy! Need to cut down your grocery bill? Head to chapter three. Looking to make a little extra cash on the side? Head to chapter five. Or maybe you just need to start living a less wasteful lifestyle, head to chapters six and seven. Prices are constantly fluctuating. Needs are always changing. Your budget needs to reflect that. But remember, you have the power to control your variable expenses, so challenge yourself to a more frugal lifestyle and see the savings start adding up!

ADDITIONAL TIPS:

Just because you have a budget does not mean you are restricted in your spending. It just means you will need to *choose* where you want your spending to go. In order to obtain the things you want, you may find there are other things you no longer need. For example, my family loves to travel. Therefore, in order to have money for said travels, we do haircuts at home, always shop sales or use coupons at the grocery store, and always purchasing second hand.

Some of the best expenses we've learned to live without include streaming services, haircuts (learned to do it at home), and a second car.

CHANGE HOW YOU EAT OUT

02

When it comes to living more frugally, everyone will tell you to stop eating out. No more dates, no more stopping for convenience purposes, and definitely no family outings for treats!

WRONG! So wrong.

It's about learning how to eat out WISELY. Much like earning cash back every time you spend, you can earn freebies from spending through loyalty programs as well. I like to call it backwards eating out. Don't let your eyes tell you where to eat, let your wallet. Avoid choosing what's most convenient and start looking for what you can actually afford. Find a place already offering a great deal or special; or pick a restaurant that recently sent you a BOGO coupon. Then, plan to eat out there.

Follow these extra tips to cut down on eating out costs:

- If eating as a family, order separately - mom places one order; dad places one order. That way, you can redeem more deals through app offers or coupons.
- Invest in an **AARP card** for just \$15. You can score discounts for tons of restaurants, hotels, car rental, flights, etc.
- Search for coupons and freebies in the mail.

- Sign up for restaurant loyalty programs. Find a sign-up freebies list on my website: <https://somersavesyou.com/sign-up-freebies/>
- Redeem birthday rewards! Find an extensive birthday freebie list on my website: <https://somersavesyou.com/bday-freebies/>
- Don't forget to check your emails. Restaurants often send offers throughout each month.
- Plan to dine out on an evening that kids eat free. The Freebie Guy offers an awesome list on his website – <https://thefreebieguy.com/kids-eat-free-meal-deals/>
- Split meals, It's not the American way to eat less food, but at most restaurants, you can walk away still feeling satisfied with a half portion.

ADDITIONAL TIPS: “Just ask” is my favorite advice to share. Want an extra applesauce with the kids meal you ordered? JUST ASK. Hoping to use more than one coupon on your sandwich purchase? JUST ASK. Looking for a birthday freebie, but forgot to sign up for the emails in time? JUST ASK! The worst they can say is no, but the best could be a free meal or side to make your day!

Here are ten of my favorite rewards programs/loyalty apps: **Panera, Chick-fil-A, Jimmy John's, Freddy's, McDonald's, iHop, Jersey Mike's, Tropical Smoothie, Noodle's & Co, and Domino's**. I like these programs for their awesome birthday freebies, as well as their tendency to send freebies just because! Don't just wait for freebies to fall in your lap. Check your emails and apps regularly to uncover offers you may never have known about.

GROCERY SHOP DIFFERENTLY

03

No matter what store you're at, I can assure you that getting free or discounted products is possible.

Fresh Thyme (coupons in app + social nature)

Hyvee (app + mail/in-store flyer)

Kroger (app + reduced items + social nature)

Target (app + sales + social nature)

Publix (app + in-store flyer)

Aldi (lower prices always + reduced items)

Meijer (app points + reduced items + social nature)

Walmart (reduced items + social nature)

Grocery shopping on a budget certainly takes some planning ahead. Not only do you want to plan out what you need, but you also need to cross check stores to see which sales truly are the best for that week, sometimes even that day! This may sound overwhelming. Truth is, sometimes you'll miss the best sale on butter or the discounted meat. It happens. Move on. But when you do walk away from the grocery store having spent \$30 on \$65 worth of food, the feeling is unmatched.

NOTE FOR OUT-OF-TOWNERS:

Maybe you go into town once a week/month to stock up. Consider extending your grocery trip in town an extra hour so you can hit multiple grocery stores for various sales. Stock up when you can! If you find great sales, purchase multiples at a time to load up your freezer for the coming weeks!

To start, here are a few monthly hacks to cut down grocery costs:

- Start emailing all your favorite companies to see if they'll offer one-time or even reoccurring coupons. If you need inspiration on which companies to email, check out my list:

<https://somersavesyou.com/requesting-coupons/>

- No matter what grocery store you shop at, ALWAYS be on the look out for reduced or clearance products. These items may be close to expiration, but if you can incorporate them in your next meals or even freeze them, you'll save yourself lots of dollars!



Kroger



Aldi



Walmart

- Join **Social Nature** (socialnature.com) to earn full rebates on brand new products at various grocery stores.
- Download the **Flash Food** app to find grocery stores offering discounted food in your area.
- Look up **Ruby's Pantry** in your area to score a trunk full of groceries for just \$25 each month.
- Consider if eating out could be cheaper than cooking at home through rewards promos/points OR an app called **Too Good To Go**.
- Find small discount stores in your area that sell pantry and fridge staples for a fraction of the price. Look up one near you on my website: <https://somersavesyou.com/discount-stores/>.
- Ditch Costco and join Sam's Club for just \$25/year. **JOIN NOW.**

Let me walk you through a hypothetical grocery planning example. I always take inventory of what's already in my house before I start the meal planning process. That way, I can use my pantry as a grocery store before buying all new items for meals. Let's say I have eggs, condensed tomato soup, sourdough starter, taco seasoning, beans, breadcrumbs, peanut butter, jelly, grapes, onions, crackers, parmesan cheese, and two pounds of ground beef to work with for meal planning. Pick a store in your area that offers weekly sales. Consider Hy-Vee, Kroger, Publix, Fresh Thyme, Lowes Foods, etc.

After researching, I find strawberries, baby carrots, honey crisp apples, peppers, butter, sharp cheddar cheese, tortilla chips, and chicken tenderloins on sale at Kroger. I'll meal plan around those items FIRST. Red Barron frozen pizzas are also just \$3. Peanut butter is just \$1.50. I don't need either of those, but it wouldn't hurt to stock up for later.

Kroger also carries Chobani products, so I can redeem my monthly coupons there. I'll also allow for some wiggle room on my grocery list as I'm shopping to keep an eye out for reduced items with the big red and yellow stickers. This could be hamburger buns, discount meat, snack options, or diced fruit/veggies. If it can go in your freezer, all the better! It's always okay to spend a little extra on your groceries if it's a great price on something you WILL use!

On Social Nature, there's a rebate at Kroger for protein pasta. I'll activate that offer and be sure to grab it in the store.

KROGER = DONE

Now, that grocery haul alone may last me through the week, but Hy-Vee also has a few great sales like canned veggies for 29 cents, brats for 77 cents each, salad kits for \$1.50, and a free dozen eggs if I spend \$25 on a purchase. After Kroger, I'll run into Hy-Vee, This store typically does daily deals, as well as weekly in-store offers. I'll grab anything on a good sale to get me to \$25 total, then check out with all my coupons!

HY-VEE = DONE

Later in the week, I'm out and about passing an Aldi. They always have the best prices on snack items. I pop in to grab graham crackers and pretzels for my kids' school snacks. I also find salsa on clearance and buy some for taco bowls on Tuesday night.

ALDI = DONE

Lastly, my neighbor gave me some of her zucchini and tomatoes from her garden, and I just picked up a container of oats that someone on the Facebook Buy Nothing page in my area was giving away.

Does the idea of going to multiple grocery stores each week feel overwhelming? Make stops when you're already out. I'm heading to the post office, and I'm passing an Aldi anyway. Or, I'm picking up my daughter from school, so we drive over to Kroger since it's close.

This saves time because you're already out. It saves some gas money as well!

See Chapter 4 "Meal Plan The Right Way" for how I meal plan and grocery plan simultaneously to maximize my savings!

MEAL PLAN THE RIGHT WAY

04

Meal planning is great and all, but it really only saves you money if you choose the right ingredients with the right meals.

I'm going to use the same hypothetical grocery planning example to show you how I use everything I bought in the previous scenario for meals.

As a reminder, I have some eggs, condensed tomato soup, sourdough starter, taco seasoning, black beans, breadcrumbs, peanut butter, jelly, grapes, onions, crackers, cheese, and some ground beef in the freezer. I'd brainstorm what meals I can make (or at least start) with the ingredients I already have. Then, I'd make a grocery list based on the sales at grocery stores in my area.

MONDAY: Sloppy Joe's with fruit salad.

(HAVE ground beef, condensed tomato soup, onions, fruit // BUY buns and more fruit)

TUESDAY: Taco salad with chips and salsa.

(HAVE taco seasoning, beans, cheese // BUY chicken, lettuce, salsa, tortilla chips)

WEDNESDAY: Parmesan zucchini pasta with sourdough bread.

(HAVE parmesan cheese, ingredients for sourdough bread, // BUY pasta, whole milk, parmesan cheese)

THURSDAY: Egg sandwiches with potato fries.
(HAVE eggs, sourdough bread, cheese, seasonings // BUY potatoes)

FRIDAY: Red Barron frozen pizza with salad kit.
(BUY pizza + salad kit)

WEEKEND: Sourdough cinnamon rolls, leftovers, picnic in the backyard, and out to eat with a BOGO meal deal at HuHot Mongolian Grill.

If you love cooking fancy meals with fancy (i.e. EXPENSIVE) ingredients, maybe pick one night a week to do so. It will be more exciting as it's a special occasion! Or even better, use the fancy meal as a way to celebrate a birthday or in-home date night.

TIP

I cannot stress this enough - BE FLEXIBLE! If you have food that will go bad within a couple days, but you already have meals planned out, move your meal plans aside and use what will expire FIRST. I've said it before and I'll say it again, reduce waste. Do not let your food go to waste as that is really the same as throwing away money.

Also, keep eyes and ears open for free meals. This could be at a free community festival, national chicken sandwich day deal at a local restaurant, or even a friend giving away free food. Just a few more ways to eat more affordably as a family on a budget!

SELL WHAT YOU DO NOT USE

05

It's time to analyze what items you really need in your home and sell anything that's just taking up space. Plan for a spring rummage sale. Post your old baby items or extra end tables on Facebook Marketplace. Or consider a consignment shop?

Let's talk furniture. There's a difference between keeping quality furniture from beloved relatives and keeping junk furniture simply because you forgot about it in the back of your basement. I get that you may be saving things for "someday," but you also need to ask yourself, will someday ever actually come?

Currently, furniture is not being produced at the highest quality. That's why I believe if you no longer love or use an item, sell it. Chances are it's not it won't hold up for ten years down the road like you're planning on. And maybe someone else could benefit from it?

There are, however, some sturdy furniture pieces still circulating out there. I'd highly encourage you to seek out quality pieces that will last you. And if you're interested in taking it a step further, consider a side gig of flipping your own furniture! This can be for your own use, or for making a profit.

If you've never flipped furniture, Youtube can help you out with that. Look up tutorials and become a DIYer. Or find furniture flippers to follow on Instagram! It's as simple as sand, strip, clean, paint, and coat.

Moving on from furniture... baby items.

You've got boxes of baby clothes. Three different wraps or carriers, two high chairs, ten sleep sack options, and don't even get me started on toys!

Whether you have one kid or six, I highly doubt you need all those baby items unless you maybe have multiples (twins or triplets). One thing I've learned is you work with what you got. We think we need more than we do because that's how we're used to living. But it's excessive and unnecessary. And there's an ABSOLUTE flurry of moms on Facebook Marketplace looking to buy your items. I promise you.

Never posted on Facebook Marketplace? Don't be intimidated. It is really not hard. Honestly, it's one of the only things that keeps me on the Facebook platform! Such an asset for my family.

Don't stop at the kids items! Go through your own closet, even your spouse's (with permission). Minimize, eliminate, GET RID OF! But go through the work of trying to sell your items before simply donating them. Even if you make just \$10, that's more than you started with.

Other options for selling clothing, accessories, handbags, shoes, or any kids items would be second hand stores. To name a few...

- Once Upon A Child
- Kid to Kid
- Uptown Cheapskates
- Plato's Closet
- Clothes Mentor
- local consignment shops

Other items to consider getting rid of include unused kitchen gadgets, rugs, books, or old electronics,

Through my own frugal journey, I've taken on a form of minimalism within our household. I'm not talking a stale, lifeless home with six possessions to its name. But there's something about having less that also makes you want less. Clean out your garage or basement, sell what you can, and I think you'll find that living with less clutter surrounding you is actually freeing! You no longer want to shop for trendy junk because that will fill up the space you just cleared.

ADDITIONAL TIP:

Minimalism is a great start to frugal living. It teaches contentment by living off less (and it's always great to make money selling your unused items). Start with one section of your house and work out from there. I'm not saying you need to get rid of half your possessions. But you'd be surprised how much money you could make off the junk that just sits in your basement.

STOP USING DISPOSABLE

06

This is the part of the *Living Off Less Guide* where I dish out some of the teachings ingrained in me from a young age.

I used to hate when my mom would be stingy about her plastic baggies. We rarely ate off paper plates. And buying second hand was well, second nature! The hard truth is, preferring disposable or single-use items really just showcases the laziness in your life. Think about years ago when people grew all their own food, cooked every meal on the same pan, and didn't have trash bags because they didn't have disposable trash. Strange to even think about!

Granted, we've come a long way since then. There are a lot of benefits to living in the modern world. But there are also a lot of options that we really don't need. Our kids don't need to use a baggy for snacks at school every single day when we own perfectly good containers. We don't need to use paper plates when our kids could learn to help clean up after dinner each night. And plastic wrap is easy to live without once you start. If you're really looking to live off less in your current lifestyle, there are always ways to do so.

The following are some examples of money-saving swaps you can make for your budget. Consider picking and sticking to five options, then do the math and see how much you saved!

- Reduce paper towel usage by substituting dish rags for cleaning up spills and wiping down counter tops.
- Invest in reusable baggies, or better yet, start using the containers you already own.
- Wash and re-use the Ziploc baggies you already have.
- Clean out glass jars and utilize them as cups, storage containers, or vases for flowers.
- Challenge yourself to using a less expensive brand of toilet paper. It's really not something to go broke over.
- Stop buying plastic wrap. It's an easy thing to live without!
- Consider cutting out aluminum foil, and parchment paper if you're looking to get super serious.
- Make your own cleaning products (recipes in chapter 7).
- If planning to purchase items, get rid of other items first. If you cannot part with your old sneakers, you may not need that new pair.
- Start bringing your own bags to stores. Sometimes stores offer a small discount for bringing your own bags.
- Ladies, invest in a menstrual cup for that time of the month. It will save you HUNDREDS in the long run.
- Use and refill your own water bottle every day.
- Turn off the AC and open your windows.

- ASK FOR THINGS. Before buying brand new, join your local Buy Nothing Page on Facebook and ask if anyone is looking to give away that particular item.
- Wash laundry on cold and hang dry as much as possible.
- Switch to dryer balls to replace dryer sheets, or cut out dryer additions all together.
- Avoid buying pre-packaged things. This mainly includes snacks, as larger bags that you portion out on your own are always a better value.

START MAKING WHAT YOU BUY



It’s not always the fastest or easiest way, but making things at home can be a great way of saving money. And you know what they say... a penny saved is a penny earned!

Here’s are some examples of the price differences between making things at home versus purchasing in store.

Laundry Detergent	Cost	Frequency	Yearly Total	SAVINGS
Made at home	\$4.50/64 loads	Every three months	\$18.00	\$33.96
Bought in store	\$12.99/64 loads	Every three months	\$51.96	-

Chicken Stock	Cost	Frequency	Yearly Total	SAVINGS
Made at home	>\$1/8 cups	Once per month	\$12.00	\$60.00
Bought in store	\$6/8 cups	Once per month	\$72.00	-

Real Vanilla	Cost	Frequency	Yearly Total	SAVINGS
Made at home	\$1.50/2 oz bottle	Every other month	\$9.00	\$36.00
Bought in store	\$7.50/2 oz bottle	Every other month	\$45.00	-

I want you to break free from the idea that making things at home is some sort of burden. It's truly a skill. And it's very valuable in the frugal-living world.

Allow me to share five recipes to start incorporating into your everyday life.

Homemade Cleaning Spray

{INGREDIENTS}

8 oz distilled white vinegar
8 oz water
lemon zest strips (optional)
5-10 drops essential oil (optional)

{INSTRUCTIONS}

Combine water and vinegar in a glass spray bottle. Use as is, or add lemon zest strips/essential oils to give your home a fresh scent.

*Good for cleaning surfaces, tables, counters, kitchen appliances, sinks/toilets, floors, etc.

HOMEMADE LAUNDRY DETERGENT

[INGREDIENTS]

2 cups washing soda

2 cups borax

1 bar Fels Naptha

[INSTRUCTIONS]

Mix washing soda and borax together in a large glass jar (or whatever you prefer to store your powder detergent in) and shake/stir. Grate entire bar of Fels Naptha on a cheese grater, then add to the powder mix. If you prefer a finer powder, run the mix of all three ingredients through a food processor.

Use two tablespoons for each load, adding to your washer FIRST - before loading clothes.

PRO TIP

Grab an extra bar of Fels Naptha upon ordering or purchasing in-store for stains. Simply wet the area where the stain is located, then rub the Fels Naptha bar all around it creating a soapy consistency. Let sit for a few minutes before washing. For tougher stains, even rinse and scrub stain by hand before washing.

Homemade Red Sauce

(Use as pizza sauce, pasta sauce, etc.)

{INGREDIENTS}

2 cans diced tomatoes or 3 chopped tomatoes
2 TBSP fresh herbs – basil, chives, parsley, etc.
2 tsp minced garlic and/or onion
2 tsp salt
heaping pinch of pepper

{INSTRUCTIONS}

Blend diced tomatoes in blender until minimal chunks remain. Pour tomatoes in a small pot over medium/low heat. Add herbs, garlic/onion, salt, and pepper. If cooking pasta sauce, let simmer for 5-10 minutes. If cooking marinara sauce, let simmer 15+ minutes (or until liquid has reduced). Spread over pizza dough, toss with noodles, or enjoy in any other recipe that calls for red sauce.

Homemade Chicken Stock

{INGREDIENTS}

Bones + skin/fat from one whole cooked chicken

Vegetable ends (carrots, celery, onions, etc.)

1 TBSP salt

1 TBSP dried parsley (or one bunch fresh)

1 tsp salt

8 cups water

splash of apple cider vinegar

{INSTRUCTIONS}

Add all ingredients into Instapot or large stock pot. For Instapot, close lid tightly and ensure valve is sealed. Turn on manual setting for 90 minutes. After timer goes off, let broth rest in Instapot for about an hour. Then release steam before opening lid and allowing to cool.

For stock pot, bring broth to a simmer and cook on low for up to 8 hours (4 hours will suffice). For both, use a strainer to catch chicken and veggies and reserve all broth. Allow to fully cool, then store in fridge for a week or freezer for six months.

Homemade Real Vanilla Extract

{INGREDIENTS}

12 vanilla beans

1 bottle of vodka (any brand)

12 2oz glass bottles

The ratio you're going for is half an ounce vanilla bean per 4 ounces of vodka.

{INSTRUCTIONS}

Lightly slice each vanilla bean down the middle - without slicing through - to expose paste inside the bean. Add one vanilla bean to each bottle - you may need to fold to insert. Then, pour vodka over bean inside each bottle until nearly full. Screw top on tightly, then allow to sit for 3-12 months. Shake bottles each month to distribute flavors. Use after at least three months, but 6-12 months is best!

EARN CASH BACK ON SPENDING

08

Spending money is actually one of the best ways to make money! Now I'm not trying to encourage excessive spending, but if you're going to spend, you might as well do it the right way. There are two main ways we make money off our spending

- Apps
- Credit cards

Let's start with apps. Many apps reward you with a percentage of cash back for shopping through the app/website (Rakuten, Ibotta, Fetch). You can also earn money (or points that can be transferred into money) for scanning your receipts (Receipt Jar, Receipt Hog, Receipt Pal, Coin Out). Find my complete list of cash back apps [here](#).

If you really have extra time on your hands, you can also make decent money playing games and taking surveys through many of these apps as well.

A few suggestions...

Try not to shop primarily based on the rebates you can get from products. This will likely lead you to overspend as those products sometimes are not the cheapest, even with the rebate. Instead, make your purchases, then add offers or upload receipts and earn points from what you already planned to purchase.

Traveling? Book your flights, rentals, and stays through apps like Rakuten, Ibotta, or Fetch for the biggest cash back offers.

Now, let's talk credit cards.

I must preface this section with a caution. Credit cards are not for everyone. If you ever begin overcharging your credit card and start paying interest YOU NEED TO CANCEL THE CARD AND CUT IT UP. These tips are only effective if you do not overspend. The following includes four tips to help you enjoy the benefits of credit cards:

Tip 1: Put every expense you can on a credit card.

This is the minimum you need to be doing with a credit card. Truthfully, this tip will not make you a ton of money, but it will add up over time. Credit cards give you cash back or points for spending money. Some give more points for specific categories. For example, our Discover card gives 5% for different categories each quarter, like gas, groceries, or eating out. Even if your spending doesn't fall into a category you can still get 1% back. I recommend starting out with either a Discover card or a Chase Freedom/Flex card. This is a starting point for making money with credit cards. The following tips will show how you can speed up the earning process.

Tip 2: Take advantage of sign-up bonuses.

This is where you will get the most back from credit cards. Once you feel comfortable using a credit card and paying it off monthly, you should then take advantage of these bonuses.

Depending on your situation or comfortability, this will mean opening up 2-5 new credit cards a year. Most credit cards have a sign-up bonus that looks something like, “get 60,000 points when you spend \$2,000 in the first 3 months.” The amount needed to spend is typically very doable by just putting your normal monthly expenses on the card, then paying them off. After you meet the criteria for the bonus, you can open a new credit card and do it all over again. These bonuses are best for traveling, but can technically be used however you’d like.

EXTRA CONSIDERATIONS

- Don’t spend more than you need to just to reach a bonus faster. Again you probably will reach the criteria within the timeframe naturally, so let it happen when it happens.
- I would start the process with a free credit card, but as you get more comfortable a \$95 annual fee card is something to consider. The bonuses for these cards are usually a little more and the amount you make back in the bonus will be much more than \$95.
- What about your credit score? Our credit score has changed VERY little since opening more than 5 credit cards this past year. As long as you pay the cards off each month this should not be a concern.

Tip 3: Refer your spouse or family member.

Most credit cards have some sort of referral program. Once you reach the bonus you can refer your spouse to the same exact card. You will get whatever the referral bonus is and you will start spending on the new card to get that bonus as well. This will NOT work if you add your spouse as an authorized user on the first card. An easy way around this is by adding the card to the wallet on your phone. Instead of getting a second card they will use the card on the phone.

Tip 4: Transfer points to participating hotels/airlines.

After you've gained points and are ready to book a trip, you will want to find the best deal. This is where tip four comes in handy. Instead of just using the points you have, you can often transfer the points to "Travel Partners". For example, if you are booking a Hyatt hotel with your Chase points, you would click Travel > Transfer Points to Travel Partners. Then you will go to the World of Hyatt and click transfer points. Once you transfer the points you can use them to book through Hyatt (or whatever hotel you choose). You can usually get more for less points when you transfer the points like this.

A FEW MORE THINGS TO CONSIDER...

Depending on your income, you may qualify for help from the state. There is no shame in taking help offered to your specific income level. You're sacrificing a lot even to be where you are right now. Living off less than most others is difficult, so find relief with some of these government aid suggestions until you can get your finances managed better.

Look into the following programs to see if you qualify!

- Medicaid
- WIC
- Free summer lunch program for kids
- Discounts for low income brackets (internet, phone bill, etc.)



QUESTIONS?

Send a DM on Instagram or TikTok and we will be sure to respond within 48 hours.



Thank you!

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