

LIVING ON LESS AND LIKING IT

By Polly Babcock

Living on less not only saves you money, but the community and the environment benefit when you use fewer resources. Knowing this makes the simple life even more attractive once you've mastered some of the basic tricks.

THE OBSTACLES

There are four main obstacles to living within your means:

Your budget: If you don't know how much money comes in and where it goes, the tips below won't save you.

The lure of status: Do you derive status from the label or the higher price? People who embrace living within their means find a sense of status in knowing they are not making foolish choices they can't afford.

Lack of consistency: Saving 30 cents at the grocery doesn't matter if you do it once in a while. Consistently the rules of thrift will save you hundreds and even thousands of dollars a year.

The inability to delay gratification. Save up for things you want that aren't necessities. During the time it takes to save for something you may find you don't really crave it. It happens all the time.

TIPS FOR SANE LIVING

GET OUT OF YOUR CAR

Buy a Fast Pass and use it. If you're a senior (65) it's the greatest bargain going at \$10 per month.

TAKE YOUR LUNCH

Self explanatory!

NEVER PAY FULL PRICE

Discount stores: Ross and Marshall's carry every type of clothing and accessories (including shoes, luggage, linens and more) from many, many known brands including the high-end ones. If you like couture or "designer" clothes visit the consignment shops which, however, are more expensive.

Thrift stores: The Goodwill and other thrift stores are a trove of finds for clothing and for household, sports and entertainment. You can afford to buy something for a special occasion that you'll probably only wear once. Also, you can afford to take chances and think outside your fashion box. There is even a Goodwill Boutique (yes, that's the name) on West Portal Ave.

Grocery: Mainstream grocery stores have sales all the time. Buy your basics—tea, toilet paper, mustard, etc. only when they are on sale and invest in enough to last you until the next sale. I drink a lot of tea, which is about \$4.29 a box, which is expensive. So I buy eight (2 ea. of four flavors). The initial outlay seems like a lot for tea (about \$16) but I'm getting twice the number of boxes and won't buy until they're on a two-for-one sale again. Supermarkets have specials on fish and meat almost all the time.

SHOP SMART

Unit pricing: Learn about and employ unit pricing when you shop. The largest isn't always the cheapest. The cheapest isn't always a bargain if you have no place to store it.

Farmers Markets: Do we even have to mention this? You get the freshest seasonal food and your money goes straight to the grower.

Generics: Many stores have their own brands which are cheaper than national brands. For instance, Select is a Safeway brand. BUT, still look at the unit prices to make sure. Chain pharmacies have their own generic brands of an amazing number of health and beauty products. They are located on the shelf right next to the brand name competitor so they are easy to find and compare. Check the ingredients—they are identical. Walgreens even has their own tampons and coffee filters. Get in the habit of checking to see if there is a generic version of any item you need..

The Dollar Stores and their kin, 99¢ and Up, are a field trip in themselves. You can find everything from bird seed to office supplies. Buy your workout clothes there and stocking stuffers and party supplies galore.

Craigslist even has a Free section

Flea markets

Garage sales

USE THE LIBRARY

The library now issues a little key chain version along with your wallet card so you need never be without it. Supporting our libraries assures that they will stay funded and remain available.

PERSONAL SERVICES

The free time you'll gain from not running to appointments with people who do things for you will amaze you!

- **Do your own laundry.** Save the wash & fold for when you have house guests who use extra linens.
- **Prepare and cook your own meals.** Avoid pre-made salads and meals.
- **Grow your own nails** and manicure them yourself. Ditto your feet. Ditto your facials.
- **Massages** are a treat not an entitlement, unless they're medically indicated.
- **Clean your own home.** It's good exercise. Wash your own car.

RE-USE

Save the reclosable bags that many foods come in instead of buying zip lock bags. Use shoe boxes as drawer and freezer organizers. Before you throw anything away, consider whether it is useful in some new way.

SCAVENGE

Such an ugly term! But when you see a plastic bin that is just the perfect size on the street and you take it home, you are scavenging. Learn to make a point of scavenging, it's really satisfying. I have so many decorative flower pots and furniture in my garden that I have scavenged as well as clothes and many things in my home. San Francisco is a great city for scavenging. I discard things on the street and they disappear before the day is over.

SAVE MONEY REGULARLY

Even a small amount applied with consistency can pay for your travel or little splurges. Open a money market account. Throw your quarters into a jar every evening and see how fast they save up for a new pair of earrings, not to mention always having laundromat money.

Cruise through your checkbook register and other spending records and write down the things you spend money on that most people can live without. You can, too.

CREDIT

Get a Capital One Miles credit card and pay it off every month. You get miles on any airline with absolutely no restrictions for every dollar you spend. Figure out what you can afford each month and go online frequently to check your balance.

MAKE A CONTRIBUTION

Living sensibly isn't hair shirt stuff. A membership in a museum or Zoo, especially if you're a senior, is a fantastic bargain. You'll feel rich when you invite a friend to join you as your guest. Make a small monthly contribution to the Food Bank or some other organization. Your ability to give may be limited but you needn't withdraw as a member of the community.

Take pride in living well on less! It doesn't take imagination, sense or discipline to shop. But it takes all of those to live well within your means. No matter how reduced your circumstances there are plenty who are worse off.

More Tips for Saving \$\$\$

*Compiled from various sources, including:
United Administrators SF – Emeritus & United Educators SF - Retired Division*

Food For Less

Smart & Final's membership card is free and entitles you to further discounts. For example, 12 Foster Farms chicken thighs are \$3.38 with the membership card. Smart & Final is starting to stock fresh organic products. You can also get great party supplies, brand name soda, beer, and wine.

At Sunset Super in San Francisco's Sunset District, meats are reasonable. Four center cut pork chops go for \$2.56, and 1 lb. of flank steak is \$4.89. Fresh fish is also a bargain.

Cook meals that you can freeze in small single serve packets to cut down on food waste.

Buy food in bulk such as chicken at COSTCO, and re-package smaller portions in freezer bags. Freeze the bags and use the frozen food later.

Shop less frequently. Make a list and shop once a week or less often – and never when you're hungry.

Plan meals ahead. Make a weekly meal schedule (on a computer or by hand) with all meals listed, including ingredients to be purchased. Make one night a week "leftover night" and search out recipes for creative use of leftovers.

Never eat out at full price. Look for coupons, and don't be shy about using them or about sharing a meal if you know the portions will be large.

Other Shopping Tips

The Consumer Reports website will show the least expensive online vendor. For example, an HP product was \$50 less than the price at Best Buy if purchased online.

Online banking saves check fees, stamps, envelopes, and LATE FEES.

Resist the urge to shop until items are on sale for 40-50% off.

Use newspaper coupons and coupon websites but only if you really need the item and aren't tempted to buy it just because it's a deal.

Practical Common Sense Tips for Saving Money

Stale bread can be restored by sprinkling a slice or two with water and microwaving the bread for 30 seconds.

Getting your eight glasses of water a day by bottle instead of from a tap is a waste of cash. Instead, spend \$37 to buy a 40 ounce Brita pitcher and filter (\$13 at Bed, Bath, and Beyond), plus a four-pack of replacement filters (\$24), and you'll be able to filter 200 gallons of water. Buy that much water in 24-packs of 16.9 ounce Aquafina bottles at Shop Rite instead, and you'd spend \$283.50. Your total savings is \$246.50.

Conserve water and cut your bill by taking shorter showers and either drinking tap water (we have the best in the state) or using a water filtration system (see above).

Save on utility bills by turning off lights in rooms you aren't using and turning down the heat and wearing sweaters. Use long lasting florescent and other light bulbs. Hang your clothes to dry on a line in the backyard. If you can't do that, dry them on a rack or line indoors. Use power strips and turn off when not needed. Get double paned windows.

Repair instead of replacing household items, large or small. For instance, kitchen cabinets can be refaced. Repair shops (if you can find one) can often fix small electrical appliances. Also, instead of throwing something away, look for another way to use it.

If you don't phone long distance often, consider discontinuing long distance for your landline. There are special phone numbers you can use with better rates. Two numbers are: 101-6868 1 + number or 101-0987 1 + number.

Cut out frills on landline phones, such as call waiting and caller ID. Reduce the frills on cell phones, such as email.

Stop coloring your hair.

Go to the library instead of buying books. Swap books you've already read with friends.

To save on gas, invest in a hybrid car, which can result in tax breaks, or a biodiesel car, which so far doesn't.

Carry plenty of quarters for the parking meters; it's cheaper than getting a parking ticket.

Ask for discounts for paying in full (or ahead of time) for medical, dental or vision care. If you don't have insurance, some practitioners will give you a discount for an examination or procedure. Always check with the practitioner.

Bonus - Practical Household Tips

Food stuck in a favorite pot can be removed by simmering a baking soda and water mixture. Don't throw out the pot!

Use a metal bench scraper to scoop up chopped vegetables and taking the scooped vegetables directly to the pan without dropping any of the vegetables.

To substitute for 1 cup of buttermilk in a recipe, place two tablespoons of lemon juice in a glass measure and then adding enough low-fat milk to equal 1 cup.

To prevent dull knives, wash and dry them immediately after use, avoid leaving them in the sink, and never put them in the dishwasher.

Always put a damp towel underneath a cutting board in order to avoid cutting board slips.

For garlicky hands, stainless steel will neutralize the odor. Just rub your hands on the stainless steel faucet or sink. A cut lemon also works.

A Y-shaped peeler gives you more control over fruits and vegetables that are harder to peel, like apples and butternut squash.

To prevent cut-up fruits and veggies from turning brown, use enough water to cover the vegetables and add juice from one lemon or lime. Rubbing the cut surface with the lemon or lime works too. Cover the fruit or veggies with a piece of plastic before storing the refrigerator.

Additional Tips Regarding Shared Concerns and Pleasures....

1. Find free entertainment that doesn't involve being around a lot of buyable things. Hanging out in shopping malls, browsing street fair booths, etc. can be expensive even if you didn't plan on spending money there.
2. Don't drive your car if you have one. It's amazing how much money you can save if you can't get to shopping areas easily and if you don't have a way to get larger purchases or multiple purchases home. Plus you save all that gas money.
3. Eat at home. Cook from scratch. Keep it simple. Eat less. Usually this is healthier, too.
4. Second-hand clothes are way cheaper than new clothes. Besides, do we actually need any more clothes most of the time?
5. Set up a trade time with a group of friends. Everyone bring good things that they don't need and swap them.
6. Make gifts. Consider making a pact with friends and family not to exchange gifts. Spend time together doing something free and fun. Give a percentage of what you would have spent to charity instead.
7. Trade skills, e.g. I'll hem your pants if you prune my roses.
8. Check out City College. There are some great classes and instructors. And it's inexpensive semester-long entertainment.
9. When you feel as if you really need something, spend five minutes visualizing how most people in less developed countries live. Need is very relative. We need some housing, food, some practical tools and amenities (say, like a toothbrush, something to sleep on, some basic clothing), and pleasant pastimes. Basic utilities and health care are nice, too. A lot of the rest is kind of fluff. We don't need it.
10. Go for a walk along the beach. Have a friend over for PB&J sandwiches and an apple. Sing. Go watch kids play in the park. Find things that you already have and come up with a new use for them.
11. Don't pay more than \$25 for a ticket to anything (shows, etc.), not paying more than \$15 for a meal out including the 20% tip, etc. What happens is, after a while, you don't feel you're missing much. You find ways to be just as happy with what you discover is there within these limits, e.g. there's some amazing theater to be seen for \$10-\$15 per person. There are some wonderful lunches out there for \$7 plus a tip.