

How To Save Money Like Crazy

From 20 Year Olds to 90 Year Olds



There's nothing like money worries that keep retirees awake at night. We have a bunch of solutions to make your **dollars stretch further.**

In other words, "More bang for your buck."

This Guide is not aimed at the wealthy retiree, or just at retirees, rather it's aimed at the **average Joe or Jane of any age** who will find 'hidden' money savers that make life better.

There is a little work involved because there is 'no magic bullet', in finances. But often, your first dabble into these suggestions will make finding them quicker in the future.

The Obvious Ones

1. Shop near closing time at the grocery store. Check the spot in the produce and bakery sections where they place reduced items. Sometimes sale prices are right where those foods are usually found. You can get really fantastic deals without the food being past sell by. The store knows that if they don't move the food now, they will be past due when they reopen. So those foods are perfect.

Examples...5 pounds of potatoes for 99 cents
4 large grapefruit for 2 dollars
Bread and buns half off.

This strategy is mind-blowing when you shop near closing before a holiday; Christmas eve, New Year's Eve night, the day before Easter There are even bigger reductions with a lot more food offered at low prices. Your freezer can be your best friend.

Freezer strategies. For foods that will freeze well, place them individually on a cookie sheet and freeze them. Then wrap them well while frozen, and return them to the freezer. I even **do bread slices**, individually or in pairs. Once they are toasted, they are the same as toasting fresh slices, at a **greatly reduced price**.

What to do with produce.

Fragile greens have to be eaten that day or the next day, whereas reduced apples, pears, and even grapes **last in the fridge**.

'Green Boxes', those plastic ones that are known to lengthen the life of produce, are a godsend. I place old, **clean facecloths**, daily, with the fruit or veg to soak up the moisture. **Hardy vegetables** like carrots, squash and even broccoli survive, well, this way.

Do be aware, you cannot put **2 kinds of produce** in one box as they give off different gases. Carrots in one, apples in another, etc.

Price per Item: Grocery stores, trying to get your business, often, now, on the **ledge sticker**, eg. toilet paper, will give you the price per sheet or the price per cookie so that you can compare a package of 20 rolls or cookies to a package of 12 without a calculator. Do read the ledge sticker.

Of course check out the weekly flyers on your phone to see what's **on sale** and plan your meals around the deals.

It's very easy to price match using **your cell phone**. Shop where they will give you the same price for the same item that is on sale at another grocery. This saves tons of money.

Prepare more meals at home. Eat less often in restaurants. Buy on sale items that are only 1 ingredient eg. hamburger, squash, olive oil.

Only buy the readymade meals that are either a deal or it's the end of the day and they are marked down. All or some parts of those meals can be frozen.

Cook more than you will eat that day, especially casseroles or slow cooker meals which can feed you the next day for dinner or as a take away lunch. **Stretch the food** with cheaper veg such as potatoes, squash, rice or pasta along with a controlled portion of meat or fish.

Get to know **your butcher**. Treat him like he's something special. It's quite possible if you ask him a **question** from time to time or request that he cut up a roast you are buying on sale, etc., that he will know you and point out **meat deals** the next time.

Try not to shop **after work** when you are hungry. That's expensive shopping. Also, if possible, shop without anyone else with you, for eg. the **spending spouse** or children plaguing for sweets.

Often stores like **Costco and Good Sam** have deals that off-set their membership fees. Notice what you are saving by shopping there or not.

Plan your meals and lunches so that every scrap of good food is eaten in your house. **Don't be throwing out food**. Don't let food languish in the back of the fridge or freezer. **Eat Smart**

Non-Food Shopping Tips

Don't buy things on impulse. Stores are banking on you to do that. **If it's not on sale, DON'T BUY IT.**

For clothing, usually the sale items are at the back of the store. I tried on 30 pairs of jeans and got 2 pair, each for 14 dollars. That's a deal.

In the USA shop **discount stores** such as – Dollar General, Family Dollar, Dollar Tree, Five Below, Big Lots, TJ Maxx, Sam's Club, Costco, and Ollie's Bargain Outlet.

In Canada: Giant Tiger, Winners, Walmart, Dollar Stores, H&M, Shoe Warehouses, etc.

If you haven't done this you will be shocked at the prices. I looked for 2 years for a sparkly top to wear once a year at Christmas time. They started at 60 dollars and ran to 160.00. By fluke, I was in a Giant Tiger and got it for 20 bucks plus the rave reviews. And speaking of rave reviews, motoring right through a Walmart store, there on the end of an aisle in the summer was a fantastic winter sweater for 15 dollars. Everyone compliments me on that sweater. There's another idea, shop out of season.

Internet Shopping. Some people use it all the time and others not so much. When you have gotten a great deal and know they are reliable, that's the place to shop on the net. Shop their sales.

6. Buying a Car: Seems that the price for a used car has gone through the roof. It's very possible if you plan to '**drive 'it' to death**' then leasing may not be for you. My truck is 9 years old. I foolishly was enamored by the red paint and the 'ride' and bought new..**BIG mistake.** I would have saved 10 to 12 thousand or more buying 'used'. BUT the pretty used one got sold before I could move on it.

I did it all wrong. The truck is 9 years old now and I look after 'my baby'. I plan to drive it till it drops. No fancy driving screens for me.

Buying a house seems a silly topic to have on this list as the price of houses are so now beyond people's finances. Truly, if you can get any kind of reasonable rent, especially with 2 people working, AND, that's a BIG AND, you bank the difference that you would spend on a house payment and the monthly upkeep for a house and NEVER TOUCH THE MONEY. You will be financially, further ahead than a home owner. But people live right up to their pay check.

Live with your parents or 4 other people in order to save. Nobody said this is great. Whether it's for the purchase of a house for you, the purchase of a house to rent out or to start a business. Just get along with everyone while your bank account builds.

Vacations: Fly Now Pay Later. Talk about a horror story. That's as bad as spending like a crazy person for Christmas and facing the bills you can't afford in January. PLAN, PLAN, PLAN. If you were as nonsensical as this at your job, you wouldn't be working there long.

Save up for a vacation so that it's a true vacation. It's wise to vacation every year for your mental health. That could be a long week-end at a cottage, a hotel in Niagara Falls for 4 days, a Caribbean winter week or a river cruise on The Rhine. No matter what it is, **do not pay later.**

Your paycheck should come into your banking institution with monies taken from it automatically and placed in a savings account or investment.

Do get a **financial planner** and get your young family members to start saving at least 100.00 per month which ends up as 1 million at retirement. That happens because of compound interest. Tell your young family members that monies double every 7 years. Tell them to calculate and see what happens. It will boggle their minds.

The big deal here, is **not to touch the money**. You don't use it for a new car, for a trip or for an emergency because you also have an emergency account that has built up over the years. That account takes care of the need for a new clothes dryer, a new winter coat, etc., etc.

I have 4 accounts. One for savings, 1 to cover the next vehicle cost, one for day-to-day and one to cover future Vet costs. Have these accounts or as investments so that you sleep well at night.

Don't buy water. Fill from your tap as the bottled water may have been filled exactly the same way.

Don't 'run up' a **credit card**. Paying them off comes with hardship. It's easier to pass up that new tent or high fashion bag than to pay off thousands and thousands on a credit card. Don't do it.

20 Year Olds

We, older adults, do know that you are facing a struggle. It's not a large percentage that feel that life offers them nothing and so why try, which leads to mental health problems and possibly drugs. All so sad.

It's true, that older people have lived through hardships but mostly they didn't start in the early 20's. It's hard to identify when you haven't 'lived it'.

On the flip side, most **young people**, soldier on. Some with 2 or 3 jobs, some working and continuing their education and many living with their parents to make ends meet.

Many parents see their **grown children as frivolous**. Perhaps that's the emergence of hopelessness. The proverbial, grow up, leave home, get a job and succeed doesn't seem to be a straight line for young people, to-day.

That doesn't mean 'all' is futile.

Frugal living isn't about being cheap; it's about being resourceful. It's finding ways to save where you can — whether via coupons, freebies or DIY hacks — so you can focus your money and attention on the things you value, whether that's saving for a comfortable retirement, traveling or living a debt-free life.

Spend Smart which means a happier life.