

SECRETS OF ECONOMIZING IN INFLATIONARY TIMES

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During periods of high inflation, most people have to "tighten their belts," and watch their expenditures a bit more closely. After all, buying on credit and attempting to spend more than you have coming in is a sure-fire road to financial ruin.

In order to live within your income - keep the bill collectors off your back - and not really lower your accustomed standard of living, this report is made up of a number of proven ideas to help you.

One of the first things you should do is take write out a budget. You do this by listing your total take home income on one piece of paper, and all of your regular monthly obligations on another piece of paper. A good idea is to set up a separate envelope for each of your bills - use the envelopes from your incoming mail for these, marking on the front of each envelope what it's for.

There should be an envelope for your mortgage or rent payment, for any payments to loan companies, and of course your charge cards, for your groceries, your lights, heat, water and telephone costs. Then, as you get paid, cash your check and divide the money you have into each envelope. If you're "strung out pretty tight," you may have to contact each of your creditors with a request to lower your payments, and extend them over a longer payback period. If after making out your budget - and actually seeing on paper how much money you've got to pay your bills - this is necessary, then by all means get in to talk with your creditors. Tell them about your situation; explain to them that you've taken a look at your income/outgo situation, and have devised a plan and work with you in everyone off. In almost all instances, they'll welcome your plan and work with you in every way possible to help you get caught up.

Probably the biggest area in which you can cut your expenses is with your groceries. To do this, always make a detailed and itemized list of the things you need before you leave home. Total up the costs and if it goes beyond the amount you want to spend or have to spend, simply go back through your list marking off those things least necessary. Never go grocery shopping when you're feeling hungry!

When making up your list of groceries to buy, always check your local newspaper for best buys - if you've had to discontinue newspaper delivery - check your local post office about midweek and you'll find "grocery shoppers' supplements" stacked up by people who don't want them. Go through your papers with a fine tooth comb and compare prices. Shop at the "no frills" stores, the "food barns" and liquidation sales.

By all means, clip out the "cents off" and refund coupons. Keep a sharp eye out at all times for these coupons and use them - if they're for brands or items that you don't want to use, offer to trade them with people who want them.

It almost goes without saying that when you're trying to watch your expenses, you'll have to give up snacks and eating out. Instead of buying a candy bar to munch on as you walk through the store, buy a bag of apples and take one with you from home. Instead of eating out once a week, cut it down to once a month and make it a real reward for having lived within your budget for the preceding month.

With your cooking, prepare more of your meals from scratch instead of serving processed, pre-cooked or heat and serve meals. Save your foil/transparent plastic wrap - just wash it and use it again. Use paper towels or do without napkins. Use bread wrappers and save those place containers - just wash and use them for keeping leftovers. Use washable cloth handkerchiefs instead of expensive facial tissue.

Clothing is another area in which most people can save. Instruct everyone in your family that there won't be anymore new clothes purchases until you've got your finances reorganized - instruct them to learn to value and take care of the clothes they have - make them last longer. Learn to sew on buttons, repair ripped seams, and sew on patches. Never throw anything away - if something becomes outgrown or no longer wanted, save it for a garage sale or trade for something you can use at a second hand store.

Learn all you can about auto upkeep and minor repairs. Visit your public library and explore what is available that you can use to learn how to "do-it-yourself" instead of having to pay someone to do it for you. Talk with your relatives, neighbors and co-workers about swapping services - you do little odd jobs for them in exchange for their doing things for you that you either can't or don't want to do.

Save and sell all materials that can be recycled such as aluminum, bottles and paper. Don't splurge on gifts - either at Christmas or on birthdays. Think of things you can either make yourself or trade for - often-times a handmade card is a gift-enough when times are tough.

And finally, don't go shopping at the big advertised sales if you don't have the cash in hand to buy a needed item. A savings of \$50 on an item that puts you \$50 in debt is no savings at all. At the bottom line, before you buy anything, ask yourself if you "really" have to have it!