

Surviving **the** **Recession**

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Tips, Tricks, & Secrets
to not only surviving
a financial crisis,
but making your life
better in the process

Surviving the Recession

The recession is on and everyone's feeling the pinch!

Sure, it's easy to cut down on luxury and entertainment expenses in order to remain afloat, but the bulk of the money average suburban families spend is rooted in everyday endeavors. We go places, we shop and we eat. There are few things more basic and more day-to-day than that.

That's why good ideas about how to cut everyday expenses are so valuable. If you know how to save on the basic expenses of shopping and transportation that are a part of almost everyone's day, you're well on your way to surviving the recession.

That is the purpose of this E-book: to suggest helpful ways that you can get control of your everyday budget. It is my sincere hope that the ideas contained within will be of great use to you today and for years to come. Thank you for trying this guide; may we all survive this recession together!

—Steven Tarlow

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Plan for Grocery Shopping Success

During difficult economic times, it's important to tighten the belt wherever possible. For consumers like you and me, this means looking at our most common expenses and seeing how we can cut back to more manageable spending levels.

One of the most basic expenses that most everyone has is grocery store bills. We all have to eat, don't we? Unfortunately, everything is more expensive as inflation increases and crop production is more expensive. For part one in this 10-part series on how to survive the recession, here are a few helpful hints that should make your tale of the register less painful.

THE LIST YOU'LL NEED TO FOLLOW

👉 Be Prepared. Take a look at the inside of your refrigerator and see what you need. Make a list, clip coupons (or find them online) for what you've written down and stick to that list. If you know what you generally need far in advance and coupon Web sites don't have what you're looking for, you can sometimes buy valuable coupons in bulk via eBay. Moreover, if your local store doubles coupons or has a club card, be sure to take advantage of the savings. Finally, read labels to see that you're getting the most for your money.

👉 Eat before you go. If you don't do this, you're more likely to be tempted by impulse food buys that stray from your shopping list.

👉 Be brand smart. National brands are certainly more visible and sexy. However, generic brands often have the exact same ingredients and taste just as good. Don't fall prey to advertising hype; commercials aren't a part of a balanced diet.

👉 Pay close attention to displays. Check out the book "The Science of Shopping" by Paco Underhill. After just a few minutes of reading, you'll learn that successful retailers arrange items to maximize sales. They want you to buy their higher-priced premium items, so they'll be much easier to see than the low-priced generic substitutes. You'll see

this on aisle shelves, island and end caps. Don't even THINK about buying things from end caps or islands... those are almost always higher-priced impulse items. Look high and low on the shelves, away from convenient eye level. That's where the cheaper generics are hidden. Sometimes you'll even be able to find good buys in clearance bins hidden at the very back of the store. Don't miss these!

👉 Pay attention at the checkout. I know it's fun to read what's on the magazine rack, but you need to watch as each item is scanned. You want to make sure the proper price scans for each and every item. Grocery stores are usually pretty good about keeping their computers up to date, but mistakes will inevitably occur. If you see something scans overpriced, tell the checker right away. People behind you in line may grumble and pout, but this is about saving you money. They'll do the same thing when they're checking out, so what are they complaining about?

RELATED VIDEOS

How to Whip Up Tasty Meals Out of Dollar Store Food
<http://www.youtube.com/watch?v=ZmFYoEqW7Ho>

How I Lose Weight + Food Tips
<http://www.youtube.com/watch?v=md8WSO4o8Eg>


100 Life-Saving Health Food Tips
<http://www.youtube.com/watch?v=uRJ7rHLcKml>





Be a Smart Food Consumer

OK, so last time we talked about how to be a smart shopper at the grocery store. It's vitally important to spend our money wisely, particularly during an economic recession. However, our food consumption habits are equally important in the quest to save money. Here are just a few helpful hints for making the food you buy count - and last.

SPENDING OUR MONEY WISELY

 Eat less meat - Not only because meat is more expensive than grains, vegetables and fruits, but because eating less meat is a positive move for the environment. The United Nations encourages this because the greenhouse gases emitted by large cattle populations is 23 times more responsible in global warming than carbon dioxide.

 Become a vegetarian - Hey, I'm a carnivore like most of you, but even I can see that a vegetarian diet is less expensive than a meat habit. Don't let \$1 double cheeseburgers fool you; on average, the price per pound that you'd pay for vegetarian staples is much less than what you'd pay for ground beef, chicken and more. For instance, a recent MSN Money article shows that ground round averages around \$3 per pound and boneless chicken breasts around \$3.40 per pound. Dried beans and lentils, on the other hand, go for less than \$1 per pound while rice is well below that price point. The prices of fruits and nuts vary widely by season, but so long as you aren't dependent upon buying organic (which is great if you have the money), you can shop for less.

 Eat leftovers - The Department of Agriculture says you should eat refrigerated leftovers within four days, which should give you many opportunities to play the leftovers card. Not only will you save money on food and gas, but you'll save time. To spice things up, add in a new, complimentary ingredient if possible on leftover nights.

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<http://www.soulfoodandsoutherncooking.com/eating-leftover-food.html>

RELATED VIDEOS

Eat Smart, Look Great (Health Tip)

http://www.youtube.com/watch?v=g3uo4_w-WKc

Penne and spaghetti sauce with veggies

<http://www.youtube.com/watch?v=VdmmnAuGUNI>

Nigella Lawson's food philosophy

<http://www.youtube.com/watch?v=07wfaOPHOZI>

Leftovers? Twice as nice!



Eat Smart, Eat Right

Saving on food means eating right once you get it home; the more money you save.

HOW TO SAVE ON FOOD

- 👉 Cook large amounts and freeze extra - Because leftovers and pre-planning meals saves time and money
- 👉 Scrape out food jars to use it all - Every little bit helps. Here are some tips on how to do this.
- 👉 Cook from scratch - Yes, it takes a little bit more time and skill. But if you have those, cooking from scratch is better for you (avoids excess preservatives) and is cheaper than the pre-packaged convenience that Americans have become dependent upon.
- 👉 Never eat out - I say never; it's going to happen at least once in a while. But what you must avoid if you're trying to save money is developing the habit of eating in restaurants. The convenience and social aspects are fantastic, but you're paying for more than just the food when you're there. You're tipping the server as well as helping the restaurant keep up with its own expenses AND make a profit.
- 👉 Eat from your own pantry - You bought it in the first place, so just... eat it!
- 👉 Bring lunch from home - Use microwavable containers and bring leftovers to work.
- 👉 Eat less - Here's a revolutionary idea. I know I'm guilty of not doing this, but we should all pay attention to portion sizes. Meals Matter has great ideas about how we can visualize portion sizes in a commonsense way. Remember, treats are OK once in a while, but the average American consumes 300 cans of soda per year. We can do better.
- 👉 Avoid vending machines - These foods are empty calories that will leave you hungry. Plus, the unit price you pay for items out of a vending machine is

much higher than if you'd bought the same thing packaged in a store. You're paying a convenience fee you don't need.

- 👉 Have a meal plan - If you plan ahead, you are much more likely to use your food efficiently and avoid impulse splurges. Make a worksheet if it helps you.

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RELATED VIDEOS

- Farmcast: Smart Growth Meets Smart Food Local Food Tour 2008
<http://www.youtube.com/watch?v=WIxIjod-QtA>
- Why You Should Bring Your Lunch to the San Diego Zoo
<http://www.youtube.com/watch?v=n6jMSbWLy-s>
- Mad TV - Eat Less, Move More (Crista Flanagan)
<http://www.youtube.com/watch?v=VKsooEIVOCK>

**Nothing beats
home
cookin'!**



Cheap Isn't Chintzy

In fact, being food frugal is essential at any time. Resources are limited and we must be responsible to ourselves, our wallets and the world. These ideas are sure to help you save hard-earned capital.

ESSENTIAL FRUGALITY TIPS

- ☞ Keep soup starter in the freezer - This works well with leftovers. Just add things in and nothing goes to waste.
- ☞ Look for events that entertain and feed - Sam's Club and Costco are great places to sample free food while you shop. Do that enough and you have a small meal. Social gatherings with potlucks are also great. Most importantly, try to get yourself invited to as many weddings as possible - they're catered!
- ☞ Drink water, not soda - I know how addictive soda can be. That brief sugar rush is good stuff. However, I am thankful that I developed a love of water at a young age. Now I drink 8-12 glasses per day. Water bills may be more expensive now than ever, but it will never exceed the cost of soda.
- ☞ Make your own jello cups - This is easy to do and much less expensive than keeping your pantry stocked with lunchtime snacks.
- ☞ Trick your kids - If they don't like generic cereals, put the generic into a name-brand box.
- ☞ Raise your own chickens - If you can get the eggs at home, why pay store prices? But as BackyardChickens.com tells us, there are other benefits. The fowl are easy and inexpensive to maintain, the eggs are fresh and chemical-free, they can make great pets, they take care of weeds and create free fertilizer for your yard.
- ☞ Join a freezer club - Use an online service like meet-up.com to meet people in your area who would enjoy meeting and swapping recipes and frozen meals.

- ☞ Make your own baby food - Buying all that bottled stuff in the store is expensive, and if you aren't buying organic, you're introducing your child to preservatives before they've even had a chance. There's lots of info online about this.

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RELATED VIDEOS

Urban Food Growing in Havana, Cuba

<http://www.youtube.com/watch?v=jRz34Dee7XY>

Grocery Store Wars

http://www.youtube.com/watch?v=hVrIyEu6h_E

How to Make Baby Food

<http://www.youtube.com/watch?v=ZrbC8gTGvgE>

Raising your own chickens can be fun & can save you money!



Produce Some Savings

You've made it! You know exactly what to do with your grocery store haul. Now, arm yourself with some great ideas for growing your own food, even if you live in the city.

DO IT YOURSELF SAVINGS

- 👉 Bring a snack and bottle of water when you go out - Cut back on the temptation to grab a soda and fries at the drive through. Basic snacks from home like fruit, nuts, granola or even carrot sticks are cheap and healthy, as is water.
- 👉 Grow your own produce - Home gardening is a great way to save on food. Recent studies indicate that 90 percent or more of those who do this view their food garden as something akin to a savings account. If you tend to it during growing seasons, you'll have food when you need it. And if you don't have enough space to grow your own produce, have you considered a square foot garden? Pots on the patio can also work.
- 👉 Freeze, can, dehydrate - This can preserve foods you aren't going to eat right away. Many foods will last a long while in the freezer; here are some tips from the United States Department of Agriculture. Canning is also useful, as is dehydrating.
- 👉 Use a crock pot or convection oven - They are more energy-efficient (cheaper) than your standard range or microwave oven. Furthermore, they don't alter the molecular structure of food the way a microwave does. Crock pots are even safe to leave on during the day, so long as they're set to low. By the time you get home from work, your dinner can be done after a day in the pot.

Thanks for reading about ways to survive the recession. Now that your grocery shopping budget and eating habits are (hopefully) in order, stay with us for installments of "Surviving the Recession," where I'll talk about ways to save on gasoline and automobile expenses!

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RELATED VIDEOS

Homemade Potato Chips - Indian Food Recipes

<http://www.youtube.com/watch?v=eANkFxAgJQM>

Quick, Healthy and Easy Snack Ideas from Bethenny Frankel

http://www.youtube.com/watch?v=qDYW5R_oBk

How to Dehydrate and Store Food - Part I

<http://www.youtube.com/watch?v=QxVpIHre2ao>

Did we mention home cooking?



Spot Those Online Coupons

When it comes to shopping, I'm sure you've found that everything continues to be expensive. That's why clipping coupons can be such a worthwhile endeavor. Thanks to Web sites like Red Plum, you can discover all you need to know when it comes to the art of finding online coupons.

In her multi-part article "Printable Coupons 101: How, Where & When They Work," Jessica Reinhart lays it all out for you. No matter what you're looking for, it's likely that printable grocery coupons are available. Here's a little Q and A to guide you on your path to big time savings.

Q. DO SOME GROCERS NOT ACCEPT ONLINE COUPONS?

According to Reinhart, it isn't necessarily the grocers' fault. Some people have found ways to create fraudulent copies of coupons, so it's understandable that some are hesitant. To Red Plum's credit, they have new security measures in place that make such fraud more difficult. If you want to know if your favorite store accepts online coupons, all you have to do is ask ahead of time. It's also a good idea to ask if they have a hard copy of the coupon policy that you can have. You'll see why later in this article.

Q. HOW CAN I TELL IF AN ONLINE COUPON IS LEGIT?

- ☞ It should read "Manufacturer's Coupon" and show a valid remit address for the manufacturer. The address is for the store, because they have to send those in for payment.
- ☞ Have a bar code so the store can scan for the coupon's value.
- ☞ Have an expiration date, because legitimate manufacturer's coupons always do.
- ☞ Not be a photocopy. You must bring the actual coupon to receive credit, and if the online version is an image of a photocopy, it probably will not be acceptable.

Q. WHAT IF MY CASHIER WON'T ACCEPT MY COUPON?

You already have a hard copy of the store's policy of accepting online coupons like I suggested before, right? Reinhart says that if you know your store accepts online coupons but a particular cashier won't, all is not lost. Politely ask to speak with the store manager. Show the manager your copy of their printable coupon policy (or let them know who you told you it was OK before), and also show them the coupons you want to use. They're likely to come around. If they don't, however, let Red Plum or your own coupon source know.

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RELATED VIDEOS

What Did You Do To Valassis, Red Plum?

<http://www.youtube.com/watch?v=ENXJkl7CYbc>

Mmm... Coupons...



Save on Transportation

You know how to save money at the grocery store. You know how to use your food skills to stretch your food dollar once you get the groceries home. These are vitally important skills in this economy; the recession comes knocking at everyone's door. Cutting back on spending is the goal, and this doesn't just mean leaving out those extra leisure purchases. This means shaving dollars off your everyday expenses.

Now let's take a look at another everyday part of your budget that we need to keep an eye on during a recession: automobile expenses. Try as many of these helpful hints as you can and see how far ahead you come out at the end of the month!

AUTOMOBILE MONEY SAVING TIPS

- 👉 Combine errands to one trip and use the most efficient route - I know this is difficult for me, because I generally don't plan beyond the day in front of me. However, combining trips saves you time and money. It's also beneficial for the environment, as you aren't starting your car as often (the time when combustion creates the largest quantity of atmospheric pollutants. Using an efficient route simply means knowing where you live, work and play.
- 👉 Don't be afraid to try new things and access Web sites like Google Maps or your trusty paper road map. You will find a better way to get there if you look hard enough. Knowing what days and times traffic is heavy (and in what areas) can also help make your trips more efficient.
- 👉 Walk - If you are lucky enough to live near a city center where all sorts of amenities are in close proximity, leave the car at home and start walking. It requires no gasoline and contributes to your physical fitness. Even if you live outside of downtown and have to travel a bit farther, why not make an adventure out of it and walk an extra mile or two? And why not read on for more tips?

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RELATED VIDEOS

Hypermiler Gets 65 MPG (Fuel Economy)

<http://www.youtube.com/watch?v=SdgugFIFftY>

Saving Money While Getting Better Car Rentals

http://www.youtube.com/watch?v=ofoS7u_4ozw

Queen of England Says Save Money and Run Car on Water

<http://www.youtube.com/watch?v=oXWzXL2DRO4>

**Make that trip
worth every
penny!**



More Ways to Save on Daily Transportation Expenses

When it comes to saving money on automobile-related expenses, there are as many ideas out there as there are makes and models. Survive the recession with these tips!

SAVE MONEY ON TRANSPORTATION

- ☞ Stay home - Sometimes you have to go, but if you don't, stay in more often. Read a book, exercise, watch TV, call a friend or three. Anything to keep your gas and entertainment budget more manageable.
- ☞ Keep tires inflated properly - When tires are in need of air, the tread is not making optimal contact with the road. When tires don't make optimal contact with the road, your car requires more gasoline to travel. Keep tires aired up and you'll have a smoother, more efficient ride.
- ☞ Don't suddenly stop or accelerate - Accelerate and decelerate slowly and smoothly. This places less stress on your engine, transmission and brakes, to name just a few. It also doesn't burn as much gasoline. If you can make a habit of driving this way, your fuel savings will be significant.
- ☞ Carpool - Share the road. Not only is this good for your gasoline budget, but it's good for the environment because it means at least one fewer car on the road. Ask the Human Resources department where you work if they have a ridesharing or similar alternative transportation program. In some cases, your company may even participate in a larger program that awards prizes to conscientious commuters.
- ☞ Ride your bike - If it isn't practical to walk, biking is a fantastic option that's great exercise. You'll want to make sure you have proper safety gear (helmet, at least), a properly maintained bicycle and a route that is safe for bicycling.
- ☞ Go biodiesel - Keep in mind, I'm not talking about ethanol from corn. The world has enough problems feeding everyone and corn prices are high enough

as it is. Let's not cause an artificial corn shortage, no matter what America's previous president opinion was on the matter. With little modification, a regular diesel gas engine can be made ready for biodiesel fuel that comes straight from the grease trap of your favorite fast food restaurant. With federal tax incentives, the increased cost of biodiesel blends is all but offset, and for the environment, biodiesel has been proven safer than standard diesel gasoline.

Be sure to check out the video on algae. It's a real breakthrough!

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Next Bio-fuel: Algae

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**Don't be afraid
to bicycle...**



Cars Cost Too Much, Try Not to Drive

Are you still with me? I hope so. These tips aren't going to make themselves happen all by themselves. We have to incorporate as many of these ideas as we can if we are going to survive this recession. Think long haul, here.

Many experts predict that we won't be out of this until the end of 2010, so there's no reason to wait. Shave money off your daily transportation budget now to reap the rewards. You may end up with enough left over for another kind of transportation (plane tickets), but you'll want to save there, too. That's another e-book, however.

SAVE MONEY WHILE DRIVING PART 1

- ☞ Coast into red lights instead of slamming on the brakes - This saves wear and tear on your car and your nerves. The gradual deceleration is also more fuel efficient.
- ☞ Use public transportation - If your city has a good bus/subway system, use it. With a monthly or yearly pass, you're likely to save much more than if you'd been commuting via your car each day.
- ☞ Try to get by with one car - Sometimes, families have to have more than one vehicle. However, multiple vehicles often comes down to luxury. Having a commuter car on one side of the garage and your weekend mudder or sports car on the other sounds like fun, but the cost of gas, insurance and upkeep can be prohibitive.
- ☞ Drive your car until it's old - What I mean to say is that you should keep your vehicle in good shape if you intend for it to last. Change the fluids regularly, get tune-ups, have a mechanic inspect it, keep an eye on tire inflation and tread and don't drive for long on a near empty tank, because it can clog your engine with the sludge in the bottom of your gas tank.

RELATED VIDEOS

Car Maintenance and Repair Tips : How to Navigate Under Your Car

http://www.youtube.com/watch?v=sG9UwHSa7zw&feature=Playlist&p=CA219ED9C49A0CA3&playnext=1&playnext_from=PL&index=7

Or walk!



If You Can't Walk, Drive Right

Last time, we talked about some alternatives to using your car for the daily commute. Now, let's finish up with a few ways to conserve fuel, pay less for gas, and find a great deal on insurance.

SAVE MONEY WHILE DRIVING PART 2

- ☞ Turn your car off at lights - If your commute takes you through lots of long city traffic lights, it makes sense to shut down for a while and save gas.
- ☞ Limit city driving if possible - Your miles per gallon will be much better on the open road. It's what overdrive was invented for. Stop-start driving on city streets takes your car's mechanics, your patience and your gas budget. Plus, your insurance will generally be higher if you live and work in the city.
- ☞ Don't be a lead foot - Sure, it can be fun to feel the power of your engine, but a steady foot on the pedal means more optimal fuel use. Remember, NASCAR isn't the real world.
- ☞ Use a discount card - Numerous grocery and department stores offer gasoline discounts if you have their membership card. Such memberships are typically free, so what do you have to lose? Quite often you'll receive discount coupons that are good at the store in question anyway, which makes it all a no-brainer.
- ☞ Fill your tank early - A little science here, nothing too difficult. When the air is cool, gasoline is denser. If you fuel up under these conditions, you'll be paying for more gas and less air. I'm sure you can generate enough wind on your own; why pay for it?
- ☞ Shop around for insurance - Rates will vary tremendously, so it makes sense to shop around. The World Wide Web is a fantastic tool for this kind of comparison shopping. Considering the current economic climate - recession - insurers should be

willing to compete for your business. This is exactly what you want.

- ☞ Comparison shop for lowest gas prices - Use Web sites like GasBuddy.com to find the lowest price on gas.

RELATED VIDEOS

Save Money on Your Car Insurance!

<http://www.youtube.com/watch?v=oFiiLxXSC4Q>

You CAN survive this recession!

If you've made it to the conclusion of this e-book, dear reader, give yourself a pat on the back. These tips can make or break your budget. By making the effort to put the ideas contained within to action, you will come out ahead. Return to these pages as needed and continue to survive the recession.

Thanks for reading, and be on the lookout for helpful new e-books from Personal Money Store soon!

—Steven Tarlow