

## Let's Get Started

I don't have to tell you: We've been living through some seriously scary economic times, and we all could use some reassurance that we and our families will make it through OK. Even better, we want to know that we can *do* something to help ourselves make it through, that we can take steps to help reduce the impact of the down economy on ourselves and our family. So fight back with *Point, Click, and Save!* I will give you the strategies you need to both *save* and *make* money from home. I will share thoughts and stories from moms just like you who have made this work, and I will pass along ways to use online resources to mash up the right balance for your family, helping you survive tough economic times—and maybe even have some fun doing it.

As with anything else, the road to saving and making money from home starts by just taking the first step. Any little bit you save, and any little bit you earn, puts you that much closer to your goal. Think of it as being a lot like dieting (but easier). Just as when we try to lose weight, we tend to get overwhelmed when we focus on the big picture. Any of you who have tried to diet know what I mean: It's *so very easy* to get discouraged before you

even start. We think: “I have so much weight to lose” or “It’s impossible” or “I’ll never be able to do it” or “It will take forever.” So we have one more piece of cake, one more bowl of ice cream, one more bag of chips, figuring that it doesn’t matter in the grand scheme of things anyway.

This is just like our thinking about money. We think, “We’re living *this* much beyond our means each month” or “We have a *pile* of credit card debt to pay off” or “We’ll *never* be able to afford a house” or “We might as well buy whatever we want because *we’re already in so deep* that it doesn’t matter anyway.” When we get bogged down in this type of thinking, we never begin to take the steps that will eventually let us get ahead. As with dieting, learning how to save takes time and starts with the simple decision to move forward from this point.

Because this book focuses on using online resources to help us change our patterns and our thinking, let me tell you right now about one of my favorites: Get Rich Slowly ([www.getrichslowly.org/blog](http://www.getrichslowly.org/blog)). Let’s focus on one word in that title: *slowly*. We can look at saving and making money from home in the same way we look at losing weight: Slow and steady wins the race. We would all love to have that get-rich-quick (or get-thin-quick) magic, but real life doesn’t work that way. It took time to get where we are, so it takes time to get ourselves out of it. It took time to build our bad shopping habits, so it will take time to re-pattern ourselves into using good ones. If you use the advice in the following chapters, though, you will begin to see savings almost immediately—and these savings will build faster as you gain confidence and learn the ropes.

## MY STORY

So what’s my story?

I had always been pretty good at living within my means—but this was probably because I was never seriously challenged until we had kids. Before my first son was born, 7 years ago, I worked full-time, my husband

worked full-time, and we were a pretty typical dual-income couple. We bought what we wanted without really worrying about it, I never clipped coupons, and we ate out *a lot*. I always figured that I would go back to work full-time after we had kids and continue working my way up the ladder.

Then everything changed. On my way up that ladder, I found out we were expecting child No. 1, and all of a sudden, the thought of going back to work full-time didn't sit quite as well as it always had before. So we sat down and thought about our budget (and about the cost of full-time day care), and we decided we could make it if I worked part-time after our son was born. That worked out very well for a few years. Because I worked weekends and from home, we didn't have to pay for child care (although this arrangement made for some short weekends). While working part-time, though, I started doing some freelance work on the side: writing, speaking, and editing. I found that my freelance work was both a lot more fun than my "day job" and required less time away from my family. So in the spring of 2005, I decided to throw caution to the wind and strike out entirely on my own. This decision made us start to think a little harder about how we spent our money, but we still didn't make any drastic changes.

The next year, though, we started the adoption process for our second son. This made it very clear that we needed to change our ways further. Although I was bringing in income on the side and my husband still had a full-time job, we really had to take a good hard look at what we were spending and what we were saving. Not only was the adoption process expensive but we were adding another member to the family, and we would have to start buying diapers and formula (both insanely expensive) again. So I started looking for the best ways to save. I stumbled across a few deal sites online and was amazed by the amount of information available. Right

on the internet, people were explaining, step-by-step, how to save money, how to make money, and how to change long-held patterns.

I took notes, collected coupons, and made my first, nervous trip to my local Target with my envelope of coupons and scribbled ideas. I walked out of the store with 60 percent savings—and haven't looked back since! In our current economy, I'm happier than ever that I made that leap, and now I want to tell you how you can do it, too. The internet lets people share information like never before, and wonderful people from all over the country take advantage of this opportunity to share their knowledge, their strategies, and the places to find the coupons that make all of this possible. In this book, I share some of these strategies with you and tell you where to look online (and in the real world) to find the best ways of saving and making money for *you*.

## BE FRUGAL—BUT DON'T BE CHEAP!

Strategy No. 1: Think about what being *frugal* means to you. I know what you're thinking when you see the word *frugal*—I really do!—but don't let it scare you off. My two rules here are:

- *Frugal* does not mean *cheap*.
- We all need to find the right balance of strategies for ourselves.

Being frugal, as opposed to cheap, means being realistic about what works for you and for your family. It means finding ways to save that don't cause anyone too much stress. What does this mean in practice? Here are some examples.

Books and blogs on frugality often suggest practices that seem extreme to most people, such as making your own laundry detergent or timing your showers. Let me tell you this: I'll be making my own laundry detergent when pigs fly, and I count long, hot showers and baths as

two of life's simple (meaning, necessary) pleasures. What I *will* do, though, is strategically match coupons and sales so that I never (and I really do mean *never*) have to pay full price for my laundry detergent. What I will do is wash almost every load of laundry in cold water, which gets clothes just as clean as hot water does and saves me money on every energy bill. What I will do is seek out ways to feed our family's Diet Coke addiction (and my carnivorous husband) as cost-effectively as possible.

The proper balance will differ for everyone. You may find Zen-like contentment in making your own detergent or in turning every bit of acreage into an organic backyard vegetable garden—and more power to you! You may choose to pay higher prices to eat organic dairy, produce, and meat as often as possible; you may have food sensitivities or allergies that require you to follow a special diet; or you may need to purchase extra meat because you follow Dr. Atkins. You may find that name-brand diapers really do fit your baby better or that (like me) you are addicted to Diet Coke and no other brand will do. Balance means that when we save in one area, we have more left to spend on what's important to us. Balance means that we each set our own priorities and that we can't measure ourselves against what other families find works best for them. Balance means that we should ignore media-touted examples of extreme frugality and the unmatched savings of shopping trips staged for the TV cameras. Frugality means finding the best and easiest ways to save, but it shouldn't ever mean reaching the point where saving becomes impractical or downright painful.

## SETTING PRIORITIES

If you stop to think about what's important to you, you will be able to decide where to allocate your precious time and energy. We need to get away from comparing ourselves to other families—how much they earn, how much they save, how many *things* they happen to have—and concentrate instead on what's most important to us and our own families.

How do you establish your own priorities, and how do you determine where the best balance for you might lie? I started by asking myself a series of questions such as, “How important is it to me to work from home?” or “How much do I want to shave off my grocery budget each month?” Your own questions right now might include such things as, “How much debt do I need to pay off?” or “How much do I need to save for my children’s college?” or “How long will it realistically take to pay off my own student loans?” or “How will I replenish my lost retirement savings?”

Who needs to think about these things? Everyone! But especially:

- Stay-at-home or out-of-work moms seeking ways to save money, build a career, and bring income into the family
- Stay-at-home or out-of-work dads seeking ways to save or make money in a down economy
- Working moms seeking to scale back and find workable ways of staying home while still staying in touch, being productive, and bringing income into the family
- Work-at-home moms seeking ways to add to their incomes and incorporate savings strategies into their lives
- Not-yet moms—women in the process of starting or deciding when to start a family—who naturally worry about balancing work and home life and about the long-term cost to their careers of removing themselves from the workforce entirely
- Parents worried about the country’s economic direction and about maintaining their family’s standard of living in uncertain economic times

Recent polls show that more women than men are concerned about their short-term economic security. Go figure! We worry about what we can do

to take care of our families, whether we'll have to go back to work, and what to do about ever-increasing grocery prices. Well, the good news is that there *are* things you can do to help combat these worries. Incorporating mashup mom strategies into your own life will definitely help you save—and can also help you find a workable way of staying at or working from home. Listen to self-described Pennsylvania Marine Corps wife, mom of two, and proud birth doula Amy Owen:

I have always seen this as a part-time job. I joke around with people when I'm out shopping at the stores. They see my coupon binder (it's about 4-inches thick), and they say, "Wow, you are organized." And I say, "Yep. It's the only job you can do at home and still watch reality TV at the same time." Some people leave their house to earn money yet save nothing when it comes to shopping. They spend crazy amounts of money on day care, gas, food for their lunches, and whatever else accumulates while working outside the home. I do the opposite. I work whatever hours I want at home to save big money for my family. To me, it seems backwards to do it any other way. Some women work part-time jobs. For what they earn in salary, I save in coupons and deal hunting, *and* I get to transport my kids to their activities and be on call for them.

Throughout the following chapters, you will hear stories from other women like Amy who have been able to mash up the life that's right for them and their families.

I find it encouraging just *how many* women already run their own businesses or make money on the side. Today's economy encourages people to think about different ways to do so in their own lives, giving some of us the push we need to figure out what it is we'd love to do—and to go for it. There are already more than 10 million woman-owned, home-based businesses in the U.S.!

Working at home, a trend that began even before the current economic crisis, is becoming more and more popular; it rose 23 percent between 1990 and 2000, according to the U.S. Census Bureau. A stressful economic climate only makes more people want to try it for themselves, creatively turning trouble into opportunity by taking the chance to strike out on their own. Think about your own goals, skills, passions, and priorities to see whether working at home is a good option for you, and think about how much time you want to spend working at home for pay. In Chapters 7 and 8, I'll also talk about a number of ways to bring money in on the side without committing to a regular full- or part-time job.

When we think about changing what we do, we also need to evaluate what our job means (or meant) to us. We tend to define ourselves by what we do rather than by who we are. We worry about how others will see us if we remove ourselves from the paid workforce and give up our title or other trappings of on-the-job prestige. This is another time to stop comparing yourself to others. Don't worry about what other people think or do—worry about what works for *you*.

## SAVING MONEY VERSUS EARNING MONEY

One of the things to think about when determining your own priorities is how to balance saving and earning money. That balance is exactly what makes a mashup mom! We tend to underestimate the power of saving in our own lives, though, thinking that little bits just don't matter. What's most important to realize here is that, when you save money, your dollar goes further. Let me repeat: When you *save*, your dollar goes *further*. Money saved is actually worth *more* than money earned!

Why should this be? First, when you earn money, you need to deduct both your expenses and the government's share to figure out your actual take-home pay. You must ask yourself what it actually costs for you to work. If you work outside the home, your expenses include everything from child



care costs to your investment in a work wardrobe to lunches out to the extra gas you use while commuting every day to the extra money you spend on carryout or convenience foods because you don't have time to cook. Then subtract federal taxes, state taxes, and FICA. Figure in also the cost in time away from your family and the things you could be doing to help save and make money from home. You can use the One Income Calculator from Crown Financial Ministries ([www.crown.org/Tools/Calculators/Work\\_One\\_Income.aspx](http://www.crown.org/Tools/Calculators/Work_One_Income.aspx)) to help you figure out exactly how much you're taking home after all is said and done.

So if you're planning on *saving money* to replace the loss of part or all of your outside income, you may need to save less than you think. If you're planning on *earning money* to replace the loss of part or all of your outside income, you may need to earn less than you think *when you combine those earnings with saving strategies!* The exact dollar amount you earn matters less than how much of it you can *keep*. The less you spend, the less you have to earn—if you don't buy it or if you pay much less for it, you don't need to bring in the money to pay for it. Or as Jeff Yeager of Ultimate Cheapskate.com says, “A penny saved is a penny you don't need to earn again!”

The rest of the chapters will give you ideas on both saving and earning, helping you find the right balance for your family.

## GETTING YOUR FAMILY ON BOARD

Getting your family on board with any lifestyle change, whether it involves you staying home, taking on new responsibilities, or changing the ways in which you spend money, can be the toughest part. You may need to drag your family kicking and screaming into any change in lifestyle; anything that takes your attention away or that requires a change in eating or buying habits will be difficult for family members to get used to doing.

The best way to get your family on board is by getting them involved. My 7-year-old loves watching the total drop on the register at the store as coupons are scanned, and he's learning lessons there that will stand him in good stead throughout his life: This is why Mom clips coupons. This is why we're buying this particular product instead of Brand Z, whose ad he's seen on TV approximately 1 billion times. This is why Mom and Dad work: to earn money to pay for this food. And this does truly sink in. Some of the most frugal people around now picked up their strategies in their own childhood. Helen T., a newlywed and "cat mom" who enjoys saving money in her free time, explains, "I always remember my mom using coupons while I was growing up. We quickly learned that we had the best chance of getting a 'treat' if it was on sale and mom had a coupon. I was also taught to pay my credit card off each month and to compare prices at multiple stores for big-ticket items."

Here are some strategies that can help get your family on board:

- Make saving into a game. Who can figure out which product is the best deal? Who can cut coupons out the straightest? Who can spot the best sale item in the grocery store this week?
- Combat any sense of deprivation by minimizing change or finding acceptable alternatives. (I'll talk more later about getting name-brand items for free or for pennies on the dollar.)
- Always be on the lookout for kid-friendly deals. I stopped at the store with my oldest son and picked up two Hershey's bars for 2 cents. (I combined a buy-one-get-one-free sale with a buy-one-get-one-free coupon and paid just the tax. Don't worry, we'll go through how to do this later!) On the way out of the store, my son found a penny in the parking lot and exclaimed, "Hey, Mom! Let's go back and buy one more!" Now *that's* some strategic money-saving thinking!

- Make it *fun*. When you make saving a family activity, it becomes a bonding activity.
- Use your savings or experience in finding deals to purchase family-pleasing items you otherwise wouldn't be able to afford.

Get your spouse or significant other on board, too. Money is at the root of many arguments, so don't let it be the root of problems in your relationship. Get the discussion out in the open and decide together to plan to save.

And when you start saving at the store, start showing off the receipts. Examples of just how much you can save with a few simple strategies should convince anyone! Lynn M. from North Canton, Ohio, did just that: "Couponing is definitely a lot of work—I spend about 20 minutes per grocery store flyer with my coupons, looking for the best deals. One day my hubby asked why I waste my time. Once I had everything organized, I had him go shopping with me. He was shocked when I got 15 packages of bacon for 79 cents each."

## WHY ONLINE?

Why is the *online* part of the making and saving money equation so important? Simply because the internet opens up opportunities to both companies and consumers that we never had before. From printable coupons to online stores to online marketplaces, you can use online resources to maximize your savings and to find ways to bring in extra income. Because there are literally thousands of resources out there, I'll help you find some of the best and identify which ones might be most helpful to you and your family.

Strike the right balance in the time you spend online, too. You can learn to pick and choose the right online activities for yourself, just as you pick and choose the right deals for your family.



## ***Tips and Tricks for Online Success***



### **Free Your Email**

When you start to sign up with companies online to print coupons or get sales information—especially with companies you don't know—be smart by setting up a free online email account that you use *only* for your online money-saving activities. The major free email services are:

- Gmail ([gmail.google.com](http://gmail.google.com))
- Hotmail ([www.hotmail.com](http://www.hotmail.com))
- Yahoo! Mail ([mail.yahoo.com](http://mail.yahoo.com))

Go to any of these sites to set up an account, and then use that address whenever you sign up for anything online. This helps protect your real email account from spam and helps you keep your online money-saving activities separate from your personal or business account. Bonus tip: If you're very busy online, feel free to set up multiple accounts for multiple types of activities—one for survey sites, one for freebies, and so on.

### **Get Involved**

Do unto others. Part of being involved in an online community—whether you're talking to other work-at-home moms, bargain-seekers, or both—involves realizing that these are real people on the other side of your screen. *Don't* type things online that you wouldn't say to someone's face. *Do* share the deals and tips you have found, just as others will share with you.

## GET ONLINE

You may now (so frugally) be accessing the internet at your local public library, a friend's house, or other public location. This is important: *You will need to have your own computer and internet connection* to take full advantage of this book. While public libraries do offer free access, this access is necessarily limited; there are time limits, and there are limits on what you can install and what you can do. If you only access the internet from a public location, you won't be able to do things like print out coupons, sell items effectively online, take timely advantage of deals, or otherwise maximize the ways you can save and make money online.

So how do you get yourself a cost-effective computer and high-speed internet account? If you are considering a new machine, you will find that computer prices have been dropping over the past few years—great news for all of us! You might also look into one of the new *netbooks*, which offer everything you need to get online in a compact (and much cheaper) package, or check out the refurbished computers at Geeks.com ([www.geeks.com](http://www.geeks.com)) and on manufacturer's sites, including Dell.com. *Refurbs* often come with the same warranties as new computers and can be purchased at substantial savings. You can also check sites such as craigslist ([www.craigslist.org](http://www.craigslist.org)) and Freecycle ([www.freecycle.org](http://www.freecycle.org)) for used PCs. Although these refurbs or used computers will be slower than newer machines, you may find something that's suitable for your purposes—and you can start putting aside some of the money you're saving toward a faster machine later!

The price of high-speed internet access is also coming down, especially if you “bundle” it with phone, TV, or both. Most cable internet and DSL providers offer introductory packages that include the first few months free and a low guaranteed rate for a year or so. If you already have access or have reached the end of your introductory period, did you know that you can bargain down the price? Here's how: Call your internet provider and ask for the cancellation department. (Don't ask for Customer Service,

because those folks are not as likely to be helpful.) Tell the person you reach that you want to find out how to cancel because you're thinking of switching to another provider. Do the research—and really be ready to switch. You will be asked whether there's anything your present provider can do to help you decide to stay—and the conversation gets better for you from there. It costs a lot more for these companies to find a new customer than to make concessions to keep an existing customer, and they know this. We recently reduced our internet bill by \$20 per month (that's an extra \$240 a year) with just a 10-minute phone call—and this strategy also works well also for things like cable or satellite TV service.

## LIFELONG STRATEGIES

Many of us only grudgingly change the way we live when times get tough, yet later we find that these changes have become habits and then useful strategies for the rest of our lives. Some of you may have parents or grandparents who lived through the Great Depression of the 1930s and who developed habits then that served them well throughout the following decades. Similarly, the habits you develop now can serve you well throughout your life. This book and these strategies are not just for use in times of recession—they're for always.

While *Point, Click, and Save* doesn't talk in-depth about topics like getting out of debt or paying down a mortgage (these topics are books in themselves), once you find your way toward a different balance of saving on everyday purchases while bringing in additional income, you might find that you're ready to venture further. Controlling your spending is the first step, and some of the resources in the Recommended Reading section at the end of the book will help you move forward on that journey.

These strategies will also help carry you through if tough economic times directly impact your family. People who have used these savings strategies all along talk about how the down economy just confirms the

need to *always* be thoughtful about where we choose to spend our money. Christine S., an Illinois mother of a toddler, explains, “What the downturn has done is further solidify the need to continue to be good stewards of our money and make wise, thought-out decisions in regard to spending, instead of last-minute, *want*-based ones,” while mom-of-two Kristine S. says, “I am worried about whether we have enough in savings to handle it if my husband were to lose his job, so I am definitely more focused on trying to ensure my family is safe.”

Jaycie, a mom of two who blogs at Coupon Geek ([www.coupongeek.net](http://www.coupongeek.net)), spells it out best:

The economy has changed how I value everything in general and how I shop. Any time I buy anything, I ask myself, “Do you truly need this item?” or “What will this purchase possibly prevent me from buying that we may need?” Jobs are becoming scarce, so I try to live like we would should we be down to living off of unemployment alone! I figure it will save us money and if the worst should happen, it wouldn't be such a change in how we live now. And in the meantime, we continue to grow our savings and our retirement/college funds with what we don't spend—or what we save using coupons and finding deals!

Others have been directly impacted by the economic crisis, but their newfound savings strategies have helped them make it through. Jen F., a part-time librarian and mom to two boys, says, “Recently, my husband lost his job. Rather than spend our current income on an exorbitant grocery budget (which it once was), I would much rather spend as little money as possible on groceries so that we have money for other, non-coupon-friendly, expenses, like healthcare.” Pam B., mother of two, says, “A while back my husband's hours at work were drastically cut. This newfound way of couponing and stockpiling has allowed us to go on living without having

to make too many adjustments or make our sons too miserable. They know we cannot do and have everything we used to, but it is not as bad as it could have been.” And Barbara G., a private music teacher, shares this story:

At the beginning of the year, my husband had to take a \$10,000 pay cut to work for a new company—so we went from an already stretched income/budget to even more trimming. Couponing does take a little time and effort to stay organized and on top of things. It’s been taking me about 30 to 45 minutes to pull coupons and prepare for a good shopping trip using coupons, and I spend about 2 to 3 hours each week on the computer following the blogs [and] coupon forums and putting my deals together. *But* the items I am able to get from couponing have made it possible to have a smaller grocery budget, saving us money! I am well-stocked with cereal, goodies, condiments, juices, baking items, toiletries, etc. That alone has saved us and helped us to live abundantly!

Now let’s start building those strategies by getting into the savings game!