

# DCC DOLLARS & \$ENSE

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## Penny Saving

### *Special points of interest:*

- Financial Savings resources
- Small ways to save without feeling the "pinch"

Who couldn't use a few extra dollars in the bank? The way to become wealthy is to live as if you're not wealthy. Or, in the words of "The Millionaire Next Door" authors Thomas Stanley and William Danko: "Being frugal is the cornerstone of wealth-building." "The book also points out that

"Wealth is not the same as income. If you make a good income each year and spend it all, you are not getting wealthier. You are just living high." As a byproduct of just trying to be debt-free, a person can accumulate wealth.

Frugal living is not about being cheap. Living frugal is about living within your means, reusing, saving money, using coupons, not impulse buying, getting out of debt and living debt free, being thrifty, not spending unnecessarily, better budgeting of your finances, finding bargains and sales, discount shopping, and not trying to keep up with the neighbor.

There are lots of ways for families to

be frugal and save money in many different areas of their daily lives. How much and which way a person saves depends on their family and how far they are willing to go to save. From working at home, such as a home business, to homeschooling, to coupons .... there are many ways to live frugally and not break the bank account. The way to pinch pennies without feeling deprived is to keep your eye on the goal....Financial Freedom! Many people feel sometimes that they are the only ones out there who are penny pinching, and that is not true. There are literally hundreds of thousands of people who do the same thing every day for the same reasons. So it is important to feel good about what you are doing and seek support from others who are doing the same thing.

Check out the many frugal living resources we have included in this article and learn to incorporate them into your daily living. If something does not work as well for your family situation, skip it and try something else. The main goal is to save money, have fun doing it, and live a better life. Here is a small list to get you started:

- "F.A.D.E.S." which stands for Freebies

## Penny Saving cont.

and Deals Email Service. The Internet is full of freebies and deals but most of them GO FAST! If you have no time to search around and find them or no idea of even where to look this service is for you. Lisa Fox-Wise will find them for you! She charges a small monthly fee but it is worth it if you like free stuff. She also lets you know where the good clearance sales are and coupon codes to go with them which often let you get quality items to keep or give as gifts for little more than the shipping and handling fee. Email [fws@netzero.net](mailto:fws@netzero.net) or visit her [website](#) for info.

“*Suite 101.com*” This is an online publishing community of writers, readers and educators who have come together to share their passion. The website is a destination for millions of internet users who want to learn, express themselves, and share ideas, interests, and expertise with other like minded individuals. There are over 500 feature writers who publish over 600 articles each month.

The “Thrifty Living” page is considered the “tightwads” guide to living like a prince or princess on a pauper’s budget. From saving money on groceries to affordable gift giving, this is a good resource for penny-pinching ideas. This web page also has many money saving articles such as, “60 ways to stretch a dollar”, and “Taking control of your mailbox”  
<http://www.suite101.com/welcome.cfm/17657>

“*Mommysavers.com*” This website hosts a wide variety of money saving resources on topics such as groceries, decorating, cleaning, debt and savings, baby and kids and travel. Some of the articles and features on this website cover topics such as saving money while eating out, saving at Sam’s Club as well as a coupon services link listing online coupon sites.  
<http://www.mommysavers.com/moneysavingideas.htm>

“*Frugal Simplicity.com*” This website offers frugal tips, articles, and ideas to get more for your dollar, save money, and have more for less. As the website states, “It’s not just about saving money, it’s a way of life!”  
<http://www.frugalsimplicity.com/index.html>

Living frugally is about moderation. Excess is what happens when we stop controlling our lives and let something else run it. It’s about keeping things in check, whether it’s your reasoning for buying an item or getting caught up in the good feeling a TV commercial gives you.