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Woman's Day

it's my day

LIFESTYLE

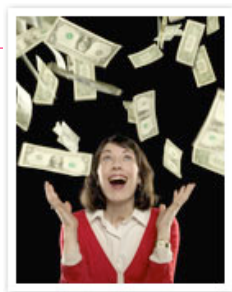
MY BUDGET

Stash before you splash: 7 cash-savvy habits (continued)



3. Swap that credit card for a debit card.

Tammy's advice on credit cards is straightforward: "If you don't need one, don't have one." Instead, have a debit card that draws from cash in your bank account. If you do have a credit card, try to pay it off in full every month. "If you're not paying it off in full, stop using it and start paying it down," says Tammy. Look out for special offers where you get a six-month interest-free period on existing balances if you swap to another bank's credit card. You'll pay off more debt if you're not accruing interest.



4. Check what you've got before you shop.

Cheapskate guru Cath Armstrong, co-author of *Debt Free, Cashed Up and Laughing* (ABC Books, \$19.95), calls this "shopping in your cupboard". As she points out, "Your grocery bill is one of the most flexible items in the family budget." She suggests organising your meal plan for the week based on what's already on hand in your pantry, what's on special this week (look at supermarket catalogues) and what fruit and vegies are in season, so are cheaper.

Her other thrifty habit is to have one meal a week where you clean out what's in the fridge, to minimise food wastage. It makes sense — a report released by the Australia Institute research centre in 2005 estimated that Australians threw out \$5.3 billion worth of food each year. That's a lot of money in the garbage!

You can also go "shopping in your wardrobe". Have an afternoon where you pull out everything in your wardrobe and see what new combinations you can create. Buying one new belt or cardigan could update your look, or pull together an outfit.

5. Wait for the sales.

Even if you have saved enough to buy an item, if it's not urgent, wait until a sale. But don't purchase anything you wouldn't have bought at full price. This applies especially to clothing — if you don't wear it a garment is a waste of money, no matter how cheap it was to buy.

You can also make a list of gift ideas and do some of your Christmas and birthday shopping in the big January and June sales. And buy kids' clothing in the next size up for the next season.

6. Count your cents and dollars will follow.

Being a bit stingy with everyday spending means you can use the money saved for something more fabulous. So if you usually buy two takeaway coffees and a muffin every day (around \$7.50), try bringing your brekkie from home and cutting back to one coffee a day. It would save you \$100 in a month — and that's enough for an expensive night out. Bringing lunch from home saves you even more — over 48 weeks, that \$10 a day you would have spent on lunch and coffees adds up to \$2400, and that could pay for a holiday.

Here are some other simple penny-pinching habits:

- ▶ Limit your supermarket shops to once a week or fortnight. Most people will buy two or three items they didn't plan on every time they hit the supermarket. (Get bread and milk from the corner store instead.) And shop alone if you can — it's cheaper and faster if you don't have the kids there asking for things they have seen advertised on TV.
- ▶ Instead of buying new clothes, organise a clothes swap party with friends and family. You can also glean good-quality work clothes and kids' clothes by hitting the op-shops

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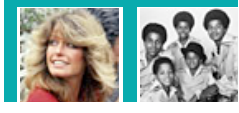
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- › in swankier suburbs or looking on eBay.
- › Fill up with petrol on Tuesdays when prices are cheaper.
- › Have pre-paid mobiles. It's an easy way to keep a cap on teenagers' mobile bills, and you won't get landed with paying out a contract. However pre-paids have higher call rates, so get into the habit of using a landline for outgoing calls.

7. Get your fun for next to nothing.

You don't have to pay a lot to enjoy yourself. Organise picnics, barbecues or DVD nights with friends, where everyone brings along something to eat. Be a tourist in your own town, packing a snack and discovering more about where you live. Hit the local Visitor Centre and National Parks websites for information. Invest in a yearly ticket to the museum or zoo, so you can visit as often as you want. And check out your local library for books, DVDs and videos you can borrow for free.

By Jo McKinnon

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Further information:

- › Tammy May's MyBudget company: www.mybudget.com.au
- › Budget planner from [Money magazine](#)
- › A guide to what fruit and vegetables are in season and when: www.marketfresh.com.au
- › You can check fuel prices in major centres at motormouth.com.au or at www.fuelwatch.wa.gov.au if you live in WA.

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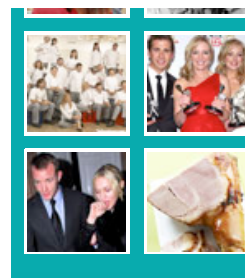
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