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31 Ways

to Stretch Your Dollar Further



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To Stretch Your Dollar

Stretch Armstrong is a popular toy introduced in the mid 1970's.

If you're unfamiliar with Stretch, he is a gel-filled action figure that you could stretch to 4 times his size and he wouldn't break. He was a rubbery fun man that you could use and abuse and he didn't break.

The subject of many YouTuber experiments after his reintroduction in 2016, Stretch is the icon of flexibility and stability. In every video, the eager "scientists" wonder just how long he will go before succumbing to the pressure.

Since you've downloaded this ebooklet, I have a feeling you, like the scientists, are wondering just how long it will be until the break. But you're not worried about rubber man - you're worried about your finances.

In the next few pages, you'll find practical and creative ideas to help you stretch your dollar further. Some will take mere minutes to implement, others a bit longer but all will be worth it.

I remember when we started to turn around our finances. There was no windfall of money, no big raises, or liquidated assets. It was small tweaks, consistent habits, and lifestyle changes that led us to be able to do the things we love without debt while honoring God with our finances.

Small steps can have big effects. Let's get to making a difference in your money today!

31 Ways

To Stretch Your Dollar

1. Buy in bulk

This may sound counter-intuitive but spending more money upfront on various things can save you on the individual cost. Don't just bulk-buy foods. You can stock up on non-food items too like pellets or firewood, paper supplies, water, and more.

2. Learn to preserve foods

Take advantage of those food bulk buys like berries, eggs, and meats and preserve them through freezing, canning, or dehydrating. (Bonus tip – you can dehydrate in your oven....no special appliance is required.)

3. Cut back on disposables

Paper plates, paper towels, and plasticware are nice but they suck cash. Unless water and electricity rates are extremely high, running the dishwasher is cheaper. And handwashing can be too. See the resources section for dishwashing tips.

4. Get out of your routine

Don't be afraid to shop at new stores. Look for sales (only on what you need) even if it isn't your normal store.

5. Use online shopping

If impulse shopping is an issue for you, taking advantage of things like Instacart or your store's online shopping option can reduce the likelihood of impulse buys which will save you money.

31 Ways

To Stretch Your Dollar

6. Avoid online shopping

If online shopping is a weakness for you, stick to store trips where spending money feels more real. Bottom line - know your personality and shopping weaknesses.

7. Plan your store trips

Planning isn't just for meals. Plan your store runs so you know what you need and what stores you'll hit. Try to reduce the number of trips you take and get everything in one outing. This saves on fuel and helps you reduce impulse buys.

8. Go cash-only for a season

Handing cash over the register hits home more than swiping your card. Go on a cash-only budget for gas, groceries, and non-essential expenses to build awareness of spending.

9. Buy the frozen pizza

Dinner at the pizza shop can get expensive considering a cheese pizza alone can be as much as \$11. Add toppings, tip, and drinks and your dinner is over \$30 for a family of three. If you must have an alternative to making dinner from scratch get a frozen pizza instead and eat at home.

10. Better yet, make it from scratch

You may be thinking that carry out is cheaper than dining in and therefore your best option. But making pizza from scratch is even cheaper. And the best part is, you can batch crusts (make two or more at once) and freeze them so mealtime is faster.

31 Ways

To Stretch Your Dollar

11. Utilize the right credit card the right way

Use a card that gives you rewards or cash back and does not have an annual fee. No one should be paying credit card fees. Be sure to pay off the balance every month. Don't give your money away in interest!

12. Use credit card rewards & points

Use your rewards for essentials like gas or groceries or select gift cards for things you need instead of frivolous things.

13. Cut the phone cord

If you have reliable cell service you can cut your phone line and save. You do not need home phone service to utilize DSL and with some providers, you can still call 911.

14. Keep up with HVAC maintenance

Oil-fired furnaces need routine maintenance to run efficiently. Even propane and natural gas units need some maintenance and air filters should be changed regularly regardless of your fuel type. You can buy filters at home improvement stores and do that yourself.

15. Trade services

If you have friends or acquaintances that can help you, offer to help them and trade services to benefit both of you.

31 Ways

To Stretch Your Dollar

16. Just add water

Keep winter humidity at about 45% for comfortable air (that feels warmer). Put pan of water on your radiators, hang up clothing to dry, and boil water without lids to add humidity without buying a humidifier.

17. Dry it out

in the Summer you want your humidity lower but not dry. Take colder showers, use your exhaust fans, and add some house plants (that tolerate lower humidity) to keep your air comfortable in hot months.

18. Know the best times to buy

There are months and seasons when it is best to make certain purchases like tvs, computers, cars, and more. Know the best time to buy and leverage those sales.

19. Learn to say no

Every time you say no to an unnecessary expense you are saying yes to a necessary expense or a goal you're trying to reach. Learn to say no to friends, family, and to yourself.

20. Get a handle on emotional spending

Learn your triggers and find healthy ways to regain control and calm without spending money.

31 Ways

To Stretch Your Dollar

21. Skip the coffee shop

Learn to make a great Americano or latte at home and you can save big time. If you stop twice a week at your coffee shop you're likely spending at least \$450 a year on coffee

22. Download savings

Search for and download apps and browser extensions and let them help you save. Rewards are sometimes small or slow to build but every dollar helps. Honey, Capital One Shopping, ShopSavvy, BuyVia, and Flip are a few examples.

23. Grow roots

Start a small indoor garden of leaf lettuce and have fresh lettuce for a fraction of the cost. If space allows, grow potted tomatoes and peppers too.

24. Get fit for less

Cut your gym membership and opt for an at-home workout that will keep you in shape without the expense. Find an online program or subscribe to a virtual class that is less expensive or even free.

25. Ditch the data

If you're paying for home internet do you need to also pay for unlimited or large-sum data plans on your mobile devices? At least review your usage and see if smaller (and cheaper) data plans are available.

31 Ways

To Stretch Your Dollar

26. Keep the change

Get a jar or tin and put all loose change there. You'll be surprised how much you will have at the end of the month.

27. Avoid "sales"

Just because it is "on sale" doesn't mean you need it. Avoid looking at sales flyers (unless you're preparing your grocery list) to reduce impulse spending. Remember, spending isn't saving.

28. Stay out of the store

Mindlessly walking through stores leads to unnecessary spending. Take a walk in the park instead.

29. Use coupons

Coupons are worth considering if you're already intending on the purchase but if you don't need 4 boxes of whatever, don't use it. They can also come in handy when you decide to have a treat or seek out entertainment.

30. Look for and ask for discounts

Many places offer discounts if you're a teacher, military, homeschooler, first responder, or other specific fields. Take advantage of these by looking at store websites or asking before you pay.

31. Show off good grades

During the school year, many places give something free or discounted for kids' report cards. Use these discounts to have fun while stretching your dollar.

31 Ways

To Stretch Your Dollar

10 Ways to Build Healthy Money Habits

Stretching your dollar is not just important, It's also empowering. Let's look at ways you can build healthy money habits to keep you in control of your spending.

You can do all the things, download all the apps, and arrange all the envelopes, but if you don't build the habit of managing your money well you will still fail. This isn't your fault, it is human nature. But I have a secret for you - managing money isn't just shuffling dollars and counting coins... **successful money management is a lifestyle of a renewed mind, and a humbled heart that desires to honor God.**

Here are 10 ways you can build healthy money habits:

1. Plan ahead for purchases (birthday, holiday, quarterly or semi-annual expenses).
2. Make savings part of your monthly plan
3. Establish a debt repayment plan
4. Track your expenses
5. Learn to say no (to yourself, your kids, and your friends)
6. Learn biblical truth about money
7. Recognize emotional spending
8. Give first
9. Plan for investing
10. Have family money meetings

31 Ways

To Stretch Your Dollar

A Special Invitation For You

Let's makeover your money!

Now that you're armed with ideas to make every dollar count, I want to show you how to makeover not just your money but your money mindset.

In my **Money Makeover Masterclass** you will learn how to:

- Expose lies you've believed about money
- Start a money makeover
- Recognize emotional spending
- Talk to your spouse (without fights)
- and more....

This 3-day Masterclass is available **FREE** for a limited time. Grab your seat here:

<https://danielletate.org/moneymasterclass>

31 Ways To Stretch Your Dollar

Resources

Use these resources to help you work on your stretch.

Dishes vs paper plates: <https://sustainabilitynook.com/washing-dishes-vs-using-paper-plates/>

Cost comparison of homemade vs takeout pizza:
<https://www.thefrugalgirl.com/is-homemade-pizza-cheaper-than-takeout-pizza/>

Sourdough pizza crust:
<https://tradcookschool.affiliatedash.com/a/srdopizza/tatersgirl913>

Best ever pizza sauce: <https://realhousemoms.com/best-ever-pizza-sauce/>

20 places that give good grade discounts:
<https://www.notquitesusie.com/2020/01/20-great-freebies-and-discounts-for-good-report-cards.html>

35 best real food dinners on a budget:
<https://tradcookschool.affiliatedash.com/a/35frugalmeals/tatersgirl913>

19 ways to save on heating expenses:
<https://danielletate.org/saveonyourheatingbills/>

8 tips to make the most out of a small garden:
<https://tradcookschool.affiliatedash.com/a/smallgarden/tatersgirl913>

Container gardening: <https://frugalfamilyhome.com/home/gardening/what-is-container-gardening>

The best time to buy everything:
<https://money.usnews.com/money/personal-finance/saving-and-budgeting/articles/the-best-time-of-year-to-buy-everything>

31 Ways **To Stretch Your Dollar**

Resources

5 ways to preserve herbs:

<https://tradcookschool.affiliatedash.com/a/PreserveHerbs/tatersgirl913>

What's the best food preservation method:

<https://traditionalcookingschool.com/food-preparation/best-food-preservation-method-canning-freezing-dehydrating-fermenting-aw147/>

Lacto-fermentation cheat sheet:

<https://tradcookschool.affiliatedash.com/a/formulas/tatersgirl913>

Find your best credit card:

https://www.nerdwallet.com/the-best-credit-cards?trk=nw_gn_5.0