

Staying Afloat

How to reduce the cost of living

I have dealt with this issue numerous times over the years; but as it is ongoing and arguably seems to be affecting more people than before, I have decided to reiterate a few suggestions on coping with rising costs.

Yes, you can blame inflation and the greed of businesses which supply the essentials. You can even point the finger at politicians who are more about words than actions. Unfortunately, in democratic societies there is little ordinary folk can do except hope for change and in the meantime try to make ends meet. Here is a short list of solutions for some of life's money problems:

Reducing power bills is possible as long as everyone in the household co-operates.

- Switch off lights and heaters/air conditioners when no-one is in the room.
- Dress appropriately to reduce the need for heating and cooling.
- Split-level air conditioners need switching off in the **breaker box** when not required – if left on they can pull up to 35 watts per hour 24/7.
- Use low wattage energy-saver light globes.
- Computers and gaming machines don't need to be left on if not being used.
- Unless set for a timer recording, switch TVs and DVDs off at the wall.
- Unusual excessive power usage could mean a fault – have it checked.

In the kitchen: any appliance that is not being used should be switched off at the power socket – digital clocks and even on-standby lights cost all the time they are on.

- Plan the timing of cooking so that burners and ovens are not left on unnecessarily.
- Whenever possible, go with one-pan meals that only use a single burner...
- And adjust the heat setting of these so that it is just enough and not too high.
- See our **Budget-saver Recipes** for cheaper meals.
- Instead of running cold water down the drain while waiting for the hot to come through, store it in a plastic juice bottle to be used for tea, coffee and sauces – water-wastage costs money.
- Also ensure shower-times are limited to washing, not for waking up in the morning!

When shopping, make up a list of essentials and stick to it.

- Unless you spot a worthwhile special that is not on the list, only buy those which can be frozen or stored until required. See our **Handy Hints** section for keeping food longer.
- Buy cheaper cuts of meat and fresh vegetables when they are in season.
- Avoid spending \$2.00 on petrol just to save \$1.00 on a special.
- And if the price is high – don't buy!

Save money on motoring by planning your trips so that you don't waste time and fuel.

- Don't let the fuel tank drop below a quarter, so that you can fill at the cheaper stations before you are on the verge of running dry and have to pay top price wherever you are.
- Don't be in a rush – drive carefully to avoid lead-footing and hard braking.
- Check your car regularly – see **CL04_Autocheck**.
- Abide by the law to avoid fines.

When out and about; or at work and school, take lunch that has been prepared at home.

- Stop buying from sandwich bars and coffee shops which are often over-priced.
- Freeze sliced bread and rolls to be used as needed – once de-frosted they taste fresh.
- For drinks, take a vacuum flask of hot water, plus milk, sugar, teabags and coffee.
- Resist being tempted by take-out venues. If you are hungry, put up with it and have something to eat when you get home.

Beware of maxing out your credit cards.

- Use them only if you have to; and if they are maxed out, leave them at home.
- Try to pay more than the minimum amount and plan on clearing the lot later.
- Once clear, ensure any new balance is paid before the due date to avoid interest.
- Keep a close watch on bank accounts, and research the best deals available.
- Try to pay bills on time to avoid late-payment penalties.

Gifts and presents are usually expensive, but they don't have to be – see **Money 20**.

- Don't over-spend just because being frugal seems mean – stick to the budget.
- Make a plan with friends and family to limit spending on presents.
- Resist being swayed by the pleading of kids who don't have to pay the bills.

When you are doing it tough, take advantage of venues selling cheaper produce like food banks; and meals from charity kitchens can keep the kids and yourself fed. They are there to help disadvantaged people, so don't be too proud to use them. If there isn't much in the kitty, priorities have to be considered. Health would surely be the most important and I believe that, with a bit of creative thinking most families can at least have food on the table and clothes on their backs. Medical could be an issue, but there are concessions which can help with this. As for a roof over their heads, I know there are many who only wish they had one. In these instances, all they can do is pray for better days to come. I am convinced they will, eventually. I sincerely hope I'm right.

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