

The Ultimate Guide to
*Make and Save
Money at Home*



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Welcome

I am so excited you decided to read this book. As someone who has gone from homeless single mother to multiple international award-winning CEO, I've seen finances from a variety of perspectives.

My upbringing was frugal, with Dad working for the government and Mum staying at home. She was a country woman from Huonville, Tasmania with all the skills you'd expect from a person who grew up on a farm. Frugality was second nature in the way she cooked, made our clothes, cut our hair, everything.

Both my parents were great bargain hunters, bartered well, we even had home renovations done for the cost of a slab of beer. Watching and participating in this, along with giving service in the community, taught me a lot.

From as young as 12, I was reading finance books, budgeting and planning ways to make money. Later, I got married, had 2 kids and divorced. This whole time I found ways to make and save money at home so I could be with my kids.

Now, I work remotely, travel and have plenty of family time because I worked out the right balance for my family and myself. There are so many ways to make and save money at home.

I would love to hear what you think, anything you do to make and save money from home or answer questions you might have. Join The Thrifty Issue facebook group <<https://www.facebook.com/groups/TheThriftyIssue/>>, follow the page <<https://www.facebook.com/TheThriftyIssue/>>, follow the Instagram account <<https://www.instagram.com/thethriftyissue/>>, find us on Pinterest <<https://www.pinterest.com.au/thethriftyissue/>> and Twitter <<https://twitter.com/thethriftyissue>>.

I am extremely open about my life and finances. You can find all my articles on ways to make and save money, including [how I made over \\$10,000 a month buying things to resell](#), or [how I made \\$33,277 on the side another year at \[www.thethriftyissue.com.au\]\(http://www.thethriftyissue.com.au\)](#). If you want to know more about me personally, how I went from homeless to CEO, overcame paralysis and more head to www.kylietravers.com.au.

Disclosure

This book is aimed at Australians, as I am one and it is where I grew up. Many of the ideas can be implemented by anyone but some of the links, the tax specifics and legalities are more geared to Australians. Before doing anything, seek professional advice. The advice here is based on my personal experience, is my opinion and not professional advice tailored to your situation. Always check legal, tax and other requirements for your area. In this book I share what I have done, general tips and offer where to get more information. Have insurance for anything you opt to do around making money. Protect yourself, your assets and avoid losing everything by having insurance.

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Making Money

As a kid, I made pocket money at home but desperately wanted to make more. By the time I was 12, I was babysitting, then at 14 I started working at Woolworths as well. At 16, I dropped out of school and did a hairdressing apprenticeship while working at the dentist on my day off (and still babysitting).

Once I became a mum, I was more interested in making money at home. Over the years, so many opportunities and ways to make money from home have been developed. Before I share the money making ideas, we need to cover the tax and legal information first.

Is it a business or hobby?

The ATO makes it really easy to work out if you have a business or a hobby.

<https://www.ato.gov.au/Business/Starting-your-own-business/Before-you-get-started/Are-you-in-business-/>

It isn't one factor, it is a few factors which help determine if your money making activities are classed as a business or a hobby. For example, intending to make a profit, registering a business name or an ABN, you repeat the same activities, the activities are planned and done in a business like manner. These factors and more can be used to determine if your endeavour is a hobby or business.

Generally, if you are treating it like a business, it is a business. One tip, if it is a hobby but one of the businesses you are supplying products or services to needs an ABN from you for an invoice, you can do a Statement of Supplier instead. Find that information here

<https://www.ato.gov.au/forms/statement-by-a-supplier-not-quoting-an-abn/>

How to set up a Business for Less Than \$100

Ideally, when starting a business you register your business name, trademark and get everything set up from the start perfectly with a lawyer and accountant in place as part of your team. This is not always the case. For a while, I ran a business as a homeless single mother and set it up with virtually nothing.

I'll share my tips to run everything on a shoestring but make sure you get professional advice as needed. This section is designed for if you have no money, but I'd recommend starting differently if budget allows. Getting good legal and accounting advice for tax purposes when you can afford it and making sure everything is set up properly is important.

As you make money from the business, make sure you allocate some of it for tax and investing in your business.

The tips are not in an exact order, you don't need to do them all, but they can help. All up, it is under \$100 to get started.

1. Get a Separate Account – Free

You will need a business name and paperwork to get a business account. If you are starting out and unsure about whether you will turn it into a full business or don't have the money to register a business name, you can start with an ING account and usually they have a bonus for signing up with the code CNW116, which means you now have money to use for your business too!

You need to be over 18, a new customer and have \$1,000 deposited into that account in a calendar month. Then you need to open a Savings Maximiser and use your Orange Everyday card 5 times to get the bonus.

You can find out more about it here

<<https://www.thethriftyissue.com.au/get-100-for-new-ing-customers/>>. It's not an immediate process, it can help though.

What I did was join, had a Centrelink payment go into it to be the \$1,000 deposited in the month, then moved Centrelink back to my old account and kept everything in this account separate. I set up the Savings Maximiser to put aside cash for tax purposes. I got the bonus and was able to use it for my business (this is a few years ago).

Keeping your banking separate is important because you want to be able to easily track your income and expenses to ensure your tax is done easily.

Once you are properly set up, get a business account and proper accounting software (such as Xero <<https://www.xero.com/au/>> which you can try for free).

2. Sort out the Business Name – Free or \$32+

Depending on the type of business you have, you may need to register a business name. This can cost \$35 for 1 year or \$82 for 3 years and you do it through ASIC <<https://asic.gov.au/for-business/registering-a-business-name/>>. It is relatively simple to do. Before you register, check the domain and social media handles you will want for it to make sure they are available and check trademarks to ensure you are not infringing on any.

If you are doing services and trading under your own name (for example if you are a freelance writer, coach, personal trainer or any other business and trading only as Sally Smith, you can skip this part. However, you cannot be Sally Smith Training without registering).

3. Get an ABN – Free

This is FREE. Do not pay to get one. Head to the government business website <<https://www.business.gov.au/Registrations/Register-for-an-Australian-business-number-ABN>> to find out more. This does not mean you have to register you for GST. The ABN is your Australian Business Number which shows you intend to run this as a business. You don't need to register for GST until you have a GST turnover of \$75,000 or more <<https://www.ato.gov.au/Business/GST/Registering-for-GST/>>

4. Get Your Website – From \$3.95 pm

Having your own website makes you a more legitimate business. Personally, I have my sites hosted with SiteGround <<https://www.siteground.com/go/8f32qs2xjs>> and have found their customer service to be superior. I have used BlueHost, HostGator and a few Aussie options but SiteGround has been the best.

The cheaper monthly options are for if you pay for a 1 to 10 years upfront. When starting out, you can opt for a pay by the month deal which is around \$9.95 a month (or less in sale times). This way your outlay is only \$9.95 while you set up.

I have some of my domain names with Crazy Domains and others with SiteGround. I prefer to keep the domain name and hosting separate for security and other reasons. Domain names are around \$12 to \$25 for .com.au or under \$5 for many .com domains, although some hosting packages have one free.

Important

With a domain name at Crazy Domains you will need to log in and change your DNS so the domain name is pointed to SiteGround and will show properly. To do this, SiteGround will have sent you an email with the DNS you need or you can log into your SiteGround account. Click on “My Account” then click on “information & settings” and the DNS will be there.

Next head over to CrazyDomains, log in, click on your domain name and scroll down to the Name Servers. Click to modify and change them to the ones from SiteGround.

If you have any issues, use support in SiteGround and they will talk you through it.

With your hosting you will get an email address so you can have hello@whateveryourdomainnameis.com.au which is more professional than outlook or Gmail.

Next, I use WordPress which is free. It is one click installation with SiteGround and they can walk you through it. Then you choose a free theme (or purchase a premium one if you want), add plugins to make the site better (I recommend Yoast for SEO,

WordPress editorial calendar, share to any and WP Total Cache as a base, all of which have free options).

If you want to sell things, you can set up WooCommerce. If you want clients to book, Acuity <<https://acuityscheduling.com/>> or Calendly <<https://calendly.com/>> make this easy.

Read more about setting up your website on page ??? where I share about blogging.

5. Set up Social Media and Email Marketing – Free

Now you have your site, secure the social media handles you want. I generally recommend focusing on one or two platforms when you start as it can be a lot to manage, but you can get all the names. Facebook and Instagram tend to be the ones relevant to most audiences.

Choose someone to do your email marketing through. MailChimp starts out free and you can get \$30 credit through this link <<http://eepurl.com/c3dzUr>>. As you grow you might want to move to a different platform with more options to streamline the whole process. Get it set up then make it easy to sign up to your list on your site.

Have a thank you email welcoming new subscribers, take time to learn how to use it properly then plan emails to send out with good content, exclusive deals and other things people will want.

6. Use Free Wifi

When I was setting up, I couldn't afford the internet at times so I used free wifi at the library, Maccas, local shops etc. Aside from cafes or Maccas, I could sit there and not feel guilty as I worked. Some shopping centres only gave 30 minutes of free wifi before I had to reconnect, but it was my only option. Libraries were by far my favourite option.

7. Get Insurance – \$20+

I see too many businesses skip this step and while I personally have never needed to use my business insurance, it is an essential step. How much it costs varies depending on your location, if you need to include premises and a car, how much you earn etc.

I did a few scenarios with services many mums can do from home such as photography, graphic design, freelance writing or virtual assistance work and they were all around \$25 per month, pay by the month, with cheaper options if you paid in full for the year. Start with pay by the month if you need, but make sure you get it.

8. Accounting

Choose an accounting option for your business. I like Xero, which you can try for free for a month. It is the most comprehensive. Other good options include QuickBooks or FreshBooks (both of which you can try for free with those links). Lastly, Wave <<https://www.waveapps.com/>> is an accounting app that can always be free but won't have the same features as the paid options. Those paid features in Xero and similar save a lot of time and headache at tax time though.

Come tax time, Xero will be your best friend if set up properly and free accounting programs I have tried were more expensive at tax time (paying someone to sort it out). Remember, business expenses are tax deductible, so use the right tools.

9. Marketing

Getting set up is one thing, but getting your name out there, getting clients or sales can be daunting. A proper marketing strategy is not cheap but definitely worth it. To get you started, here are a few free things you can do plus free tools.

Canva <<https://www.canva.com/>> is a free way to make images for your site, social media and anything else you need. You can get free images from Unsplash <<https://unsplash.com/>> to use for whatever you need and they are better than your regular stock photo websites. Hootsuite <<https://hootsuite.com/>> has a free option to help you schedule content to multiple social media platforms, otherwise, you can schedule straight on Facebook and other social platforms.

Facebook can be your best marketing option for most businesses if done right.

Update Your Personal Profile

Go to your personal profile, click to edit your profile. In this section add featured photos which relate to your new business, add your work (which means you can link to your Facebook page) and write a bit about it.

Have this set to public, so anyone who sees you on Facebook or views your profile will see this. It is extremely important if you are engaging in Facebook groups (which you should do!)

Join Facebook Groups and get Active

My favourite Facebook groups for this are specific to my niche. Search groups relevant to your business and be a useful member. Check the rules for when you can post, but more importantly, get in there, answer questions, ask questions and help each other. You do not need to be promoting yourself heavily. Instead, get known for providing valuable information and you will get the business.

On Your Facebook Page

Invite friends and family to like your page. Not all your friends and family will accept the invite and not all will engage, but it can help get some numbers at the beginning.

Set up the page to have a cover photo, complete all the sections such as the About section and website, then start posting. Be aware only around 1% to 3% of your audience is likely to see the posts. Do not make your page all about you or sales you have. Instead ask questions, share relevant images, memes, videos and content which will be engaging, relevant and interesting.

If you wouldn't stop scrolling your newsfeed to look at whatever you are about to post, then others won't either. Share content from other pages (using the share feature, not copying without credit!) and get involved in the Facebook community.

Set up Pixels

Go to Facebook ads manager and get into the Pixels section. Install Pixels on your site so Facebook can track the visitors. This will be crucial for when you start doing paid ads on Facebook. Facebook steps you through it easily.

Blogging/Your Site

In case you haven't noticed, I love blogging! I could write numerous articles on this alone. For this section, I'll keep it short with a few tips.

Firstly, check how user-friendly your site is. Or ask friends and family to review it. If you can add a blog to your site and commit to providing useful articles regularly (even once a week or fortnight is good) then it can help drive traffic. When doing this, create Pinterest images, as in images with the heading of the article on it, which are pretty and people can pin from your site to Pinterest.

Add Google analytics to your website so you can see everything about everyone who visits your site and look for patterns or what needs to be changed.

General Marketing and PR

Know who your target audience is. Get specific about age, gender, location, interests etc. This will help when you go to target on Facebook and other areas. It will save money because targeting a specific audience gets better results.

Sign up to SourceBottle <<https://www.sourcebottle.com/>> and respond to callouts. I have been featured in various magazines and articles online this way. It is great, free exposure.

Post regularly on social media. Think about the content your audience would find helpful, relevant and interesting. Ask them questions in each post to give them something to engage with and respond to with a comment. Respond to everything as well when others comment on your social platforms.

Use the free training on each platform. All social media platforms have guides on how to use them. Search online for more information and teach yourself everything you can.

Go For It!

I know this might seem overwhelming, but you've got this! Do it one step at a time and you will get there.

When it comes to finances, you can set up for under \$100, but you will need to have the money each month to continue to pay for things you need such as accounting. Always keep your business finances separate to your personal.

Keep a record of all your expenses so you can claim them later (get an accountant to do your tax) and reinvest the money in your business, especially at the beginning so you can continue to grow.

How to manage payments

Paypal, Stripe, bank transfers or cash are all good options. Paypal and Stripe take a fee but there is an element of protection for buyers and sellers. If you need to issue invoices and don't have the budget, Wave is a free app I've mentioned earlier which enables you to track your expenses, invoices, income and bookkeeping. It is not as advanced as Xero or Freshbooks but it is free. Whatever you decide to use to process payments, be sure to sync it all properly with your business accounts and accounting software.

What can you claim on tax?

The ATO has a great guide about what you can claim here

<https://www.ato.gov.au/Business/Income-and-deductions-for-business/Deductions/Deductions-for-home-based-business-expenses/>

I highly recommend speaking to an accountant, keeping accurate records of everything and being honest. You don't want to get audited and have to pay more tax back because you claimed something you shouldn't.

When it comes to home based businesses, there are a lot of expenses you might be eligible to claim including:

Expenses related to the house such as rent or mortgage, council rates, insurance. Expenses related to running the business such as electricity, water, phone, declining value of assets such as phone, laptop, any repairs and if you have to travel for work some car expenses can be claimed. Also, any education, training or similar expenses related to your business are tax deductible.

Depending on your specific business, there are many other things you might be able to claim including gym memberships, makeup, clothing and similar. There is an interesting list here

<https://medium.com/@rebecca.obrein/how-to-claim-your-handbag-on-tax-34bd774739be> but get professional advice before claiming random things.

Also, be aware, if you are claiming a lot, you may have to pay Capital Gains Tax when you eventually sell your home.

Quick tip - remember that a tax deduction doesn't mean you should go out and spend on anything since you can claim it on tax. The deduction isn't 100% cash back on purchases. It simply reduces your taxable income by a certain amount saving you a little money.

Ways to Make Money at Home

Getting set up right in the beginning is important to help you make the most money and be able to claim everything on tax. Making money can be a lot of fun, especially if you have a few income streams and can use the money to invest, pay off debt and improve your financial life.

Here are some of the ways I've made money from home.

Online Surveys

Online surveys have a bad reputation but there are reputable companies who do pay. Over the years I tried many, some were great, others ripped me off. A few I would avoid are Vindale, My Opinions, Rewards Central and Valued Voice. Both myself and followers of The Thrifty Issue <www.thethriftyissue.com.au> found those sites to be scams. Below are the ones I found worthwhile. You can find my list of Australian online survey sites with more detail here <<https://www.thethriftyissue.com.au/best-australian-online-survey-sites-earn-1000/>>.

1. Swagbucks

Swagbucks is one of my favourites. You can do it via their app or on your computer. You earn "Swagbucks" which are converted to cash or gift cards. I have been using them for a few years and while not a huge moneymaker, I use them for things I already do so the points add up.

You can earn points by:

- Joining through this link <<http://swagbucks.7eer.net/rWoKQ>> and using Swagbucks to get a \$10 sign-up bonus
- Using Swagbucks to search instead of Google
- Shop your favourite stores through Swagbucks
- Download games, apps and surveys in the discover section on Swagbucks
- Answer the daily poll
- Referring friends
- Playing Swago (Swagbucks Bingo)
- Doing surveys
- Bonus points from codes and shopping

It's free and easy to join, Paypal cash is paid in USD plus they often they have sales on the gift cards you can redeem. For example, 5,000 points is usually a \$50 gift card or cash. Big W and a few others are on sale at times so you spend 3,900 points (\$39) for a \$50 gift card, making points go further! [Sign up free here](#).

2. Octopus Group

Octopus Group are the highest paying online survey site in Australia and my favourite. They have a set price of \$0.28 per minute which is \$16.80 per hour and yes, some surveys can be that long. With Octopus Group you will see exactly how long a survey will take and how much you will be paid. [It's free to join here](#) <<https://my.octopusgroup.com.au>>.

You can also make money by referring friends. Make \$1 for each referral plus \$1 per survey they do, up to \$20 total. Octopus Group have great customer service who respond quickly and are the best to deal with for me.

I wrote a detailed article about Octopus Group here <<https://www.thethriftyissue.com.au/is-octopus-group-legit-how-to-make-the-most-money-from-australias-highest-paying-online-survey-site/>>.

3. PrizeRebel

I've been using PrizeRebel <<https://www.prizerebel.com/index.php?r=TheThriftyIssue>> for over a year and they have been good. ANother, with great customer service, they also pay in USD. You can choose gift cards or PayPal cash and it will be paid within 24 hours. You make money doing surveys and you can earn a small amount referring friends.

4. Pureprofile

Pureprofile <<https://www.pureprofile.com/>> is an online survey platform which also now has an app. You can redeem up to \$50 every 60 days either as cash, gift cards or Hoyts vouchers.

You earn cash doing surveys. You are matched to surveys based on your profile (which does take some time to fill out). Surveys can be as little as \$2 or the most I

have seen is \$25 for one survey. Some take a few minutes, others take an hour (rare and those are the ones that pay \$25). I mostly see between \$3 and \$10 for surveys.

You will have to answer a few questions at the start of each survey to see if you definitely fit what they need for that survey and to ensure they fill their quotas for different ages, genders, locations etc. If you fill this out and don't get through to the survey for any reason you usually get paid 5 cents or 10 cents anyway.

Market Research

Get paid to test products and answer questions. Usually, you fill out a form to express interest, then you select a time and they'll call. Most are done via phone from your own home and pay around \$100 per hour. I recommend Farron Research <<https://www.farronresearch.net.au/>>.

Using Your Home

Even though most of these suggestions will be classed as hobbies not a business, be sure to have insurance. Don't do them if someone in the family is sick or anything like that. Also, do thorough research to ensure they are ok in your area, the council doesn't have any restrictions on them, check the legalities and do thorough background checks.

1. Rent a Room on Airbnb

The rate will vary depending on where you live, whether it is a room or your whole house, what you offer and the time of year. Most people make \$70+ per night with it increasing over certain periods. For example, the week of Christmas I could charge \$180+ per night in Melbourne. This is not for everyone and there are times in life this won't work but during peak travel times it has been great for me.

How to get Started with Airbnb

Sign up for a free account here <www.airbnb.com.au/c/ktravers10> where you also get either travel credit or bonus host credit if you want.

Take great photos of your home and the facilities. Ensure they are well lit, inviting, clean and accurate.

Write an accurate description of the home, the room, what is available and the area. Be honest, if your home is older and looks a little worn or you have pets, stipulate this. Check prices in your area for similar homes to see what to charge and set your prices accordingly or let Airbnb set the price for you. Airbnb was usually lower than what I got when I set the price myself though.

Remember most people expect hotels. Many Airbnb hosts I know have specific linen, toiletries and everything for Airbnb guests for this reason. Have tea, coffee, sugar, milk and some basics available.

Create clear house rules and include them in your listing, along with consequences. You can set it so a bond is required which Airbnb hold on their card and if there is damage you can put in a claim.

Include a clear check-in and check-out time. Add a cleaning fee and ensure the place is cleaned to high standards before guests arrive.

Add a guidebook outlining all the best things in your area, what is close, transport options and go the extra mile by offering coupons to local places. My guests loved this. Include written instructions on how to use things in your home and keep this guide on the dining table or in the kitchen for guests to see.

Have the app on your phone so you can respond to messages quickly too.

To make more money, you can offer to do classes from your home to such as teach cooking, photography or anything you know about.

2. Have A Boarder

I have rented rooms for \$100 to \$250 a week. This varies depending on the area you live in, if it is a master bedroom with its own bathroom and if the room includes bills. Do research in the area you live in to see what a room rents for. Having a long term boarder is preferable for some as the income is regular compared to variable income with Airbnb.

How to Rent to Boarders

Check prices in your area so you can see if it is worth it to you and what to charge. Decide what you will include e.g. are bills included or separate? Can they park in the driveway or is it on the street? Wifi and Netflix or they pay for their own? Will you make it a furnished or unfurnished room?

Check tax and legal implications. If you're renting you may not be able to sublet a room. The income from renting a room may also push you into another tax bracket so be sure to run all the figures.

Know your legal rights and responsibilities for having a tenant. Get adequate insurance to ensure you and your home are covered.

Decide on some house rules and be clear on them with anyone you interview. This includes details about pets, smoking, parties, privacy, use of common areas, music etc.

Create an ad for Gumtree or Facebook Marketplace outlining all the details of your room and rules. Let friends and family know you are renting out a spare space in your home as they might know someone.

Interview everyone and be clear. Check references, look them up online, check their social media profiles and get a good feel for them before renting a room to them. When interviewing them about previous places they have lived, living and eating habits, social life,

occupation/income, goals etc. Also discuss your expectations around things like privacy, rent payments, noise levels, guests sleeping over etc. Get to know them to ensure they are a suitable candidate and will be able to pay the rent. If they present perfectly on paper, however you have a terrible feeling in your gut, trust your gut.

Use a contract. Include everything in it such as:

- Bond and deposit paid (e.g. 2 weeks rent). Be sure to lodge this bond properly.
- Date it was paid and term of contract (e.g. 3months to see if you get on, with the option to continue if both parties agree)
- When rent is due – weekly/fortnightly and what day and will it be paid in cash, into your account or will you use property management software?
- Which areas of the house are they allowed to use/are they renting?
- Services you provide – do you provide any meals/cleaning/lifts?
- Share of bills – will it just be half each?
- Share of household chores – alternate cleaning or only clean up after yourselves or pay for a cleaner to come in and do communal areas.
- Room inspections – frequency and expectations as well as photos and video of the house before they move in.
- Notice period – how much notice they must give you and you them if either one of you decides to terminate the contract.
- Specific house rules – noise control, house duties, overnight guests, if they can store things such as extra furniture at your house or not. Include everything. If it is in writing and signed by both parties, it cancels out a lot of disputes.

It is different having someone in your space but with a little time and research before, it can go well.

3. Rent Your Driveway or Garage

I have rented my garage out to a single mum running a business who needed more space, people to store their spare boxes and one guy to store a car.. You can rent it to someone who works nearby and needs it for work, someone needing to store a boat, special car or caravan etc. You can do this with either [Spacer](#), [ParkHound](#) or do it privately.

4. Rent any Spare Space you Have

If you have a spare room or garage you can list it as mentioned above. However, you can also rent out your attic, basement if you have one, garage sheds, storage cages in apartment blocks, backyards, front yards and basically any space you have. They can be rented by people wanting to store items or in your yard, if your council allows, you can rent garden plots or camping space. If you have a pool, this could be rented out to people running swimming lessons or aerobics instructors.

5. Rent Fence Space

If you live on the main road or high traffic area, you can rent the space on your fence to businesses for advertising. They will need to supply and install their own signs. Alternatively, some people get free tickets to events for allowing advertising for tours such as circuses.

6. Have A Billboard

If you have space and it is approved, you can either install a billboard or arrange with a company for them to install it and use your yard for advertising. This works best on main roads.

Sell Stuff

When I actively bought things to resell or sold for others, I was making over \$10,000 a month. We've also sold eggs, plants, garden produce, flipped cars and I've bought and sold websites.

1. Buy Things to Resell

I did this a lot when I was a new mum then in 2017, I set a goal to make \$20,000 doing it. By my fourth month I was making over \$10,000 a month. Rockabilly clothing, camera gear, camping gear and homewares did well for me. I also flipped cars and websites.

How to Resell Things

Sell things you know about or take the time to learn about them. It makes it so much easier to be looking through places such as garage sales and charity shops when you know what to look for.

Research the sale prices of the items. On eBay you can check the completed and sold listings to see how much items sold for and if it will be worth it to you.

To list, you can sell items on Facebook Marketplace, Gumtree, eBay, niche Facebook groups or any buy sell swap pages. Niche groups and Facebook Marketplace were best for me. I'd look up specific brands I was selling and the sale groups for them because it is an entire audience looking to buy what you are selling rather than trying to sell on a massive marketplace. Also, Facebook and Gumtree are free to list.

When listing, make sure the items are clean and well displayed. Take clear photographs in good light. Morning or late afternoon are best rather than the harsh sun in the middle of the day. Be sure to include any issues or defects in the listing, where it is and any notes.

However, be prepared for people to ask questions. So many people do not read a listing properly but it is best to still have an accurate description anyway and be patient with answering questions.

Be aware of scams. Never post an item until it has been paid for. Do not ship items overseas, allow Western Union or any of those sort of things. This is a common scam, saying they work offshore. Don't fall for it.

Use prepaid postage. My preference was items I could ship in 500g or 3kg satchels as I could post them on my way to school or meetings. Plus I knew exactly how much they would cost to post. If I allowed pick up, I would meet at a cafe or shop instead.

It takes a little practice getting to know what sells, what works for you and listing quickly but if you pay attention to trends and collectibles, you can make a lot.

2. Sell Garden Produce

If you can put plants in pots, grow herbs or other veggies from seeds you can sell the plants. Selling herbs, fruit and vegetables you grow is another option or eggs and honey if you have chickens and bees. Check council regulations to see what you can sell and how. Most people simply put a sign out the front or they do the honesty system where there is a box and people pay when they pick an item without you being there. That's more common in the country though.

3. Sell On Etsy

Etsy is a handmade market but it's not limited to things you sew/craft/physical products, you can make graphics such as party invitations, blog themes, quotes, organisational tools like wall planners that people can purchase the digital file and print themselves.

Digital files are fantastic because you make them once and can sell them multiple times.

Clothing, jewellery, toys, home decor and graphics are all popular. How much you make depends on how popular the item is and how well you market it. You can find an example of digital items for sale here <<https://www.etsy.com/shop/MiniPeas>>.

4. Party Plan/MLM

I hesitated to put this in because statistics show most people lose money with these options, no matter how great it seems. If it is a product you genuinely use and love, plus are great with direct sales, it can be a good option.

These days, you can sell online, many companies let you have a page on their site as your store to direct people to. You can do Facebook Lives showing what you sell and how it helps others, have live parties and show it by using it.

However, NEVER message people without consent, don't post in Facebook groups about what it is and to PM, all those messages are seen as spam and it is not how you get people to buy through you.

The Share Economy

Numerous companies exist now to connect people with other people and be able to sell their goods or services. You can rent out your car, caravan or even yourself!

1. Rent Out Your Car

Sites such as Car Next Door <<http://carnextdoor.com.au/invited/KYL7HK>> and CarHood <<https://www.carhood.com.au/>> allow you to rent out your car. People pay by the hour or can rent it for the day. It can sit out the front of your house, be used as needed and make you money without you needing to drive anyone around. Personally, I found Car Next Door had a more secure signup process.

However, both have terrible customer service which is extremely slow. The terms and conditions have changed over the years so it is difficult to make an insurance claim through them and earnings have reduced.

If you have a moving van, an older car you don't care about or similar, it works better than renting out your main car. Your car will definitely get scratches and dents from doing this. It is the same as a rental car, people don't care about it as much as they would their own.

But people renting out older cars and vans do really well and love it.

2. Rent Out A Caravan

If you have a caravan or camper your family only uses a few times a year you can rent it out on sites such as [Camplify](#). You set your rate, people book it, pick it up from you then return it. They take 5% commission and you don't have to promote it as it is on the site.

3. Random Tasks

Sites such as Airtasker <><https://www.airtasker.com/>> have random tasks other people need done. People list things they need doing from ironing through to liking Facebook pages, writing articles or doing market research. It's free to join, you put in a bid on the jobs you want to do and if selected, you need to complete the tasks within a specified timeframe.

Alternatively, check sites such as Gumtree, put up flyers in your local area or advertise on Facebook for anything you are willing to do from home.

Online Options

Most of what I have done to make money at home has been online. You might be surprised when you look at your skills and current experience, how that can be transferred to an online income or new occupation. If you want help working that out for your situation, feel free to post in The Thrifty Issue Facebook Group <<https://www.facebook.com/groups/TheThriftyIssue/>> and I can offer some tips, as can others.

1. Virtual Assistant

A virtual assistant is someone who assists virtually, meaning online instead of being a personal or executive assistant in the office. Most administration skills can be done online from home such as emails, scheduling appointments, making payments, doing social media and more. You can choose to be a general VA or have a speciality such as transcribing podcasts, editing documents, graphic design, social media marketing etc. With some experience or taking a course, you can either work for an agency or set up your own virtual assistant business.

How to get Started as a Virtual Assistant?

Many virtual assistants start by promoting their services in groups and on sites such as Freelancer and Upwork. In my opinion, the best option is to set up your own website (go with Siteground for hosting, install WordPress with one click, pick a

theme and some plugins then off you go as outlined in the business section of this book.) Have your services including per hour plus packages on there.

Next, set up your social media accounts, schedule it to have content shared regularly then promote your services in groups, let friends and family know and do it on your

What Should a Virtual Assistant Charge?

Rates depend on experience, skills and the type of work you are doing. Australian VA's typically charge \$20 to \$100pr hr, with \$20pr hr being very basic tasks and those new to being a virtual assistant whereas VA's who charge at the higher end of the scale are often executive level doing more involved tasks and have corporate Executive Assistant experience. The average rate I see is \$40 to \$50 per hour, less for packages of 10 or more hours bought at once.

Do not undervalue your services or skills.

While many things can be outsourced overseas for less than in Australia, some businesses want to deal with Australian VA's only. Work out a pricing structure you are comfortable with which allows you to work the hours you can, outsource if needed and run the business at a profit.

Always have a contract outlining what is included, when payment is due, how it is to be paid, what happens if it is terminated etc. Get a professional contract to use as a template then edit it for different clients.

Have a clear business and marketing plan for your business. I've included tips in the business section of this book for marketing a business.

2. Fiverr

Graphic design, video editing, creating graphics with Canva, social media posts and more are all jobs people offer on Fiverr. Set yourself up with an account then it is up to you how much you charge, what you do etc. While it was originally meant to be only services that were \$5, that has changed and now you can charge anything plus upsell your services. Sign up to Fiverr here <<http://tracking.fiverr.com/SH3aF>>.

This is a great guide on how to make more money with Fiverr <<https://simplepassiveincomesolutions.com/how-to-make-money-on-fiverr-without-skills/>>.

3. Freelance Writing

I started freelance writing in 2011. My first gig paid 50cents per word and I was ecstatic to have weekly freelance writing gigs as a stay at home mum. I wrote mainly about finance and it was a nice side income.

Over the years I have continued to do freelance writing, however, I charge more now and learnt a lot about writing options, where to get work, what to charge and got involved in supportive communities.

Freelance writing varies greatly in terms of price due to experience, qualifications, quality of work and it is highly competitive.

How do you get Started?

Firstly do you have writing experience? When I started freelance writing I had been blogging for almost 2 years and was an author. I look back at the articles I wrote then and cringe when compared to my writing now. I'd recommend doing a course such this one – [Earn Money Writing](#) <http://earnmorewriting.com/?affcode=70083_ymeiv4qe2>(there is also a fantastic Facebook group for those who are doing or have done the course!) It has helped many people I know launch their careers.

Set up your own site (I recommend [SiteGround for hosting](#)), create a portfolio of your work, even if it starts with some guest posts on sites linking back to you, then start pitching. You can find my travel writing portfolio here <<https://www.kylietravers.com.au/travel-writing-portfolio/>>.

Where to Pitch and Where to get Paid Gigs

When starting out places such as Upwork <<https://www.upwork.com/>> and the Pro Blogger Jobs Board <<https://prologger.com/jobs/>> can be great places to start, although the rates are usually lower compared to other freelance work, it's often simple, quick articles people are looking for. Some have higher paid options which require some experience, a portfolio or proof of your work.

Sites such as The Write Life <<https://thewritelife.com/publications-that-pay/>> and Make A Living Writing <<https://www.makealivingwriting.com/how-to-become-a-freelance-writer-post/>> both have lists of sites willing to accept content and pay you for it.

Alternatively, get active in groups on Facebook or pitch directly to sites you want to write for but make sure you read the rules and guidelines for each.

How Much to Charge as a Freelance Writer?

Do you have a degree and experience or are you just starting out? Which country do you live in? How much research is involved in the article?

The biggest factor in determining your rates is experience and qualifications. Those with journalism or similar degrees and experience can command higher rates than those just starting out.

Next, Australia has higher rates than other countries, so if you live outside Australia or are dealing with international companies, be aware of this. In the US you will likely be competing against many freelance writers willing to do content for under \$100 an article. I'm not saying this is a bad thing, but I found \$50 per article was fairly common for US companies vs \$200+ for Australian.

If you have a degree and extensive experience, the rates are \$1000+ per article, especially if it involves a lot of research.

Basically, what you charge is up to you. Here are some sources to give you an idea of what to charge:

If you are an author, the Australian Society of Authors has freelance writing rate guidelines <<https://www.asauthors.org/findananswer/rates-of-pay>>.

MEAA (Media, Entertainment & Arts Alliance) has suggestions for freelance rates <<https://www.meaa.org/download/recommended-freelance-rates/>> . .

Kate Toon has great advice for working out your rates

<<https://www.katetooncopywriter.com.au/copywriting-rates-how-much-should-you-charge/>>.

Before you do any work, make sure you know your rights, what the going rates are and don't allow yourself to work for less than you deserve. [Check out this from Tracey Spicer](#), even she gets pitched ridiculously low rates by big companies!

I love freelance writing, it is not my only source of income, though. If I were to dedicate myself to it, I'd allocate specific time for pitching, time for writing and time to market myself, network and provide value in Facebook groups, on my own site and elsewhere.

4. Blogging

Blogging has been one of the best ways I've made money from home. You can make money from sponsored posts, reviews, affiliate links, banner ads and creating your own products. I make a full time income from it and have friends making over \$100,000 a month. Here is how to do it.

Go Self-Hosted

This means you pay for a hosting package and set up a site instead of using Blogger or free platforms. When you use free platforms your site can be shut down easily, some advertising companies won't work with you and if you want to sell it later it's harder.

My sites are all hosted with **SiteGround** and have been for years. I have used a variety of hosts but SiteGround is the best value. Customer service has been fantastic and they have done a few extras for me which they normally charge for.

I had issues with my site being down on other hosts, regularly, which is no good if you are trying to grow a business! Hosting with SiteGround starts at \$3.95per month.

Choose a Good Domain Name

Choose an easy to remember, short domain name. Something people will associate with your blog or business and easy to have as a social media handle too. Once you

have your domain and your site, make sure the domain name is connected to your hosting properly and directed there. By this, I mean if you bought your domain name with CrazyDomains as it is cheaper, you will need to direct the nameservers to SiteGround. Or their customer support can help.

Install WordPress

Hosts such as SiteGround make it easy to install WordPress. Log into SiteGround. Click on My Accounts. Scroll down and click on WordPress then follow the instructions to install it. It is literally a couple of clicks and it is done.

Get A Security Certificate

This makes your site https:// instead of http:// which is essential if you want to make money from your site. The 's' shows it is secure, without it you won't be able to sell and won't be listed as a trusted site which will cause issues ranking and getting traffic.

Choose A Theme

With WordPress installed, go to your WordPress admin and pick a theme. You can select a free theme within WordPress or opt to purchase a premium theme which has more features. To find a theme go to "Appearance" then pick "Themes". My sites all have free themes.

Add Plugins

There are thousands you can choose from and what you select will depend partially on what you are doing with your site. I recommend starting with at least the following:

Yoast SEO - shows you if what you are writing is good for SEO and readability. This is important for traffic and income.

Jetpack - is an all in one type plugin which tracks traffic, blocks spam and tracks numerous statistics on your site for you as well as providing ways to keep people on your site longer.

Firewall - security to protect your site from getting hacked.

Add Google Analytics

Google Analytics will give you all the information you need about your site visitors, what they are looking at, how many are looking at your site, where they live, what they are interested in, how long they spend on your site, what they are reading etc. Advertisers will want screenshots of this before they pay you to do sponsored posts on your site.

Sign up for **Google Analytics** then install the code on your site. They step you through how to do it, provide the code and all you need to do is copy and paste it.

Quality Content

Have at least 10 posts ready to go or live already when you launch. Ideally, have an

about page and category pages set up plus your email address then a few quality blog posts so there is content on your site. Without content, people won't come back. You are better off posting once a week or once a month and making sure it is a high-quality post than posting low-quality content daily.

Set up Your Social Accounts and Email

Set up each social media platform you plan to use and secure the name in all others. Make sure you go through and fill in all the details, add all necessary photos and make it clear what you are about. Start following, liking, commenting and engaging with others on social media to get it growing and add the links to your site.

Set up a way to collect email address and send content to them. **MailChimp**, **Aweber** and **InfusionSoft** are popular options with different features. Make it easy for people to sign up to your list, give them a good reason to then make sure you stay in contact with them once a month, once a week or whatever you can commit to. Do not send out emails daily.

Marketing Plan

Who is your target audience, what problems are you solving for them and how can you reach them?

Simply setting up your blog doesn't mean anyone will find you. You need a solid marketing plan, know what to share on social media, when to share it, set up your email database and send newsletters to them, do guest posts on other sites, podcast interviews and work out exactly how you are going to market your site to your audience.

How can you Make Money Blogging?

With multiple ways to make an income through your blog, it is best you work out what you want to do then commit to doing it that way. For example, if you plan on having a lot of your own products, recommending others dilutes your message. You would need to select a few products or services which compliment yours and work well with yours.

If you plan on making money from sponsored posts and affiliates work out how often you are willing to post, what your guidelines are and prices.

One easy option is to install ads. **Mediavine** <<https://www.mediavine.com/>> is my favourite but you need over 10,000 pageviews a month.

Before you focus too much on monetising your blog, concentrate on building a following, an engaged community who love what you do and providing quality content for them. If you don't have an audience, you can't sell anything.

Sponsored Posts

The default option of many bloggers is sponsored posts but you need to be careful with them. Companies paying the blogger a fee to write about them. Fees vary from \$50 through to thousands depending on traffic and what the blogger determines they are worth.

If you do a sponsored post, make sure it is a 'no follow' link. Mark it as a sponsored post. Use #Sponsored in the title and have a disclaimer at the beginning of the post. I also have a category for advertising.

Determine how long the post will be live for. Decide if your rates include social media shares and how many links can be included in the article. Create a basic contract to use and have a cancellation clause to state what happens if they or you cancel it.

Work out what you will and won't do, brands you will or won't promote then create a standard response to use outlining everything for all the emails you will get about sponsored or 'guest' posts. Most guest post requests are businesses wanting a link.

Create a page on your site outlining how you work with brands, what options you offer and create a media kit to either have on your site or to send to brands when they enquire.

Affiliate Marketing

An affiliate link is a link where you get a payment if someone buys something through it such as books from Amazon. Most bloggers make some of their money from affiliates. I only recommend or link to products/services I have used personally and can recommend.

Affiliate links still need to be marked no follow and disclosed as affiliate links. You can use them in posts, in your sidebar, on social media or in your newsletter. Be consistent, know what you are recommending and don't spam people with them.

Sell Your Own Products – eBooks, Courses, Coaching etc

Create eBooks, courses, offer one on one coaching, do webinars, run workshops, classes, a MeetUp Group, sell graphics, printables or physical products. The list is endless as to what you can sell from your site. I know bloggers making over \$100,000 a month selling their own products from their sites.

Work out what your audience needs/wants and fill that need or solve their problems with your products.

Other Options

The above are the main ways people make money blogging. You can also offer banner ads in your header, sidebar or footer. Mentions on social media for a fee,

Captcha advertising, brand ambassadorships, sponsored packages, freelance services such as writing, blogging and virtual assistant services and pop up ads.

The most important thing is to decide how you want to do it, provide quality content and develop a community or you won't be able to monetise it anyway.

5. Social Media Influencer

Making money on Facebook, Instagram, Twitter and other social media platforms can be a full-time job itself. Generally, you need an account with an engaged following over 5,000 but most advertisers prefer over 50,000. Once you have your following you can apply to influencer programs.

This is now big business and influencers have agents, get paid to promote products, style photos and have a team. Some specific niches do better than others for obvious reasons. Be true to yourself and do what you are comfortable with as this type of occupation invites a lot of criticism from random strangers commenting.

Social media influencers make most of their money through paid ads and mentions. Taking photos and uploading can all be done from home.

6. Editing

Editing is a skill requiring more than simply looking for typos. Many large publishing houses outsource editing to remote workers, website owners, new authors, self-published authors, magazines and newspapers all need editors. Get some qualifications or experience before you launch. You can find work on [Upwork](#) or through Facebook groups.

7. Graphic Design

More people are outsourcing graphic design overseas. Graphic designers can make money doing logos, business branding, social media posts or even media kits for bloggers and so much more. Prices for each service will vary and often it is best to diversify your skills, for example, create and post the social media content for clients for a set fee.

True graphic designers do more than simply create social media posts on Canva. Anyone can use Canva, so anyone can offer limited graphics and options as a virtual assistant but don't call yourself a graphic designer unless you have all the skills required by a graphic designer.

8. Writing Resumes and Cover Letters

Having a perfectly crafted resume and cover letter is essential for anyone looking for work. If you have a way with words, get some testimonials and can make a resume attractive, this is a sought-after service.

Set your rates, choose your turnaround time and offer upgrades or packages with resumes, cover letters and selection criterias for maximum value.

9. Transcribing

Transcription services used to mainly be used by lawyers and doctors, now social media influencers, podcasters, radio shows and more require this service. Prices are higher for a fast turnaround or if there is more than one person speaking, there is background noise etc.

Find work in Facebook groups, on Upwork, LinkedIn and business groups.

10. Become An Author

Being an author is not as hard as it used to be. You can either choose to self-publish through sites such as Amazon or pitch your idea to a large publishing house, with some having pitch days open to anyone to submit their work e.g. Allen and Unwin have a Friday Pitch option.

Most authors don't make much money. They earn money through royalties but it's not set and forget. You need to market the book, get reviews, testimonials, do interviews and promote it everywhere possible to get great sales.

Whether you choose to self publish (Amazon steps you through it here https://kdp.amazon.com/en_US/help/topic/G200635650) or choose to go through a traditional publisher, promoting the book is mostly up to you.

Services

1. Photography

Photography is one of the many creative pursuits that is often not valued as highly as it should be. To make money with photography at home you could set up your own studio and offer headshots, family photos etc. Otherwise, you can sell your images to stock photo sites, create cards, postcards and products such as pillowcases, canvas artwork or even scarves to sell. These products can be sold on your own site, via social media or on sites such as Etsy.

Alternatively, you can offer photo editing for others, photography training online or at your home.

2. Childcare

Childcare is hard to come by in most cities, with many parents turning to at home child care providers instead. You will need to get certain qualifications to do it, possibly need to make changes to your home and do anything your area requires legally to run a business like this at home. Once you are set up, it should be easy to get clients.

3. Ironing

If you have an ironing board, iron and time, you can iron baskets of clothes while you

watch your favourite TV shows or listen to podcasts. Generally, you charge per item, with rates typically \$1.50 to \$6 in my area.

Don't charge per basket as many people will cram as much as they can into one basket. Per item or flat folded basket seems to be the most common way of charging and ensuring it is fair to all involved.

4. Spray Tans

Have a tent set up in a room, your spray tan equipment and promote in your local area. You will need practice to make sure you do a good job, plus insurance and to know OH&S inside and out, but if you have approval from council and are confident you do a good job, you can easily do a few clients an hour when it suits.

5. Massage

You must have the correct qualifications to do this. Many set up a room in their home with the massage table and do massage for clients on certain days. How much you charge depends on your local area, many are \$40+ per half hour or \$80+ per hour.

6. Pet Minding

Looking after pets in your own home can be a great option if you love animals and have the room. Rates vary depending on the area and what is required. You can charge for initial meets, before they stay with you, add extra services such as walking and pet grooming or offer pick up and drop off for a fee.

I'd recommend signing up to a service such as

<<https://www.madpaws.com.au/pet-sitters/pet-services/>>.

7. Tutoring

English, Math, music, sports think about what you can offer to tutor someone in, select the level (beginner, intermediate, advanced or go by age groups) then promote your services online and through school newsletters to get your clients. Tutoring can be done in your lounge, just make sure you have everything you need and all legalities covered.

Another option with tutoring is to sign up to online classes as a teacher through specific programs such as VIPKids <<https://www.vipkid.com/teach>> or Outschool<<https://outschool.com/teach#abk92gyoh6>>. In the homeschooling community, Outschool is quite popular and you can choose how much you charge.

8. Consulting

Do you have expertise or qualifications in a particular area? Consulting might be an option for you. How much you charge will depend on your industry and target market plus expenses such as your set up including website, social media, insurance and other business needs. You can offer packages instead of an hourly rate (this tends to be more common) and create courses, eBooks or other items to upsell.

Consulting can be competitive so ensure you have good testimonials, a portfolio, website, social media presence, LinkedIn account and be active. Promotion and word of mouth will be

huge for your business. I enjoyed being a marketing consultant so if you have questions, either email admin@thethriftyissue.com.au or ask in the Facebook Group.

9. Coaching/Mentoring

There are coaches or mentors for anything and everything now from business to divorce, life coaching through to parenting. Mentors and coaches are different, most charge much more than \$50 per hour, instead, they offer packages at set rates with a certain amount of services included or they can tailor packages to their clients' needs.

Sports coaches and umpires are sometimes paid depending on the grade and sport. If you have experience in this area it can be a decent way to make money on the weekend.

As for life coaching, mentoring or similar, be sure to include testimonials and market well with real results. Some people are still skeptical but there is so much proof how beneficial it is to have a coach and mentor for anything you want to excel at.

10. Teach A Class

Check council regulations first, but if you have the space, you could teach a class at home. When I lived in Canberra I ran marketing and social media workshops while my then partner did photography workshops. Both sold out and individually, each made more than the cost of our rent.

Set up a meetup group or Facebook group, promote on social media and anywhere people who want to learn what you teach might hang out. You can do online only classes through your own channel as well. Cooking, photography, marketing, sewing, crafts, life skills, all of these are popular.

11. Alterations

If you can sew and have the room, alterations might be an option. People can come to you, you can offer mending or alterations and do it from the comfort of your own home. Alternatively, look at items which are easy to make and sell well because of the season or something that is happening at the time.

12. Telemarketing

Some companies outsource their telemarketing to people working from home. Check employment sites to find these and research the company before you sign up. Seek <www.seek.com.au> and LinkedIn <www.linkedin.com> often have options. Good customer service skills, the availability to do training and some equipment at home is usually all that is needed.

Other

1. Investing In Shares

Investing in anything, if done smartly, will see your network grow and provide other

income streams. For example, when investing in shares, you can be paid dividends which you can re-invest or choose to be paid directly. Eventually, if you build a good portfolio you can live off it in retirement.

Raiz <<https://app.raizinvest.com.au/invite/V3A2Y7>> is an app that makes it easy. You join, get \$2.50 immediately, plus deposit an amount you want then set up regular amounts to be deposited and invested.

Spaceship <<https://www.spaceshipinvest.com.au/>> is another with lower fees. However, if you are investing larger amounts look at other options. These apps are better for small amounts.

As with any investment, shares go up and down. Recently, we have seen huge losses and it may take a long time to recover. Do thorough research before investing in anything and understand what you are doing.

Investing without knowledge is the same as gambling.

2. Remote Work

Either search remote work options and apply for those jobs or talk to your current employer to see if working from home is an option within the company. Point out the benefits to the company (less office space needed, fewer distractions etc) and discuss the options. It will likely be done on a trial basis so you will need to prove it works. It can be rewarding for you and them, though.

3. Cash Back Sites

Any time you shop online, you can potentially get a percentage of the purchase price back or a flat rate. Install one or all of the following then any time you shop you'll get a notification, they'll scan for discount codes or cash back options and with one click you get it!

CashRewards – has numerous offers and cashback options, even for Woolworths, Apple and more. You join for free, add the extension to your browser and download the app then use it whenever you shop or search the site for specifics you want to see what offers there are. Join free here <<https://www.talkable.com/x/sKGyPv>>.

Shopback - is similar to cash rewards but has a few different shops and slightly different cash back offers. Join free here <<https://app.shopback.com/aus?raf=jjkRO4&slug=referred-signup-bonus>> and get a \$5 bonus!

Honey - scans for coupon codes plus lets you accrue points you can then cash out for gift cards to a variety of stores. Join free here <<http://joinhoney.com/ref/qpdoek>>.

Swagbucks - is an online survey site but also offers cash back. I have all of these installed then select the best one when shopping. Join free here and if you shop through them you could get a \$10 bonus <<http://swagbucks.7eer.net/rWoKQ>>.

While not strictly a way you can make money regularly, it is a way you can make money doing something you already do and can result in thousands back in your pocket for basics like your grocery shopping.

I have switched to doing most things online such as groceries, clothing, booking entertainment like movies etc. which means anything I do now, I get money back for.

4. Jokes In Magazines

Send in jokes, stories or puzzles to magazines. Full stories can be worth up to \$2,000 in some of the weekly magazines. Reader's Digest, That's Life and Take5 are 3 magazines you can do this with.

5. Affiliate Marketing

This usually works best if you are a blogger or social media influencer, but you can still make some money from home promoting affiliates. For anything you do (e.g. have HelloFresh ordered, do online surveys, bank with ING etc) you will be able to log into your account and find a refer a friend code if the company has a program for it.

You can share these on your personal social media accounts, through email to friends and family or in some Facebook groups. Don't spam and harrass people though. Only share if you genuinely feel they will benefit from it or want it.

6. Competitions

There are people who are viewed as professional 'compers', as in they enter every competition they can with many winning incredible prizes. If you choose to do comping seriously, get a different email address specifically for it. Be active on social media, join comping groups, giveaway groups and follow pages that share giveaways. Check where the competition is from, the terms and conditions and don't share anything if it is not from a legitimate source.

Check magazines, websites, social media pages, TV, radio, everywhere and enter any where the prize interests you. I have more tips at

<<https://www.thethriftyissue.com.au/where-are-the-best-aussie-giveaways-and-competitions/>>.

7. Your Creations

Aside from Etsy, you can also create things to sell on sites such as RedBubble, Madelt or create your own site.

8. Your Own Business

What is stopping you from setting up your own business? Sell things you make, offer services, set up a drop shipping company or manage services for others. The list of

businesses you can have from home is extensive. Do some research to see what you would enjoy and get into it!

How to Balance Family Life, Time for Yourself and Work/Making Money From Home

In 2015, I had coffee with a friend, where we discussed work life blending instead of balance. When we are trying to balance something it's like walking a tightrope. When you are blending something you make it all work and mix together. Ever since then, I changed my view on trying to balance everything and instead make my life blend.

Back then, I had a variety of things going on in my life between 2 daughters, health issues (paralysis and cancer issues), I was CEO of a marketing company, international speaker, charity ambassador plus there was housekeeping and a relationship. Some days it felt like a lot to manage. That year, with so many health issues, medical procedures and a big change on the home front, I struggled to find my balance.

After months of overwhelm and struggle, I realised I was not blending my life properly. I was letting myself be pulled in too many directions and getting stressed out over it. I ended up injured and quite sick because of it.

Driving home one day, I had a minibus pull into my lane and cause damage down the whole side of my car and push me off the road. I almost hit a pole and somehow managed to stay in control of my car, pull over and get it sorted. I can't open the driver's door anymore and while it was eventually repaired through their insurance, I was really shaken up by it.

Only moments before the bus hit me I had been looking at my life and decided I needed to scale back. I needed to pull out of some of the stuff I had committed to and instead focus on my daughters, my relationship and making my personal life blend. I had too many balls in the air and I was feeling it.

I saw the bus come into my lane, I beeped but we were parallel and there was nothing I could do. That moment solidified my decision. I do not need to do all I do. I do not help anyone when I am taking on too much.

How do you learn to blend your life?

Partially a change in thinking and partially a change in strategy. We are so used to being busy, stressed out and complaining about all we have to do. Work/life balance is a popular topic but unrealistic. Deciding on the life you want and how to make that

blend and work instead of precariously balancing things is a better option. This is how I did it.

1. Know Your Values

I have gone through a significant growth phase in the last few years after leaving my marriage, being homeless, leaving the church I grew up in and I am still learning. When most people spend their teens and early adulthood finding themselves or working out what is important to them, I was in a strict religion then a controlling marriage. I feel like only now, in the last few years, I am learning who I am and what is important to me.

Despite that, a couple of my core values are super easy to see and have never changed. My thoughts on religion, spirituality, relationships and many aspects of my life have been evolving and I am enjoying it, but the following core values never waiver:

Family
Integrity
Health
Love

Know your core values to know what is important to you, what to prioritise and how to do it.

My family is the most important part of my life which has meant at times turning down amazing opportunities. It was hard knocking back some of those opportunities but knowing that in my heart my family comes first made those decisions easier.

I feel if you don't have integrity, you have nothing. Being honest no matter what in everything you do is crucial.

Health cannot be bought. No amount of money or anything else is more important to me than my health. If I do not have my health, I cannot be the mum I want to be and that is devastating to me.

Approach everything with love is the mantra used in my home and with my daughters. When you come from a place of love, things work better, life is easier and you feel better.

2. Manage Your Time

In the next section I share tips to save time. We waste so much time and much of that is because of pressure from society or the perceived idea we must do it all.

Stop wasting time comparing yourself with others. Be true to yourself, set your own goals and work on yourself.

Stop trying to be superwoman (or superman). We are told we can and should do it all. It is not possible. There are only so many hours in a day. Do not beat yourself up if you aren't living up to what you perceive everyone's expectations are of you. Know your values and what you want to do then stick to that.

Keep a time diary to see where and how you spend your time.

Learn to say no! No is a complete sentence. You don't owe anyone an explanation.

Ask for help. I wrote about that here. It is not a sign of weakness and no one can do everything on their own. When I was growing up we lived in a community. Everyone helped each other with everything. Society today really lacks the sense of community from my childhood. Ask for help. Connect with others. Create your own community.

Schedule time for yourself. You can't help anyone if you aren't taking care of yourself.

Pick something to improve, one thing and work on that. Don't tackle everything at once. Do one thing at a time. It doesn't matter what you start with as long as you start.

Outsource and insource! If it is not 100% vital that you do that task, get someone else to do it.

Stop multitasking. Do one thing at a time. Set time limits if you need. Select the task, focus on it and it alone.

Declutter your home and get organised. We are doing a massive purge in our house and it feels so much better.

3. Say NO!

I'm a big believer of seizing opportunities, however, be realistic. Weigh up what you are already doing, how much whatever is being asked of you will take out of your time and decide if it is really something you want to do.

Too often we take on so many little things that when great things come up we can't do them because we are too bogged down already.

Learn to say NO!

When someone is asking you to do something or be somewhere, pause. Don't answer straight away. Stop to think. Gather your thoughts and tell them you will think about it. You don't need to answer right away. Then genuinely think about it, weigh it up and if you can't, say you can't or "No, I won't be able to. Thank you for thinking of me." Or something similar. Do NOT give excuses or reasons. You can simply say no.

4. What Works and What Doesn't?

Look at your life and write down what is working and what isn't. Write down ideas on changes to make to enable you to find that work life blend you want. Whatever isn't working you need to stop and change or cut it altogether. You may need to experiment to find what works for you. Remember, what works for one family isn't necessarily what will work for you.

5. Get rid of Toxicity

Toxic people and negative thoughts cause disruption in our lives and you do not need that. Get rid of toxic people to free up your mind and time for things you really want. As for toxic and negative thoughts, try meditation, counselling if you need, read self help books, write a list of 100 things you like about yourself to read when you feel down and start practising an attitude of gratitude.

6. Plan Ahead

In our house we have a few things that help with planning ahead and blending our lives.

A shared calendar. We have a calendar app, everything we are doing is put into it. We know exactly where each other will be, who needs to do what (such as school pick/drop off) and it has made our lives significantly easier and more organised.

Pick the big 3. Of an evening, we write a list of the 3 most important tasks for us to accomplish the next day. There are lists for other little things that need to be done, weekly lists and so on but our focus is always on those 3 things for the day. It means no matter what we accomplish the most important tasks.

Menu plan and shopping lists. We eat rather simply most of the time. Our meals are similar, based around ingredients which are in season and healthy. With a focus on health, most packaged stuff is out and shopping is easy. This saves time and money.

Making Childcare Work

I started working from home when my daughters were both under 2 years old. At first, I worked during their nap times and when I could do childcare swaps with my

family and friends. As they got older and moved into preschool and primary school, I worked school hours then when I ran a company, they went into after school care or sometimes I had a nanny.

Having grown up in a home where mum stayed at home and looked after the kids, it was difficult for me to put my kids into care when needed. I felt as if I was failing and that I should be available to them. But as a single mother, it wasn't possible.

It is not a bad thing to put your kids into care if you need to or to make other arrangements. Mortgages, cars, food, bills, all have gone up significantly and most homes need to do this now to get ahead. My kids were fine and it is because I made sure we always had quality time together at other times. Parenting when we were together, being completely present, having them learn to cook and do things I was doing, open conversations about whatever they wanted. All those things ensured we are close and they can easily be taken care of by others as needed.

This includes me needing to be overseas for work at times. Some trips have been 1 to 4 weeks at a time. Because we have a strong connection and I created a community for my kids, it was possible for me to travel for work and my kid be fine.

Building a Strong Connection

Everyone who meets my daughters and I are amazed at both our relationship and their behaviour. They're intelligent, determined, self-motivated and polite. I'm not a parenting expert but I have learnt that having a strong connection, ensuring they feel loved and that I love them no matter what means they have the confidence to face anything. It also means they aren't constantly trying to get my attention in any possible way. To kids, all attention, both good and bad, is attention and a cry for love.

After my divorce, we had quite a few rough patches and my kids needed a lot more help. I scaled back my work, got therapy for everyone and once things were stable again, increased my work. Doing it this way meant we were stronger and I could do more.

Have a solid relationship with your children, spend time with them, ensure they feel loved and you will have a lot more time to do the things you want to do. Read *The 5 Love Languages* by Dr Gary Chapman (there is also one for kids). Focus on ensuring everyone feels loved, including yourself, in the way that speaks to you the most.

For example, my main love language is Acts of Service, my eldest daughter is Gifts then Words of Affirmation and my youngest daughter is Quality Time then Acts of Service. When someone does something for me I feel loved. When someone gives my eldest daughter something or praises her, she feels loved. My youngest feels love most when you spend quality time with her, which lately has been lots of talking.

By doing these things and showing love in each others love language we all feel supported and it means my kids are content to do their own thing while I do mine. It's a game changer for everyone I know who learns about it.

How to Entertain Kids

What can you do for different ages to keep kids entertained so you can do something for 30 minutes or longer? Each stage is different, as is each child. You know your child best, so pick and choose what will work for you.

Under Two Years Old

Realistically, at this stage, kids need the attention and you probably only have nap time. As they are heading towards two you might be able to have them do some activities with you right there but your attention will be divided.

Activities such as bubble blowing, play-doh, drawing, balls in a mini pool or play pen, books, educational toys and similar worked for me.

If you wish to use TV or similar, there are some great educational options such as Baby Sign Time, The Wiggles or for your own sanity, I hear Bluey, Ben and Holly's Little Kingdom and Peppa Pig all have a lot for adults.

2 to 5 years old

Toddlers to school years is the super fun age where they are into everything, more than ever before. No, Why, What if and generally talking a million miles a minute become the norm.

Rapid development from ages 2 to 5 means kids' sleep routines change, your nap time during the day suddenly disappears and there is more mess than ever in the house. With their inquisitive natures, there is a lot you can do at this age.

Arts and crafts such as finger painting, shadow drawing, chalk on the driveway, paper crafts, box crafts etc. Give your kids a heap of recycling items such as cans, boxes, paper and let them create whatever they want.

They can start learning to clean as part of a game. For example, tape a square on the floor and have them see if they can sweep everything into just that square. My daughter used to love to vacuum when she was around 2. In fact, she'd cry when it was turned off. My other daughter loved doing the dishes and would get upset if I did them without her. Let your kids do these things with you as they enjoy it at this age, it means you are spending your bonding time teaching life skills and later you don't have to do the housework fully so will have free time then to do work or make money.

Games such as hide and go seek can give you a few minutes at a time to send an email but don't leave it too long!

Two to Ten Years Old

This stage is much easier in the sense they get more independent, you can have them do things on their own for longer and not have to watch as much. Also, after school care becomes an option.

Kids know what they are interested in and can help guide you on what they want to do. My daughters love science, Minecraft, animation, photography, art and languages. Also, anything to do with being outside is a big must for them.

Encourage art such as drawing, painting, sculpting, clay work, anything they can do easily on their own. They can watch YouTube tutorials or you can access Outschool, Khan Academy and similar courses for free.

Create a fort kit they can use to make forts/cubby houses inside or out. Get a few old sheets, some rope and pegs to keep in a pillow case. They can use this whenever they want to build one.

Camp in the backyard. My kids would play for hours doing this with the tent set up.

Start a garden, let them plant seeds, prepare garden beds, pull weeds and be responsible for their own section of the garden.

If they enjoy gaming, let them learn coding, podcasting or similar. Yes, it's screen time but given how many skills such as these are essential in the workplace now, it is great to develop them young.

Let them go crazy taking photos, making collages, editing videos and playing around with filters.

Lego was essential in our house from an early age. It encourages creativity, free thinking, play and sharing.

For languages, apps such as Duolingo and Babbl have been great for my kids. They selected the languages they wanted to learn and love it.

Give kids freedom to explore their own interests. When they have the freedom and encouragement to do this, they will entertain themselves so much easier, giving you time to make or save money at home.

Tweens

This is the stage my kids are currently at, ages 11 and 12. It's interesting for sure, with lots of changes but similar interests and activities to earlier ages.

At this age, I am more comfortable letting my kids ride their bikes in our neighbourhood with other kids. They can play outside, do cooking, play board games, card games, do art and other things on their own.

Teens

By this age they should be able to entertain themselves, be left alone as needed and for you to have more free time.

My parents used to say if we were bored there were chores. Either entertain yourself or you'd have to clean something!

How to get childcare sorted

When looking at childcare options, there are quite a few. Traditional childcare centres or at home childcare providers are the first option most think of. Swapping childcare with family and friends or having a childcare circle where each parent looks after everyone's kids one day a week, leaving the rest of the week available and childfree. Alternatively, a nanny or au pair is considered often by families who need more flexible hours.

Work out what hours you need childcare for and the best option for our family.

Time-Saving Tips

What Would you do if you had More Time Each Week? One of the biggest issues I hear mums mention is they don't have enough time to do everything. What if you could have an extra 15 hours a week, what would you do with that time?

A recent study in the US showed mums work the average of 2.5 full-time jobs, or 98 hours a week! Working as well as parenting, doing the house stuff and trying to keep a life I love has meant I created ways to use my time wisely, outsource tasks and reduce my workload.

I achieved a lot between 2011 and 2014 (I went from homeless single mother to multiple international award-winning CEO, author, speaker and consultant).

Then 2015 hit. I spent most of that year having major health issues including paralysis, cancer issues, multiple surgical procedures and life spiralled downwards. I still managed to be named one of 15 women to watch for 2015, be nominated for other awards, awarded an international award and kept my company going. Life was no longer going as planned though. Most of my daily good habits, the ones which saw me reach the success I had, stopped.

I was bedridden, in pain and could not be bothered. My good habits were replaced with bad ones, one, in particular, was watching TV. I was wasting my time.

It's taken me awhile to get back into my good habits fully, but I'm there now. Here are my top tips to have more time.

1. Stop Watching TV/Netflix!

Time Saved: 15 Hours

Or at the very least, reduce how much you watch. According to research, the average Australian spends 2 hours and 39 minutes watching TV per day. That is nearly 20 hours a week! A poll of The Thrifty Issue Facebook group members showed most watch more than 10 hours a week.

What could you achieve if you had 15 hours a week to dedicate to it?

A few years ago I decided to stop watching TV. I started with a 30-day challenge of no TV. When it came to the end of the month I realised there were no shows I missed and wanted to get back to. Once I got sick in 2015, TV crept into my life and I didn't fully cut it off.

I've limited my TV watching now. I don't binge watch Netflix at all. I am not alone in this, many rich/wealthy/successful people tend not to watch TV either.

If you stopped watching TV or limited it to a favourite show, what could you achieve that you currently don't have time for? Could you go to the gym, find another way to make money, take a class, read those books you always meant to or finish the home renovations?

2. Teach Your Kids to DIY

Time Saved: 5+ Hours

If your children can use an iPad or the TV remote, they can use the washing machine, dishwasher and vacuum cleaner! Teach your kids how to cook and clean, teach them to problem solve and play by themselves with Lego. Stop doing everything yourself and start teaching your children to be independent. You'd be surprised how young kids can be when they learn these skills.

Our morning routine consists of my kids getting up, getting themselves ready, packing their own lunch, school bag and anything else they need. I don't do these things for them. After school, it's their responsibility to get changed out of their school clothes, put them in the laundry, one of them turns the washing machine on once full and when it's done we hang it up. They get their own snack after school and help clean when asked.

My day is not full of doing small tasks for them they can do themselves.

Do yourself and your kids a favour by teaching them life skills and getting them to contribute to running the house.

3. Outsource Where Possible

Time Saved: 4+ Hours

List all the tasks you do, how long they take and whether they must be done by you or can be outsourced. If you can afford it, get a cleaner/ironer/gardener/someone to do these tasks.

Chances are, many of the tasks you do could be done quicker by a professional and may not cost as much as you think. Plus, with the extra time, you can either do things you enjoy or put the time into something that will bring in more money.

Think about it, if you can do something that pays you \$50 per hour and you only need to pay \$30 an hour to outsource something such as cleaning, you will have a clean house plus extra money in your pocket!

Besides that, how much better would you feel mentally if someone else is taking care of something such as cleaning?

4. Get it Delivered

Time Saved: 2+ Hours

I get virtually everything delivered now instead of packing the kids in the car and traipsing around the shops. I do go to the shops sometimes, but groceries are delivered, big items are delivered and I put off buying things at times so I can buy them at once and get them all delivered. I can shop online when it suits me. This saves hours!

5. Routines and Automation

Time Saved: 3+ Hours

Get routines and make sure your kids know them too. Better still, get your kids to write their own routines with your guidance and put it up in their room.

Create a morning routine to get ready and out the door, so you don't need to nag constantly, have another one for when you get home such as they take their shoes off, school bags go in the same spot, lunch boxes in the kitchen, get an after-school snack, do homework etc.

Routines mean we all know what is happening and when. Kids don't need to be told repeatedly or you can have your routine written up for the family to refer to instead of you yelling trying to get everyone to hurry up.

Look at other areas of your life, where can you automate them or set routines so you don't waste time going over the same thing? Arrange a direct debit for your bills, work out your budget, schedule any payments that need to be made to happen automatically, have a shared electronic calendar for everyone to put their appointments into, use a meal plan, simplify and automate your life.

6. Meal Plan

Time Saved: 2+ Hours

Plan your meals and shop accordingly. We eat the same things most of the time so our meals and shopping list don't change much. Plan your meals based on the food in season, use the food you have in your cupboard and think about what you are doing during the week. For nights we will be home late, I have quick meals or I have meals cooked and frozen in the freezer which we can reheat instead of getting takeaway.

By knowing what we are eating and when we save time and money plus shopping is easy (I shop online and have it delivered when it suits me now).

On top of this, if I am cooking dinner, I cook double batches of anything that will freeze well such as bolognese, lasagne, fried rice, curries, soup etc. This builds up my frozen meal supply and reduces the chance of buying takeaway or junk on nights I don't feel like cooking.

7. Schedule Time for Yourself

Time Saved: Variable

“But I don’t have time to schedule time for myself!” I hear you argue. If you do not schedule time for yourself you will burn out and depending on how bad that is, it could see you extremely sick, paralysed (I was for 7 months) or worse.

Look after yourself. Change your lifestyle, get your kids to do more at home, put them in care or arrange a childcare swap with another mum. Do something to get the time you need to do what you want.

I used to throw all my spare time into work and charity projects. I got worn out, ended up paralysed, had level 10 pain which is a pain so severe you pass out because your body cannot handle it (childbirth is level 8) and multiple surgeries. I knew I needed to slow down and I didn’t. It wasn’t until I took time for myself that my body started to heal, despite doctors expectations that I would be permanently disabled.

Get up a little earlier and have time alone to meditate, shower without the kids coming in, do your hair and makeup if you want, dress in clothes you like, book a class you want to do and go do it. Book dates, nights out and holidays without your kids if you want. Work out what you want in your time, then do it.

8. Know Your Style and Create a ‘Uniform’

Time Saved: 1+ Hours

It might sound boring but it makes life easy. It doesn’t mean you need to wear exactly the same thing every day, although that does make it easier and many successful, high-profile people do it. I mean know what you are wearing and don’t own clothes you don’t wear.

Have a session with a personal stylist, find what looks good on you, brands you like and what you feel comfortable in. Create a wardrobe based around this and pick your outfits ahead of time.

For me, I love brands similar to Cue. I like their quality and professional look. I like 1950s style clothing as well. I lean towards pencil skirts and dresses. My wardrobe can easily be mixed to create a variety of outfits, however, I usually know what I am wearing a week in advance and don’t need to think about it. No mornings are spent deciding what to wear or trying on multiple outfits.

9. Stockpile and buy Items on Sale

Time Saved: 1+ Hours

Even when I lived in a tiny 2 bedroom unit, I still stockpiled certain items and bought them on sale. I rarely run out of items we need and I don’t have to duck down to the shops, saving me time and money.

10. Cook Double Batches

Time Saved: 2+ Hours

I harp on about this a lot because it's easy and effective. It takes me virtually no extra time to chop a few more veggies and cook twice as much dinner so we can have the same meal later without me spending 30 to 60 minutes cooking plus prevents buying takeaway on nights I don't feel like cooking.

Food this is easy to do with includes bolognese, lasagne, curry, stew, pizza bases, pasta bake, chilli etc.

11. Use Your Commute

Time Saved: 5+ Hours

A commute doesn't need to be wasted time. Listen to podcasts or audiobooks. If you are on public transport you can read, do your shopping list, order the groceries online, pay bills and anything else you can do online can be done from your phone. If you wanted you could do online surveys with Swagbucks or Octopus Group and make money in your commute.

Use that time for things you don't want to do in your free time.

My commute is only small, walking my daughters to and from school because I work from home. If I work in an office doing consulting or have to travel, I still use the time productively. I love having that 20 minutes to tune out and focus on something I enjoy such as a podcast or book.

12. Get Organised

Time Saved: 2+ Hours

"A place for everything and everything in its place!"

I used to roll my eyes at that and lived in this chaotic but 'organised' mess. I'd spend 10 minutes or more every morning searching for my keys, glasses, handbag and shoes! Now I have a magnetic hook on my fridge for my keys, shoes are taken off at the front door and put in our wardrobes, my handbags have a spot and my glasses sit on the windowsill in my bedroom or on my desk.

Get your house, your car, your office, everywhere organised and save yourself hours each month!

13. Wear A Dressing Gown

Time Saved: 1 Hour

Get a dressing gown and wear it over your clothes when getting ready in the morning so kids don't mess it up. It saves time having to change but remember to take it off just before you leave. Much like the 'pinny' or apron our grandmothers had. On that, if you don't use an apron when cooking etc. Get one! It'll save your clothes.

14. Get Things Ready the Night Before

Time Saved: 2 Hours

My kids know that when they get home from school they need to get changed and get everything ready for school the next day.

Every evening I write out my list for the next day and get everything ready so it's simply a matter of getting up and going in the morning. It reduces indecision in the

morning and stressing over having to iron that shirt or being unable to find what you need.

15. Colour Code the Family

Time Saved: 1 Hour

Each family member gets a colour, items such as toothbrushes, towels, hairbrush etc are all this colour. You'll easily know who has left what where (unless a sibling has used it). This saves time trying to work out who left that wet towel on the floor.

16. Have Duplicates

Time Saved: 30 Minutes

Have more than one of items you use regularly or your kids walk off with and don't return such as scissors, tape and pens. Keep them in a few places like the kitchen drawer, a desk drawer and your bedroom. This saves time because you aren't constantly searching for them.

17. Keep a Time Diary Then Eliminate Time-Wasting Habits

Time Saved: 3+ Hours

It might shock you when you do it, but it's a great exercise. Start tracking how long you spend on different tasks so you can identify and eliminate your time wasters. There are apps you can get to time how long you spend on things online and you can keep notes in your calendar for other things.

18. Learn to say NO!

Time Saved: 4+ Hours

You don't need to be the one doing everything. Being asked to do something does not mean you have to say yes. Learn to say no to things you don't want to do or don't have the time to do and take control of your time again.

All these time-saving tips can easily save you over 15 hours a week. Some take a little time to implement or get the kids used to them but it will provide so much relief once you have it sorted.

Saving Money

Making money and being organised is one thing. If you aren't living within your means and finding ways to save money, you'll blow your budget and be stressed. This section contains my top tips to get family on board, get your budget sorted, save money plus frugal recipes and what to do with leftovers.

How to get the Family on Board

Families can cause the biggest headache at times when it comes to cutting back the budget and getting control of your finances. If you are partnered, the first step is getting on the same page financially. I cover that deeper in the next section below.

When it comes to kids, that is completely different, especially if they have become used to a specific lifestyle.

Growing up, my parents included us in budget talks. We knew how much Dad made, where the money went, the budget for each expense plus our pocket money. With pocket money, we did chores and were encouraged to split the money between tithing, savings and spendings. We were religious so tithing wasn't really optional. As a mother myself, I do it a little differently. We have budget talks, set goals as a family, my children know what our expenses are and they are happy to be part of it all.

Be clear with your kids about the family financial goals and get them involved. It's a lot easier to teach them delayed gratification and budgeting if they know why it is being done. If you have huge debt to pay off, use charts such as these <https://debtfreecharts.com/collections/free-charts> to get motivated visually and so everyone can see where you are at on your debt free journey.

If it is a house or holiday you are saving for use charts and pictures to visually remind yourself what you are working towards. Kids can do this too with their own pocket money. Encourage them to save towards specific things they want. For example, my eldest has some camera gear, a phone and a few other things she wants. My youngest had a specific graphic design pen she saved for and loves. They appreciate those things more when they have paid for them and it teaches them great budgeting skills.

What to do when your partner is hopeless with money

I get this question in some form or another all the time. Here are a few examples:

"I love my partner, he is completely hopeless with money, though. When we met he had a great corporate job and I was aware he had a little debt. He was a single guy, no kids, no responsibilities and clearly liked the finer things in life. I am frugal, had kids before we met, live debt free, save for what I want and while my job doesn't pay anywhere near what he does, he never seems to have money. How can we get on the same page with finances?"

"My partner and I have been together a few years now and are talking about having a baby. I'm a casual worker, so not eligible for maternity leave. I have been trying to get full time employment, no luck so far, though. I got him to sit down and list out our expenses, how much debt he has etc. Turns out he is in more debt than when we first got together. He has always been secretive about his money and we haven't combined finances. What should I do?"

"My partner and I are doing Dave Ramsey's Baby Steps, but it feels like it's all on me. He doesn't stick to what we agree on, then it's up to me to fix it all. How do I get him to change?"

Finances break up many relationships. Living with a spouse or partner who has different spending habits and income to you can be extremely difficult, especially when you find out there are debts and other expenses involved you were unaware of.

Firstly, you probably need some counselling together and separately, both couples counselling and financial counselling. I can only give you generalised "What I might

do" type tips here, and without knowing all the details, I can't give specifics, however, there is a lot I can offer that might help.

1. Get Real With Your Money

Whether your finances are combined or separate, it's time to get real with it. Read *The Barefoot Investor* or *The Total Money Makeover* to help you. Personally, I will never combine finances fully again and haven't with anyone I have dated since I left my marriage in 2012. It is up to you if you do or don't.

If you do have combined finances, you need to go over it together, agree on a plan and then implement strategies to stick to the plan. With separate finances, you need to decide how you want to manage it all, who is responsible for what or how it is split. Some couples split it 50/50, others do a percentage of wages to make it fairer if there are large differences in income.

Go over bank statements, receipts, everything and see where all the money is going. Decide where to cut back and what sort of lifestyle you want. Read this post to help you work out and stick to a budget. Also check out how you can be a millionaire even as a single mum (not because I am telling you to be single! It clearly outlines compound interest, automating your finances and how to make things easier.)

2. Let go of What you Cannot Control

This might sound counterproductive, but ultimately, you cannot control another person or their actions. Stop trying to. Instead, look for ways to either make it work, make more money or seek professional help. You both need to be on the same page and you can't force your partner to do it. You can lead by example, discuss things in a positive manner (not nagging), set goals together and have something to work towards.

Some couples have found one person is better at managing money than the other so they set it up where one takes care of the finances while the other has a card with a limit. Personally, I prefer each person to be responsible and aware.

Discuss it properly, decide on a plan of action and go for it. As bad as it sounds, if your partner isn't on board, you probably need to separate your finances and do your own thing. Stop cleaning up their mess and let them sort it out. For many women, this is hard. Read *Women Who Love Too Much* to help you change your mindset. Also, read *Get Rich, Lucky Bitch*. Be the example and they might follow.

****Note:** while I don't normally push people to divorce or break up, look closely at your situation because financial abuse is a form of domestic violence and finances are a leading cause of relationship breakdown. Sometimes, as hard as it is, it is best to leave. ******

3. Make More Money

This is especially important for stay at home mums and casual workers. There are so many ways to make money now. Find ones which work for you and your family.

In my experience, you need to have a budget, tell your money where to go, but ultimately, also create multiple income streams. You can only save so much of your income, you can always make more money though!

4. Set Goals

What goals do you have for your future, both financial and personal? Do you have similar goals? What are they and how will you make them happen?

While you might be motivated to put all your money on debt to clear it or pay off your mortgage sooner, your partner might want to live life now. Find a balance.

When you're not on the same page and not motivated by the same things, it can be really hard to get your finances to work. Find out what your partner is motivated by, set goals together and plan accordingly. It might mean your current income goes to regular expenses then any extra income either of you earns is split between the bigger goal (e.g. debt or your mortgage), having some fun now or a short-term goal (e.g. a holiday). For example, the split could be 50/25/25. This way, you both get what you want and both of you feel listened to.

5. Stick to Your Guns

In weeks your partner is short, don't pay the difference. It is enabling them to continue to spend the way they do. It is not your responsibility to 'rescue' them financially. I see this happen too much, where people end up ruining their own financial situation helping their partner, then their partner leaves or gets a great job and doesn't repay or help the spouse back. It happened to me.

This can be tricky when you're married and there are kids involved. Try to work out how you can do it where it doesn't impact the kids. For me, that meant I had to do everything when it came to the kids, but I stopped paying for other things for him.

Be clear on your goals. Set your budget and let your partner/spouse know in no uncertain terms that you won't be covering their expenses. You have financial and life goals you need to stick to.

Be careful though, because if your name is on any of the debts and they stop paying them, you'll be in strife.

6. Get Legal Advice

This is something all couples should do anyway for your will, power of attorney and other matters. If you plan any big financial moves like buying a property, get legal advice to protect you and your financial assets.

I know this sounds callous. What would you do if you saved your whole life, got investment properties then your spouse cheated and took you to the cleaners, then you end up having to sell everything while they and their 'new partner' live in the property you worked your butt off for? Protect yourself legally, know your rights and be aware that de facto relationships have as much legal standing when it comes to finances as marriages.

7. Hold off on the Baby

While you might want one, I think you need to sort your finances first before having a baby or at the least, be on the same page financially. Figure out how much you would need for you to take maternity leave. Work out how much you'd need to have the baby – medical expenses, baby gear, larger car if necessary etc.

All those expenses add up and if they can't contribute half, you need to decide if you are willing to cover it all, put yourself back financially and take that time away from work. It is not something I can answer, but I'd urge you to get this sorted before having a baby.

Also, consider what you will do if the baby comes early, there are complications, you have medical issues. All sorts of things can happen which have financial, medical, mental and other implications. Plan accordingly.

How do I Personally do Finances?

I might sound a little harsh in some of the above advice. I left an abusive marriage and was a single mother for years. When I did start a relationship with a new partner, within months I was paralysed and relied on him as my carer. We moved interstate, nearly lost everything financially because of my health issues and struggled with debt, job and business issues etc.

We were on again/off again for a few years and split fully early 2018. As a result, I have learnt a lot from being in a marriage, single later and partnering again as well as facing medical issues and splitting from another partner. I am quite practical and non-apologetic when it comes to finances now.

Because of my experiences, I will not leave myself in a financially vulnerable position. My finances and my life are my responsibility. No one plans to break up when they start seeing someone, however, the reality is over 50% of marriages end in divorce. On top of that, health issues, death and a whole host of other things mean you should be making your finances a priority.

Honestly, when I started the second relationship, I pretty much paid for everything because he was unemployed and my carer. My business income, the child support my ex paid and a few other things covered what we needed. When we moved to Melbourne it was a hot mess and I didn't push to change things. He had a high income but didn't help. Ultimately, I wish I had been more confident and clear when it came to money in that relationship. Lesson learnt!

Now, I have a few accounts I split my money into for savings, everyday expenses and direct debits set up to invest and pay all my bills. This is a system that works for me. I have clear goals and set myself up for success with them. While I am likely to date again, I will manage finances quite differently.

How to set a Budget and Stick to it

Do you hear the word budget and think “Yeah, I should do that, but how?” or do you think “Ugh, I can never stick to my budget!” Below are my tips to create it and stick to it. Let’s face it, a budget is useless if you don’t stick to it!

What Is A Budget?

Your budget is essentially your income minus expenses. A simple budget has all your sources of income listed plus all your expenses listed. You can see what is being paid when and whether you are living within your means.

How do you Work out Your Budget?

You can use software online, create a spreadsheet or use pen and paper, whatever you prefer.

Write down all your net income (income after tax). Include wages, Centrelink payments or any other regular income. If you have variable income, as many who are self employed or work casual do, try to work it out based on the minimum you averaged for the past 12 months or if you are new to a variable income, look at your last few pays to see what you might expect to have as income for now.

Once you know your income, work out your expenses.

What Expenses do you Have?

Write down every single expense. To give you an idea:

Rent/Mortgage/Board/Accommodation

Food/Groceries

Transport such as car including petrol, insurance, registration, maintenance or public transport costs

Insurance – home, contents, health, boat, pet or any other insurance you have

Bills – electricity, gas, water, land rates, mobile phone, internet, landline etc.

Kids expenses – school, clothing, sports, hobbies, tutoring, extra curricular activities, child care

Health – doctor visits, dentist, medication, treatments such as physiotherapy or preventative treatments

Beauty – hair cuts, waxing, make up etc

Clothing, shoes and accessories

Entertainment/gifts/celebrations including anything you are invited to, birthdays, Christmas, holidays, date night

Debt – personal loans, credit cards, AfterPay etc

Replacement costs as in when you need to upgrade your appliances, car, phone or similar

Savings – you should always have a savings fund and put aside some of your income every time you get paid

List every single expense you have, even the annual ones. Next, work out how often these expenses occur plus how much they are based on your bank statements and bills, not just what you think you spend, then work out an annual total for them.

Once you have your annual totals for each expense, divide the amounts by how often you get paid to know how much you need to put aside for each expense every time you get paid.

For example, if my electricity bill is \$340 a quarter I would do $\$340 \times 4 = \$1,360$. If I got paid fortnightly, I would divide that by 26 to get \$52.30. So every pay day, I need to put aside \$52.30 for electricity (or have it automatically deducted).

How to Manage Living Within Your Budget

In an ideal world, you'd be able to split the expenses each pay day into the sections you need and it would work beautifully from the start. Generally, it takes weeks to get the budget on track as some weeks you will have big expenses, other weeks expenses will be smaller.

Look at your expenses and the ones which will be due soon, for example, is car registration due next month and now you suddenly need to find \$1,000? When are your quarterly bills due and how many things have to come out of this pay?

For the first few weeks, focus on the big expenses coming up while trying to allocate smaller amounts to the other expenses to help build them while staying on top of all your expenses.

If your pay simply is not going to cover the expenses right now and allow you to work out a budget properly, look at how you can make a little extra money right now to cover the larger expenses and allow you to start budgeting properly each week.

Do you have items you can sell? Can you rent a room in the short term? Can you take on extra work, do cleaning or any other side hustle to get extra income for now?

How to cut Back if you Need to

When setting up your budget you might be surprised how much money you spend in some areas and you may need to cut back. Or, you might feel you have cut back as far as possible. Either way, here are some posts to help you cut back:

How to Actually STICK to Your Budget

So you have an idea now of how much you spend, how much you are bringing in, where you need to cut back and ways to make more money if needed. That is all well and good but how do you actually stick to the budget?

It comes down to delayed gratification and discipline.

Delayed gratification as in, instead of buying that random item on impulse, you manage your money better to get what you really want.

Discipline with spending, avoiding the shops both online and in person, saving your money and looking to the future for what you really want.

To stick to your budget, implement some rules and strategies.

1. Leave Your Cards at Home

How often do you spend mindlessly because you have your cards or available cash? Leave it at home. If you don't have it, you can't spend it.

2. Plan Your Outings

Do all your errands on one day instead of making multiple trips to the shops. Plan to catch up with friends at a park or somewhere other than the shopping centre.

3. Have A 30 Day List

If you see something you want to buy, put it on a list for 30 days. At the end of that 30 days if you still want it you can look at how you can incorporate it into your budget. Most of the time, you'll find you no longer want it.

4. Have A Goal

My main goal in life is financial freedom so my daughters and I can do what we want, I get quality time with them and we get to travel as much as we want. What is your goal? Are you saving for a house deposit, paying off debt or saving for a new car?

Anytime you are tempted to spend, ask yourself "Do I want this now or do I want my holiday?" This is usually enough to stop me spending.

5. Have Visual Reminders

When I am working on a goal I have reminders everywhere.

- Goals are written in permanent marker on my mirrors
- I write my goals in my journal every day
- I have a vision board with everything I am working towards
- I have debt repayment graphs or saving graphs I colour in as I put the money where it needs to be to help me achieve those goals
- I have my screensavers and backgrounds on all devices set to a list of my goals or a picture of my vision board
- I change my passwords to match my goal
- I meditate daily and spend time visualising my goals
- I have a calendar up which has everything I am working on, dates I expect to achieve my goals and lists of what I need to do each day to achieve them
- When I had a purse, the photo section held a list of my goals
- Write your goal in permanent marker on your credit card to stop you spending. You'll see it every time you pull it out

- Work out the compound interest. Download an extra payments loan calculator to your phone and put in it how much your loan is, the interest rate and how long the loan is. Then whenever you want to spend money on something, put that amount into the calculator to see how much sooner you'd pay off your debt if you put that money on debt (or do it with savings if saving for something.)

I take this a step further and transfer the money. I was going to spend it anyway, so I imagine it gone and transfer it to debt or savings. This way the money is actually working for you, not just hypothetically working.

6. Block the temptation

Download and use blockers for your browser. On Chrome you can get one called self control which you download, then when you need or want to, you can set the site you want to be blocked and the time frame you want it blocked for. If you're having a down day and likely to want to shop up a storm, this can help a lot!

Distract yourself where possible and do something such as go for a run, declutter your wardrobe or play with the kids until the desire to spend money passes.

“Yeah, great, but my money doesn't cover my expenses! What do I do?”

If you have cut back as far as possible, you need to find ways to make more money. Otherwise, you will continue to go backwards and the further you get in debt, the harder it is to dig yourself out. Depending on our circumstances, short term help such as charity and a financial counsellor to sort out debts, get some food and bills paid might be a good first step for you.

How can you Save Money and Stick to Your Budget When You Have one Income e.g as a Single Parent

Being a single parent or single income family has many challenges. It is quite an adjustment to go from two incomes to one or to suddenly have a change of circumstances such as job loss resulting in less income. Add in the emotional turmoil and mum guilt (it's real!), sticking to your budget can be tricky.

Having experienced being in a single income marriage, also having my husband at the time lose his job during it, then being a single mum for years, I get it. Here are my tips to stay on track and some budgeting methods which have worked for myself and others. This is a long post covering a lot of different elements, don't feel like you have to read or do it all. Choose what will work best for you or pick one thing to begin with then add more as you get on top of things.

Get a Small Emergency Fund

Most people struggle with debt and their budgets because every time an emergency comes up, debt is used to pay for it. Save up \$1,000 to \$2,000 to pay cash for these small emergencies e.g. unexpected car repairs, medical emergencies, things you cannot put off.

To get that initial \$1,000 to \$2,000, sell off anything you can, take on extra work or find ways to make money (check out our big list here). You need to get that fund up and fast. Once you have it, you can stop putting all your emergencies on your credit card. This system is designed to help you break the debt cycle and is recommended by financial experts. It might feel hard at first, but it works!

With the small emergency fund in place, you move onto paying off your debt asap.

Cash Envelope System

This system is for managing your budget. I first heard about it from [Dave Ramsey in The Total Money Makeover](#). Money from your budget is divided into envelopes for different purposes e.g. groceries, petrol, education, electricity/bills and so on. Rather than doing your budget online with accounts, you see the cash and have to hand the cash over. Any money left in the envelope rolls over into the next week.

Having it physically in front of you helps you see where your money is going and be more conscious of your spending. It's a great way to break bad spending habits.

If you are struggling with debt, Dave's baby steps in his book will help a lot!

Buckets with The Barefoot Investor

If cash envelopes aren't your thing, try the bucket system from [The Barefoot Investor](#), Scott Pape. This book and his advice is geared to Aussies as he's based here in Victoria. It's a simple method which appeals to many. In the [serviette example he uses](#), you have a few accounts which are split into 3 basic buckets – Blow (daily living expenses), Mojo (savings and paying off debt) and Grow (investing for long-term wealth). Your income is divided into these buckets in a 60-20-20 fashion, with 60% being for daily living expenses. The other 20% and 20% are split up further. It's explained better in the book.

Treat Savings as a Bill

Pay yourself first. This was one of the biggest takeaway lessons for me when I read [The Richest Man In Babylon](#) as a teenager. We pay everyone else out of our income then try to save what is leftover. This doesn't work. More often than not, we spend it all with nothing left to save. As hard as it is, set aside a percentage of each pay into a high-interest savings account. Treat it like any other bill you have and don't touch it.

David Bach, author of [The Automatic Millionaire](#), shows how easy it is to become a millionaire in his book by following a simple savings method and utilising compound interest. The sooner you start, because of compound interest, the easier it is and the more you will have.

Have a Spending Plan Instead

Go over your bank statements and see what you are truly spending, then base your budget on that. Track each dollar so you know you are keeping within your budget then look at how you can reduce your spending. As you do this and get used to it,

make sure you are directing your money to where you need to go and account for every dollar coming in. By this I mean, if you know you spend \$100 a month on electricity, account for it and plan it out as your money comes in.

Say No To Your Kids

This is hard, especially at first. I know I felt super guilty about the whole situation during my divorce and wanted to give my kids everything. If you say yes to everything you will raise entitled brats who treat you poorly. Learn to say no for your own sanity and their wellbeing. Teach your kids about money, help them learn delayed gratification and keep the rewards/treats for birthdays or when it is truly deserved, not just because you went to the shops.

Go for Quality Over Quantity

I apply this to every area of my life from my clothes, shoes and mattresses through to time spent with others. In our house, my kids know when we walk to and from school, they have my attention and they spend a lot of time chatting about all sorts of random things. They can also ask each other to walk a little ahead or behind if they want it to be just me.

Friday is their favourite night of the week because it's Friday Family Fun Night where we stay up, watch movies with treats or go out. Devices are switched off and it's fun, just us.

Having quality time with kids helps foster your relationship and 'fills their bucket'. When my kids feel loved and have quality time with me, they are happy to go off and do their own thing plus they ask for less stuff. I get more time, our relationship is stronger, they feel more confident and free plus it's a budget win!

Have A Visual Goal

What are you saving and budgeting for? Is it a new home, a family holiday, retirement? Have visual reminders of it all and let your kids be involved. On our walls we have a house plan we like and would love to build one day, which is a symbol of our own home but is not our first priority. My eldest daughter made posters and cut out all the places she wants to visit from brochures, asked for maps from her teachers and made her own vision wall for travel.

I also have saving graphs for specific things so we can all see how on track we are.

Do Not Rely on Child Support

In an ideal world, both parents would contribute to the kids financially. We do not live in an ideal world. Many parents don't pay, some pay sporadically and there are some who do pay regularly. I recommend viewing child support as a bonus, if it doesn't come in for whatever reason (your ex loses their job, changes jobs or simply stops paying), it won't impact your finances or independence.

What you do with child support if or when it comes in is your choice. You are already paying for all your children's needs from your income, so the child support can

replenish that. If you are managing your money well, you will be able to see how much has been spent on expenses relating to your kids. Child support can be great and is to be used for raising the kids, but there's no need to rely on it and let it control your budget.

Plan For Retirement

When you are part of a couple, you possibly assume the super between you both would be enough, or your partner planned for retirement or maybe you had a goal to have rental properties etc. When I was married he worked, I stayed at home so his superannuation grew and we planned to have rental properties. The divorce changed that.

Think about your retirement. What age do you want to retire? Will you have your house paid off, be debt free and have income? How will you fund your retirement?

I am a huge believer in the FIRE movement, as in Financial Independence, Retire Early. My mum died at 37, my fathers' parents both died at 63, before retirement age and I know of too many similar situations. Having been paralysed and survived other health issues, quality of life now is important to me. Create a life you don't feel the need to escape from, but also plan for retirement. Pick a retirement age. Mine is 40. By 40 I plan to be completely financially free. I'll likely continue doing things I love and own businesses, but I won't *have* to. That's the difference. Realistically, my lifestyle now is pretty much this way. I don't work full time, we've travelled a lot and kind of do what we want.

The general idea of being able to retire early is to save as much as you can of your income e.g. 20% to 50% and invest it. The more you are able to save, the sooner you can retire. Reduce your living expenses and continue to invest. Shares are my preference and they have typically outperformed the property market for the last century. Choose how you want to invest so you get income from your investments.

Change Your Mindset

"I'm so broke" or "We can't afford it" isn't encouraging. Yes, you might not have much money, but change how you speak about money and shift your focus from being unable to afford things to how you can afford it. [Unleash Your Inner Money Babe](#) is a great book to help shift your mindset.

Whenever I focus on my lack of money, it stresses me out and it doesn't change the situation. By all means, know what your money is doing, have a budget and spend accordingly. Don't focus on the negative though. If you are spending more than you earn, look at how you can bring in more money plus how you can cut back.

Money doesn't need to control you or dominate your thoughts and before you go saying "Oh, that's fine for you, you make good money", I've been homeless with 2

young daughters. I know what broke feels like and how hard relying on Centrelink can be. It doesn't need to control you.

When I was homeless, I worked out the life I wanted to build and went after it hard. My income is from multiple sources now, I work school hours and am not employed elsewhere. Blogging, freelance writing, public speaking, consulting, shares and other random things make up my income. You do what you have to and think outside the box to create solutions.

How to do a Financial Review

Every year I do a full financial review. Each Sunday, I do a mini review to ensure I am on track with my income and expenses. A full financial review is where I go over every area of my budget and see where I can cut back, check I am getting the best deal on everything and lodge any paperwork I might have missed.

Each year I usually find a few thousand dollars worth of savings. It takes a couple of hours but is worth it.

Get your bank statements or open up your online banking and look at what you are spending your money on. Often when people do this they are shocked to see where some of their money is wasted.

Next, get all your bills together and compare them. Mine are emailed so it is easy to get them out and compare with other providers online. This goes for everything from electricity, phone, internet, gas, insurances, all of it.

Lastly, review your budget, spending plan and net worth. Is it working for you? What changes need to be made? How can you make next year better? Work out your plan then stick to it. With your net worth, that is how much you are actually worth. Add up all your assets such as the value of your house, superannuation, shares, investments and deduct all your liabilities from them. The amount you are left with is your net worth.

How to Make and Save Money in Every Area of Your Budget

I get asked a lot about how I manage my money, what I buy and specifics about my life so here it is. Every area of my budget broken down showing you how I make and save money in each area, specific items I have or things I do and tips for everyone.

I'll try to keep each section as short as possible, but feel free to ask anything in the Facebook Group <<https://www.facebook.com/groups/TheThriftyIssue/>>.

To give context, I am a mother of two but have been married previously and lived with more people in my home. As I write this, I am based in Honiara, Solomon

Islands. I'm Australian and grew up in Hobart, lived in Canberra, Sydney and most recently Melbourne so have experience in a few cities.

The tips below are a combination of my personal experiences in different scenarios but predominantly as a single mother in Melbourne. Every situation is different, so do what works for you.

My budget is split as follows – save 10% to 20%, invest 10%, sanity money 10% (I can spend this on whatever I want) and 60% is spent on regular life expenses, including charity. All my bills, long-term expenses etc come into this 60%.

Housing

Possibly the largest expense for most families is the cost of housing. Whether you rent or own, it definitely takes a chunk of your income. I've done both, I owned in Sydney, have rented elsewhere, boarded at times and my preference right now is to rent as I travel a lot.

I choose areas based on schools for my children, proximity to things I want and lifestyle. This means, I have often lived in wealthier suburbs but always got the cheapest rent. I've often had boarders live with us and rented my house or apartment out on Airbnb when we travel.

I'm currently paying \$960 a month rent due to getting stuck in Honiara and so many expats leaving rents dropped drastically. In Australia, I was paying \$1,999 a month in the last home I rented, which was half what the previous tenants were paying according to the neighbours.

Look for cheaper rent and weigh up the pros and cons of moving if you rent. Refinance for a lower interest rate if you have a mortgage and check the features of your home loan if you own. Interest rates are not the only thing to consider when looking at home loans.

If I was childless, I'd consider boarding or even couch surfing, but I have 2 kids, so that doesn't work. However, there is Share Abode <www.shareabode.com.au> for single parents to rent homes together if you are a single parent

Pay extra into your mortgage whenever possible. It reduces the loan considerably, saving you money on interest in the long term. At the start, \$10 extra a week or your tax return won't seem to make much of a difference but it can take years off your home loan and thousands of dollars.

Buy or rent what you can afford. Too often I see people getting mortgages based on both incomes. What happens if one of you is pregnant, sick, laid off or anything else? Can you still service the mortgage? While it might not be the biggest house or have everything you want, being able to afford your home is much more important.

Food/Groceries

Another massive expense for many families, especially those with teenagers is food and groceries. For me, I include toiletries and cleaning products in this budget. Basically, if I buy it at the grocery store, it's here. There are so many ways to cut grocery expenses. Here are my top ones.

1. Get Freebies

Consider bartering with others and foraging for food. Swapping excess produce with neighbours as well as scoping out your neighbourhood for free food growing in the wild is a great way to get free food. Dandelions and many other plants are edible.

There is a guide to urban foraging here

<<https://www.theurbanlist.com/melbourne/a-list/a-guide-to-urban-foraging>> and this collaborative map will show what is available in your area <<https://fallingfruit.org/>>.

You can also enter competitions to win food or some churches and charities have free food (only use that option if you truly are in need, not just to save money) as well.

2. Get Discounts

Get cash back if you shop online and use Cash Rewards, Shopback, Honey or Swagbucks. You can also buy discounted gift cards through these apps for specific shops, possibly use any membership card such as NRMA to get a further 5% off plus get the points then shop using the gift cards and get points or discounts again through the cash back programs. You don't get double loyalty points with the store but you can get double cash back.

3. Play The Shops Against Each Other

Humans are creatures of habit, but this can result in lost savings! Spread your shopping between the supermarkets and you will get sent better offers. Sign up to FlyBuys, Everyday Rewards and whatever other loyalty programs you find for your supermarkets.

Do not shop at the same one every week. Instead, shop at one for a few weeks, then another or split your shopping between Coles, Woolworths, Aldi and anywhere else. Supermarkets track how you shop, how much you spend, what you buy and send offers accordingly. The more you spend in one store, the more you will have to spend to get great rewards.

Supermarkets regularly send out offers such as spend \$xx for the next 3 weeks to get 10,000 points! If you only spend \$50 at each shop, they will only ask you to spend \$60 or something similar to your regular spending habits.

If you regularly spend over \$100 they will want you to spend \$120 or \$150 each week to get the same deal! By splitting your shopping, buying only what is on sale

and using your reward cards, you maximise the discounts supermarkets will give you.

4. End of Day Freebies and Discounts

At the end of the day, businesses such as bakeries and butchers often mark down their produce because it can't keep long. This has worked especially well if they close for a day the following day e.g. on a Saturday afternoon because they are closed Sunday.

5. Meal Plan

Knowing what you are cooking and eating, the ingredients you have on hand and planning accordingly saves thousands. By planning our meals, we use what we have and don't waste food. It also reduces the chance of us getting takeaway since we have things cooked or know what meal is easy to make for nights we are busy.

My meal plan is pretty simple. We do smoothies or eggs for breakfast. Lunch and dinners are cooked with lunch often being the leftovers from the night before, a stir fry or similar easy meal. Dinners are stir fry, soup, curry, spaghetti bolognese (my kids favourite), frittatas, fried rice, pho and pancakes occasionally. Most of these meals are easy to make, freeze well and use similar ingredients.

I plan our snacks too. Fruit, vegetable sticks, nuts and occasionally baked goods are typical snacks for us. On Family Night we also have popcorn.

6. Cook in Bulk

This has been one of the biggest time and money savers for me but might be harder if you have teenage kids hovering around who eat everything there is. Whenever I cook, I tend to do a double batch and put half aside to freeze for later before I serve everything on the table.

Meals such as pumpkin soup, chicken and corn soup, curry (without carrots because I don't like how carrots freeze), minestrone without the pasta, pasta bake, calzone and numerous other meals freeze really well.

Even if you don't want to freeze them, making larger batches to portion out for lunch or eat later in the week can save time and money. That is provided you do eat leftovers and they don't go to waste.

7. Fakeaway

Instead of takeaway, have a selection of dishes you can either make easily or have on hand in the freezer which are the food you typically get for takeaway. Butter chicken, fried rice, pad Thai, pizza, chips, meat pies, fish, all of these are easy to

have and do. In fact, it is often quicker to make than it is to run to the shops or order them to be delivered.

8. Shop With A List

By shopping with a list we know exactly what we need and can cross it off as we shop. When I was in a house I mainly ordered my groceries online with a discounted annual delivery pass. This enabled me to add it up as we go to ensure we are adhering to the budget. I could budget for stocking up on things we used a lot and with delivery, I don't have to fit it in a car (great since I now live without one) or carry it up to my apartment!

Impulse buys are reduced and I don't tend to end up with too many of an item we already have because I couldn't remember if we had it or not. Having the same meals each week makes it easy to do our shopping since the list doesn't change much. It's essentially in-season fruit and vegetables, on sale or reduced meat, eggs, cereal, milk, gluten free bread or wraps sometimes gluten-free pasta and we add cleaning supplies, spices or other things as necessary when we run out.

Now we travel, we tend to just get the items we need per day or for a few days. I've found we eat everything we buy now, nothing gets wasted and we are eating healthier.

9. Buy Fresh Produce at the Markets

Shopping at our local market means we know what is in season and shop accordingly. Everywhere I have lived in Australia and overseas, the markets were cheaper and the produce lasted longer. Boxes of produce can often be purchased for \$5 and we rarely pay above \$4 a kilo for anything. Where I was I had access to a few local farmers markets plus the big Queen Victoria Markets. I didn't buy the boxes as they often have bruised or less than stellar fruit and vegetables.

However, I sometimes negotiated a discount if buying a few things or choosing my own full box. Less than stellar produce can still be bought and used. Boxes of produce can become soups, stews or sauces such as tomato sauce and apricot jam.

We would head to the market with our list, do one lap to check prices and quality quickly then go to the stalls with the best options for the things we eat.

10. Buy Reduced or on Sale

Everything goes on sale in a cycle so waiting until a sale happens, buying enough to last a few weeks or months until another sale then buying again saves heaps. Never pay full price again. Keep an eye on the sales and shop accordingly.

If you go in store, look for reduced sticker, clearance items and find out where the clearance section in the store is. Most supermarkets have a bin or end of aisle that

has all the reduced items as well as a section in the fridge. This is where you can get huge bargains.

11. DIY

Baking bread, cakes, muffins and similar yourself instead of buying can save significant money. Making your own jams, sauces and seasonings is more about knowing what is in your food rather than saving money unless you get the food for free.

Knowing how to make your own cordial, jams, bread and many other foods is a great life skill though. And whenever you come across great deals, discounted or free food, you'll be able to turn it into something you use a lot. You'll find recipes for all of these at the back of this book.

12. Buy in Bulk

I mentioned cooking in bulk but buying in bulk is a massive money saver for me. Buying in bulk usually means discounts e.g. buying bulk meat from the butcher, a huge bag of flour from a wholesaler instead of the supermarket, bulk nuts and spices always work out cheaper.

13. Compare Prices

It sounds obvious but many people don't think to compare the price between supermarkets and other stores. We get into our habit of shopping at the same place and buying the same things. Shop around, buy in sales and you'll save money.

14. Use Everything

Roast pumpkin seeds as a snack. Use banana peels in your garden or to make fertilizer. Orange peel can be used to make a cleaner. Chop up broccoli stalks to use in stir fry instead of throwing them away. Wash your vegetables and use the scraps to make stock or use the vegetables with skins on. Potato skins can be fried like chips with seasoning.

So much of the food we waste could be used. Take note of what you are wasting and how you could use it or reduce the waste. Google 'Uses for banana peel' or whatever you are going to throw out and start making some changes in your home. At the back of the book I have included ideas for leftovers plus meals for common leftovers and scraps.

14.Clean Sustainably

Use cloths instead of paper towels, containers instead of plastic wrap and plastic bags, use generic bleach when needed and microfiber cloths to clean. These few steps reduce a lot of the spending on cleaning products and are environmentally friendly.

Instead of buying garbage bags we recycle everything we can, significantly reduce waste and when we need a garbage bag we reuse a plastic bag from the markets. It isn't ideal, I'd prefer we weren't using plastic bags at all. It is free though and since we live in a small unit, all garbage must be put in a bag and sent down a chute.

I don't use window spray, glass cleaner, surface cleaners or any of those products. I use microfibre cloths to clean, bleach in the toilet and shower plus a little dishwashing liquid for surfaces in the kitchen when needed. We buy both bleach and dishwashing liquid either on sale or the generic brand.

Washing power is bought in bulk and stored in the laundry cupboard. I don't use fabric softener or starch when ironing. Simply put, we don't spend much on cleaning because you don't need to.

Also, when it comes to feminine hygiene, I switched to a cup a while ago and would never go back to anything else. It is so much better, cheaper and environmentally friendly.

Find more tips at
<<https://www.thethriftyissue.com.au/18-tips-reduce-groceries-150-week-australia-family-4/>>

Transport

Currently, I do not own a car but I plan on buying one and when I was partnered we had two. Living right in the middle of Melbourne, with everything within walking distance plus the free trams I didn't need a car for the past 2 or so years. Canberra, Hobart, Sydney and where I am now I felt cars were/are necessary though.

Without a car I used public transport, rideshare options such as Uber, Ola and Taxify or I hired a car, usually with Car Next Door.

With a car, I made sure it was serviced and kept in good condition. Always have it insured and cleaned. Without regular maintenance, a car wears down quicker, costs more to run and repair plus resale is harder.

Keep your tank full. We try to never go below half for a few reasons. Firstly, it isn't good for your car to be running on fumes. Secondly, if there is an emergency you want to be able to get out. Thirdly, I've found topping up when it is cheap saves me money. I'm never caught out having to refuel on expensive days.

Consider all the costs and budget for them. Firstly, the price of buying the car then saving to buy a new one. Shop around, use <www.redbook.com.au> to check the value of the car you are considering buying and Google issues, problems or recalls on the make and model you are looking at.

Negotiate to get a lower price then insure it immediately. Shop around for insurance and never simply pay the renewal each year. Get a fresh quote from a few insurers including the one you are with. Loyalty doesn't pay anymore. Absolutely do not drive your car or even own it unless you have insurance from it.

With insurance, be sure to check if it is insured for an agreed value or market value. Quotes for market value are cheaper because the amount the car is worth is determined by the insurance company and the market at the time of a claim. An agreed value means your car is worth the agreed amount for the year you pay insurance for. With market value, if you have an accident and the car was worth \$5,000 to \$8,000 they will only pay you \$5,000. If you had an agreed value of \$8,000 they would have to pay that.

Don't overload the car. The more you have in it, the heavier it is and the more fuel it takes to get around.

Clean it regularly, especially bird poo. Any poop on the car will eat away at the paint and lower the value. Do a full buff and polish regularly to keep the car in good condition so you get a higher price when you sell it.

Learn basic repairs yourself. Know how to change a tyre, do an oil change, replace fuses and simple fixes. It can save you thousands.

Keep the log book. Buyers want to know a car has been serviced regularly, what has been done and when.

Consider other transport such as public transport, bike riding, walking or skating. These are all free or pretty cheap to get started, last a long time and keep you fit.

Read more details at
<<https://www.thethriftyissue.com.au/how-to-reduce-the-cost-of-transport/>>.

Health and Medical

Health insurance, doctors and specialist visits, gym memberships, glasses and the dentist can all add up quickly. My daughters needed speech therapy, psychology, a full autism assessment (that was \$5,000 alone!) plus I have had multiple surgeries and two of us have been admitted to hospital in the past few years. Our medical expenses are high!

On top of this, I like to keep fit but currently do not have a gym membership. Instead, I have a few key pieces at home I use which help.

Here is everything I know of to save money on medical and health.

1. NDIS

First and foremost, check your eligibility for help from the National Disability Insurance Scheme. Many things such as support people, one off items like wheelchairs, connections and more are available and a plan will be tailored to you if you are eligible.

2. Ambulance

If you are on a pension the ambulance is covered. You will likely still be sent a bill, you call and it gets sorted. Do not stress, you will not have to pay. If you're not on a pension and you can afford private health insurance or choose to have private health insurance make sure your policy includes ambulance cover. You will be sent the bill and you process it with your insurer so you won't pay but you need to do it quickly.

Alternatively, you can get ambulance only cover for under \$100 a year for a family or under \$50 a year for singles. This alone can save thousands!

3. Dental Care

If you have kids and get Family Tax Benefit A or a relevant payment, you are eligible for some dental treatments for them up to \$1,000. For yourself, there is some public dental help available, which varies state from to state. The information on that is at <https://www1.health.gov.au/internet/main/publishing.nsf/Content/dental-1>.

Some private health funds cover some dental care, in my experience, it doesn't cover much and isn't really worth it. If you have private health insurance with extras, find out what you are entitled to. If it's not worth it, compare and see how much you can drop your premium by getting rid of dental.

Prevention is the Best Option With Dental Costs

These are tips from my dentist:

- Get an electric toothbrush (they often go on sale for half price).
- Use it for the full 2 minutes (they have a timer).
- Floss properly by cupping your teeth with the string and flossing.
- Use a mouthwash if you want but at the least rinse with water to get the rest of what you flossed from your teeth out of your mouth. Or put sage in water and leave it for a few hours then rinse with that water.
- Do not brush your teeth right after soft drinks or sugary drinks as this can cause more damage.
- Limit the sugary, unhealthy foods you consume.
- Drink more water and make sure you eat well as this also helps your teeth.
- If you need urgent dental care such as a filling, root canal etc you can ring to get approximate quotes, see if there are dentists who offer discounts for people on Centrelink or low incomes. Ask if they have 'cheaper times' (e.g. some offer a reduced rate on Mondays and Tuesdays, mainly for seniors. I had one in Western Sydney who worked mainly nights, but he offered a discount for daytime

appointments).

– If you need x-rays and have the time, request a referral to a bulk billing place, go get them done, then come back to the dentist. Not all dentists do this, but it can save money.

Oil pulling is something else some people swear by. I found it did help a little to ease pain, reduce swelling and enabled me to save to pay for the dental treatment I needed years ago. I used coconut or sweet almond oil. However, it's controversial, so I'd recommend getting professional treatment as soon as you can.

4. Doctors Visits

Look for a doctor who will bulk bill. Not many do anymore, or some only bulk bill on certain days. Ask around. If you have chronic conditions, some doctors may bulk bill some of your appointments for you.

Some tests can be bulk billed, check with your doctor or the lab if needed. Some other tests have a reduced fee when you go back for results too. Find out more here.

5. Specialists

While it might seem like they have a licence to print money and charge like a wounded bull, they are necessary. If you are referred to a specialist, follow these tips to reduce the costs.

Go on the public waiting list as soon as possible

But be aware you may wait years depending on where you live, what treatment you need etc. When my daughters' needed speech therapy it was a 2.5 year wait. I paid for private treatment for them and 3 years later I got a call to ask if I still wanted to be on the waitlist with no idea of when I'd be able to get in still. That was Sydney. The wait list in Canberra was 6 months. Huge difference!

If you have to go private, shop around and ask for a discount

Most do not bulk bill or offer options unless you are a long-term client. I found once I outlined my situation in 2015 (long-term paralysis, surgeries, single mother etc.) many waived or reduced their fees. The anaesthetists dropped their fees from \$900 to \$0! Call before the surgery and ask.

Check extra payments or benefits you may be entitled to

With the speech therapy example, because my daughters had other specialists they needed to see as well, I was eligible for carers allowance for them which was just over \$100 a fortnight then, and now \$124.70 plus you might be eligible for 2 other payments at tax time (\$1,000 and \$600) which can help.

Go on a plan

For physiotherapy and similar treatments, your GP might be able to put you on a plan which provides you with a limited amount of treatments either bulk billed or at a reduced rate. Ask them. I know of plans for physiotherapy, speech therapy and psychology, but there are probably more!

Glasses and contacts

I wear glasses and used to spend hundreds each time I needed to replace my glasses. Now I purchase mine from either Zenni Optical <<https://www.zennioptical.com/>>. I have done this for 10 years, had the prescription glasses checked by an optometrist and they were impressed. I am almost positive Zenni Optical is used by Specsavers. Their frames for \$99 or two for one deals etc are all in the Zenni range. Zenni has prescription glasses from \$6.95 plus postage. You can upload a photo of yourself to get an idea of how you will look or try them on in Specsavers then buy online instead.

What you need to do:

- Get your eyes tested.
- Try on different styles to see what suits your face.
- Ask for the prescription including your PD or pupillary distance. (I have heard some places, especially private ones, do not give them to you, so ask before you get tested).
- Jump onto Zenni, upload an image of your face, set the little crosses to your pupils then go through and ‘try’ glasses on that you like. Pick the one you want to order, put your prescription details in and save those details in there to refer to later if you need new ones. Order and wait a few weeks.

I found the quality to be decent. I am more likely to lose my glasses than I am to have them break. In 7 years I have only had 1 pair break and they were not treated well by me and still lasted a few years.

7. Medication

Whether you need medication rarely, have a prescription for the pill or need a bunch of medications each month, there are ways to reduce the expense.

PBS

Some medications come under the PBS and if you have a health care card (or pension card) you get these medications for a heavily reduced fee. This does not cover ALL medications though, and the cost of essential medications can be difficult for many. Ask for the generic brand. There generally isn't a difference except for the packaging. Unless your doctor is explicit about you needing the brand name, ask if generic is ok then get the cheaper option from your pharmacist.

Join reward clubs

Many pharmacies have loyalty programs you can join and collect points whenever

you make a purchase which can be redeemed for money off future purchases. Find a list of VIP and loyalty programs here.

Keep track of it

Make sure you get your scripts before they expire so you needn't pay for an extra appointment or script from the doctor. Take your medication as instructed or it won't be as effective.

8. Educate Yourself

Learn about your conditions, what helps and what makes it worse. Keep a diary to make notes for yourself as well. Use apps to track everything. For example, there are health apps to track everything you do, put in your symptoms when you have them etc. This helps doctors when you have to get treatment as you have a record and specific dates for your issues.

For some conditions, certain foods will cause issues. For other conditions, too much or too little movement can impact. Get to know your body, your conditions and what works for you.

For apps, I have the health app on my iPhone but also downloaded an app for periods (I have PCOS so this has helped know when things are wrong). I also have the Medicare app, my doctor has an app I use to book easily and I've used apps like My Fitness Pal to track everything.

9. Watch What You Eat

Alcohol, sugar, high acid food and most processed foods can aggravate many conditions, especially ones that have chronic pain involved. Do some research to find out which foods help and which foods make your condition worse.

10. Stay hydrated

We underestimate the value of water and how it helps our bodies, helps us heal and reduces many issues. Our bodies are mainly water, if we don't drink enough it cannot function properly. Drink at least 2 to 3 Litres a day. I like to keep bottles of water in the fridge and sip throughout the day.

11. Try other options

For starters, most people go to the doctor for sniffles and coughs which are viruses and they expect antibiotics. Most of the time the doctor can't give you anything and the appointment is a waste of money. Talk to your pharmacist and they can offer some suggestions or tell you if you need to see a doctor.

Call the health line on 1800 022 222 before going to your GP or the hospital, they can often advise what you should do.

Check out medical co-ops which have a monthly or annual fee and provide medical care. A list of options can be found here.

Leave emergency or 000 for ACTUAL emergencies. I cannot stress this enough. Rarely, if ever, have I called 000. Even when blacking out from the pain I didn't want to but was advised to and I ended up with breathing issues, requiring injections and could not leave my home without paramedics, so it was the right call. However, if you are not dying, your condition is not life threatening or it is not a true emergency, then do not call 000!!! Use the health line, your GP or pharmacist. People die because emergency services are tied up dealing with non-emergencies.

How do you get the Money to pay for Medical Treatment?

If you have been struck down by illness or injury, the medical bills are one problem, the inability to work and pay for everything in life is usually another which adds to the stress making it next to impossible to get better.

1. Check if you are Eligible for Centrelink Benefits

If you are going to be off work for a while, change your income status so your family tax benefit, rent assistance and other payments adjust.

Check what else you might be eligible for. Disability is notoriously hard to get and it might not be the right benefit for your situation, but you might be able to get Newstart with a medical exemption if you are partnered, they might be eligible for carers payment and allowance.

2. Private Health Insurance

I paid for private health insurance as soon as I became single purely because I wanted the peace of mind that if anything happened or we needed immediate treatment, I would get it. It has paid for itself plus provided me numerous benefits where the staff specifically said if I was a public patient it would not be happening.

One example of that is we ended up in emergency for my youngest daughter. They were reluctant to take us in despite my GP and the health line both saying she needed to be there. They took me because I was a private patient.

Once inside, after various tests, the doctor on call asked if I felt I could look after her in her condition at home. I knew there was something extremely wrong and he was dismissing me. I said no, I am a single mum and we cannot go home with her in this

condition. They admitted us and he told me it was because I had private health insurance.

Next, my phone went flat and I didn't know the phone numbers to call anyone to get my other daughter. I was told, if we were not private patients they would have called children's services and taken my eldest until someone could be contacted. Instead, as we were private and had a private room, they brought in a recliner and we had a bench, so all 3 of us slept there.

In the morning I was able to get hold of my family who picked up my eldest. A paediatrician came and my daughters' condition was so severe she was kept in hospital for 3 days and advised to remain home from school for another 2 weeks with follow up appointments once we were discharged. They were mortified I was going to be sent home the night before and the follow up with our private paediatrician confirmed this.

It sucks, but sometimes, you get further with private health insurance than you do public. If we had been sent home, I hate to think what could have happened to my daughter.

If you already need the assistance, private health insurance probably isn't going to help. If you have it, check what you can claim and what assistance you can get. Compare to ensure you are on the best deal and that you are covered for what you need. Many private health insurance extras aren't worth it. Hospital or ambulance can be, especially if you have medical issues or are not eligible for a pension/low income card.

Electricity/Gas/Water

Bills for electricity and gas have skyrocketed with many families paying thousands. Having lived in both a super modern apartment and old drafty house, I have managed to keep my bills at an average of \$70 per month.

1. Compare Your Provider

Make sure you are getting the best deal possible and all discounts or concessions are applied to your bill. Not all locations have a variety of options for electricity, but if you do, take the time to do a comparison and check you get the best rate.

The best thing I did was compare my electricity. You can use a site such as [Econnex](#) to do this.

2. Turn Everything off When not in use

Appliances on standby and chargers constantly plugged in consume energy! Switch them off properly or unplug them to stop them using standby power. We charge our devices in airplane mode or switched off as they charge quicker. Teaching my

daughters this young means it is simply a habit now. Most of the time they use their devices in airplane mode to conserve battery too.

3. Have the Right Size Air Conditioning or Heating for Your Space

Using a small air conditioner to cool a large space or heater to heat is not effective. It will use a lot more energy attempting to do so. The same goes for a unit way too big for your space, it will waste energy. Find out what size the air conditioning unit should be for your space and install accordingly when you upgrade or get air conditioning. If you already have one, read on for other tips with air conditioning.

4. Use Fans Instead

Fans are cheaper to run than air conditioning, though they don't cool the air as effectively. You can hang wet sheets behind fans to create a cool breeze or spray a water bottle to mist your skin and help cool you.

Also, many fans are designed to work in either winter or summer, meaning they can help in winter to push the warm air down as well as helping in summer to keep cool.

5. Only Heat or Cool one Space

Whatever method you use, ensure you are only heating or cooling the space you need. Shut all the doors and windows to stop hot or cold air escaping and filling areas you are not using. I know families who all sleep in one room over hot summers or cold winters so they only need to heat or cool that room instead of the whole home.

6. Hang Your Clothes

Get a clothesline or something to hang clothes to dry. You can install in the backyard, have one which folds down on a balcony or verandah and get a portable clothes airer to use inside if you want. This way you can still dry clothes when it is raining. If you must use a dryer, make sure you don't overfill it. This was a tip I hadn't even thought of until Cate shared it (plus a few more tips) over at [The Purple Door](#) here.

7. Turn all Your Lights off

When you leave a room, switch the lights off! Teach your kids to do the same and don't turn lights on unless they need to be on. Often people turn them on purely out of habit which wastes electricity. Open curtains and use the sunlight!

With this, teach your kids to sleep in the dark or use solar lights (garden ones are fine) to light their room instead of leaving lights on all night.

8. Clean the Air Conditioning or Heating Unit

When I was a hairdresser, the air conditioning unit would get filthy. Each week someone needed to clean the filters to ensure it worked properly. When I went to work at a new salon the owner commented on her air conditioning issues and was

about to call an electrician. I got up and had a look. Sure enough, the filters were putrid. After a good clean, the unit worked like new and her bills reduced drastically.

Clean the filters, check everything is running smoothly, wipe over the outside of the units and you can significantly reduce their running cost as well as increase the effectiveness.

9. Decrease Dryer Time

If you choose to use a dryer, you can decrease the time clothes take to dry by ensuring you clean out the lint filter and include either dryer balls, a ball of scrunched up foil or a dry hand towel in the load.

10. Check All Appliances

Along with cleaning lint out of the dryer and cleaning the air conditioner, check all your appliances. If your fridge and freezer are dusty on the coils, they won't work as efficiently. Check their seals as well because broken seals cause cold air to seep out and cost more to run. Defrost your freezer regularly if needed to ensure it is running well and keep them well stocked. Look for energy efficient appliances when it comes time to replace them as well.

11. Seal all the Gaps Around Your Home

A lot of hot or cold air can escape through gaps around or under doors, windows, vents and similar. You can get sealing tape which can easily be installed and removed from Bunnings to place around door and window frames to seal them, even in rentals. Buy magnets or use cards to block off vents when not in use to prevent hot or cold air escaping and keep the room temperature even.

Do a quick walk around your home, place your hand near windows and doors, look for vents and anywhere air might escape so you can fix it. Homes need ventilation but any homes have unnecessary gaps due to age, the foundations settling etc.

12. Switch to Energy Efficient

Whenever you need to replace anything in your home from a lightbulb through to an appliance, look for the energy efficient option. You'd be surprised how much an efficient appliance can reduce your electricity bill!

13. Go out Instead of Being at Home

I work from the library at times and when my kids were younger we spent most of our days at parks, playgrounds, libraries and similar. Instead of using the electricity at home, we had fun out and about. Plus it encouraged learning and outdoor time for my kids. Two things they continue to love to this day.

14. Use Electricity Smarter

If you are cooking in the oven, cook more than one item at a time. If you are heating a room, hang clothes to dry in there with you. Think about how you use your electricity and how you can combine uses.

In summer cook with a BBQ or crockpot outside to keep the home cooler. Think about meals you can have which don't require cooking or do not require you heating up the whole oven for one dish.

15. Stop Watching so Much TV!

Sitting in front of the TV or computer isn't usually the best use of your time. The average Aussie spends 15 hours a week watching TV. According to CanStar the average cost of running a TV can be from a few cents to 60cents an hour, depending on the type you have. Since most people have pretty nice TV's now, if we average it to be 45cents an hour, you are looking at \$6.75 a week. Not a lot, although it does work out to be \$351 per year plus the hours wasted.

What could you do in 15 hours a week that would either make or save you money instead?

16. Find Ways to Keep Cool or Keep Warm.

Air conditioning is not the only option to keep cool. Check out our 19 ways to keep cool on a budget. Use cotton sheets in summer and flannelette in winter. In summer, use hot water bottles as ice bricks and hot water bottles in winter. Use a spray bottle of water with a fan to keep cool.

Cool your pulse points and you'll find your body cools quicker. Create a cross breeze in the home to air it out and to keep cool. Use blackout curtains to keep the warm air in during winter and hot sun out during summer.

Lastly, dress appropriately for the weather. You don't need to wear shorts in winter. Rug up with ugg boots and a dressing gown or blankets in winter and wear less in summer.

17. Use Off-Peak Energy

If you have a smart meter which has the capacity to charge based on peak, off-peak and should times you can reduce the cost of using certain appliances. For example, off-peak electricity is cheapest so run the dishwasher, washing machine, dryer and other appliances overnight instead of in the middle of the day.

Insurance

If you cannot afford to replace it you can't afford to leave it uninsured! In 2012 I was robbed of everything including my underwear, thankfully I had renters insurance and while it was a pain, I was covered. In my old car I had 3 car accidents in a short

period of time, none of which were my fault and together, they damaged nearly every panel of my car! Luckily, insurance meant it was sorted.

My house burnt down when I was a kid, it's been flooded, I have had friends who lost a lot when their places flooded in storms etc. Life happens, insure yourself.

Always be honest when getting insurance. If you lie to cover something up and try to make it cheaper, your claim can be rejected later and you have wasted your money.

Work out what you need insurance for – house, contents, car, health, life etc. Then compare them all to get the best deal. With car insurance and similar insure for an agreed value, not market value! It's in the fine print and many people miss it but it can be the difference between getting enough to replace your car and getting only a few thousand when the agreed value could have been double that. List all your valuables and make sure you are properly covered for your home and contents.

I have saved \$1000 or more with a simple comparison at times and by having my insurance in my name only. Compare and insure what you need.

My biggest insurance tip is to *NEVER pay the renewal*. I saved my elderly neighbours \$500 with this alone. They always just renew and when we did a new quote it was \$500 cheaper. Others have saved \$300 to \$800 even with the same company simply by getting a new quote and not renewing.

Phone/Internet

These are essential items now. My daughters have to have iPads for school, in high school they will need phones and computers as well plus they have to do their homework online. I prefer to buy a phone outright and use prepaid rather than be on a plan. It has always worked out cheaper for me. At home, I compared plans (and customer service reputations) for the internet.

Don't upgrade just because the latest phone came out. If you 'have to', always keep your phones in good condition so you can sell your old one and at least recoup some of the cost. Work out what you need your phone to do, then compare your options online and always check real reviews to see how good the phone is and if it will last.

Compare plans or go prepaid. My preference is prepaid for my phone but I also don't like to be locked into anything so a plan makes me uncomfortable. Our home internet is on a plan though. Always read the fine print with anything you choose to sign up for as well! You don't want to be stung with extra fees or charges.

Clothing

Knowing your style, what makes you comfortable and how you want to dress is important. Personally, I tend not to spend a lot on clothing and probably spend more

on my kids' clothes now since they grow so quickly. Work out who needs what in your family then set a budget for it.

My daughters and I each have a clothing budget and it is up to us how that is spent. They know what they need to cover with their budgets then separately I get their school clothes. Their sneakers come from [The Athlete's Foot](#) because they fit well and my kids prefer them.

Most of my clothes come from eBay, sales or op shops now. The second-hand element for me isn't so much about saving money but more about my hate for fast fashion and the desire to be more environmentally friendly.

Get a session with a stylist to know what suits you and what brands work for you. My preference is Cue, Review and shops like that. I know my size and it's easy to buy them second hand or walk into a store and buy what I need.

My daughters are allowed to choose where they buy their clothes. They have quite different styles and preferences. I found by allowing them to choose and letting them have control of their budget they wear everything they own and feel more comfortable in everything. I'm not wasting my money on clothes they don't wear and it's less of a battle when we have to go out.

Learn to sew to alter clothes and repair them. It is amazing how quick it can be to fix a hem or seam which means you don't need to replace that item.

Schooling/Kid Related Expenses

The quotes of it costing \$1,000,000 to raise a child include housing and everything else. Schooling, clothing, extracurricular activities and everything associated with kids can be expensive but it doesn't have to be.

Firstly, learn to say no! They don't need everything they ask for. This alone will save some families a small fortune. Decide what you will and won't pay for then encourage them to make their own money in other ways, manage it properly and buy their own things.

Encourage them to earn their own money and save for things. Most kids take better care of things they get themselves instead of things that get bought for them.

Most of the frugal tips in this book can be applied to anything to do with kids as well. For example, this article goes over every area but you'll find most of it is what is covered in the book here.

<https://www.thethriftyissue.com.au/the-real-cost-of-raising-kids-and-how-to-reduce-it/>.

Education Expenses for Kids

Education expenses have skyrocketed in recent years with electronics such as iPads now becoming essential to your child's education. When you add up school fees, uniforms, book packs, school shoes, school bags, labels, lunch boxes, electronics, school excursions, school camps, fundraisers and all the other extra's it costs thousands each year. This post focuses mainly on primary school but can be applied to other schooling.

School Fees

School fees are set by the school. Some schools allow payment plans, others only have a voluntary contribution. Overall, school fees are an unavoidable cost you can't reduce. Discuss your position with the school to see if they have any options for you. Check if they reduce fees for more than 1 child at the school or if you pay by a certain time. This can save as much as 20% from what I have seen. Start saving this year for fees next year, even if it is only something like saving every \$5 note you get. Every bit helps.

Voluntary Contributions

Technically, they are voluntary, not compulsory, however, every parent I have spoken to has said the school will hound you until you pay it if you don't pay it. These contributions are used to improve the school, pay for extra programs and I think they contribute greatly to the school and by default the education of your child. If you can afford to pay it, it's nice to do so. I always have but I don't judge anyone who doesn't or can't.

Book Packs

Each year schools send out a book pack list where you can purchase the whole pack through them or purchase the required items elsewhere. Before heading out and buying everything on the list, go through the items that came home last year and use whatever you can. Most years my kids have quite a few resources left over such as books, textas, pencils etc.

Plus items like a pencil case, pencil sharpener, ruler and so on can be used again the following year. Not only will it save you money buying only what you need, it also reduces waste and is environmentally friendly.

Once you work out what you need to buy, print the list and take it to places like Officeworks who will price match and even beat other prices, or Kmart (if you are on a pension, Kmart have a pension day you can get a further discount with). Shop around, compare prices online and make sure you are getting the best deal for everything you need to buy.

Textbooks

Textbooks can be expensive and you don't know until the end of the year which ones were actually used and needed. You can buy second-hand ones or trade them on school notice boards. Make sure you only go one year back because too much older and your child might have issues with it matching the curriculum now. Once you've finished with your textbooks, sell them.

Uniforms

Where possible buy second hand or generic uniforms. For example, my kids school dress is the generic one sold at Target and Kmart. It's cheaper there than it is in the school uniform shop, despite being exactly the same dress.

If you are able to do similar, or your school is mainly colour coded, buy the items at Target, Kmart, Lowes, Big W or similar and buy the next size up too. I found that half way through the year my kids had ruined a few or outgrown them and it was next to impossible to find cheap ones.

If your school has a second-hand uniform stall that is fantastic and can be super cheap. If not, see if you can start one. Also, check your local second-hand stores as most have a uniform section.

That said, growing up, we were made to wear generic when it wasn't the official school dress and I hated it. I desperately wanted a jumper with the logo and the proper school dress. I realise it isn't always affordable, but if it is, I have found bullying and other issues tend to be lower when the kids fit in.

If it's difficult getting the uniforms, choose to buy two, that way one can be getting washed while the other is drying and if one gets damaged you have time to fix it if possible.

Lastly, if it is completely out of your reach, chat to the school and see if there are any options, payment plans or layby so your child can have a uniform. I know delaying the payments doesn't make the cost go away, it gives you time to work it out or come up with the money. Some schools also allow the unclaimed lost property to go to families in need, so it pays to ask.

School Shoes

Supportive shoes that fit your child's foot is important. My preference is to have my children fitted properly, but I know not everyone can afford it. I like to do it because long term the effects of shoes which are not supportive can mean bad backs, growth issues and other problems I would like to avoid. Also, the sneakers I paid \$100 each for at The Athlete's Foot lasted the whole year, compared to cheap shoes barely lasting a term.

If you cannot afford to get your kids fitted or don't feel the need to, Target has often come out on top for the best quality school shoes.

If your kids are allowed to wear sneakers, Kmart, Big W and Target all have affordable shoes.

School Bags

Kathmandu backpacks on sale are the best value for money. They often have 30% to 40% off sales and their backpacks last years. My kids use their backpacks like soccer balls half the time. Kathmandu can handle this, whereas the \$20 backpack I got my daughter last year from Big W, that she wanted, fell apart before the end of the first term. My sister put me onto Kathmandu and swears by them. My travel bag is Kathmandu and it takes a beating.

The price of Kathmandu backpacks on sale are the same as ones from Target, Big W and Kmart anyway, so it is worth it getting them when you can.

At the least, check stitching on the backpack you buy, the zipper, seams and pockets to make sure it will stand up to being used every day. I strongly believe in getting the best quality you can afford and expensive does not always equate to quality.

Lunch Boxes

Prior to 2016, I had used either cheap lunch boxes or Tupperware ones. The Tupperware ones were replaced a few times under warranty then I got sick of it. The cheap ones got easily lost and always broke. In 2015, I was given some Smash Enterprises lunch boxes and bags (Nude Food Movers). They lasted the whole school year, plus are still going strong now. You can usually get them on sale at the supermarket. In my experience (my kids are in year 6 and 7), they've been the best.

We have lunch boxes, lunch bags, some smaller containers, and yoghurt containers. We use them for school, weekend outings, when we travel and for picnics as well.

Electronics – iPads, Laptops, Phones etc.

Every parent I speak to now has to purchase some form of electronics for their kids. Specifically, our school requested an iPad mini 4 for each child. Since kids are being taught by apps, learning coding, podcasting and social media, it's my opinion that these devices are essential for your children and schooling. Expensive, but essential.

To reduce costs:

– Ask the school exactly which devices are needed, why it is needed, what the children will be doing on it and if there are any payment plans or discounts with

specific retailers. For example, our school recommends an iPad mini 4 because they anticipate it will last until my kids leave their school, plus its compatibility with programming and curriculum. They also had a collaboration with JB HiFi where we got a discount so the iPad plus a case were less than the cost of an iPad anywhere else.

- Shop around, compare prices and make sure whichever device you purchase, you are getting the best rate on it.
- Look for cashback. Sites such as CashRewards, Honey and Shopback (both free to join), let you know if there are cash back options available for what you want to purchase. You can sign up then install the extension in your browser so you can check it all online and claim right away.
- Opt for second hand or refurbished. If you decide to buy off gumtree, eBay or similar sites, or if you choose to buy from a reseller, make sure they are reputable, check everything thoroughly, buy in person, pay by PayPal for some protection and never do bank transfer. Know what you are buying, the value and be cautious.

Extra tip – protect whatever you buy. Get screen protectors, cases and anything else you need to protect it plus add the electronics to your home and contents insurance policy. Many policies have the option for certain items to be insured outside the home.

Excursions, Camps and Fundraisers

All of these are optional, however highly advisable. They contribute to their education, overall schooling experience, and friendships. Start putting aside money now, even \$5 per week so you aren't trying to come up with \$200 or more when a camp crops up.

If you don't have the money, ask about payment plans or look at ways you can make some extra money.

Lastly, kids don't have to do or participate in everything. I have avoided fundraisers at times because they didn't suit our family (such as hot cross bun drives when we are coeliac). Do what works for your family.

For extracurricular activities, they don't have to do them all! Decide which ones work for you and your family. Look for ways to do them cheaper and don't feel the pressure to fill your kids afternoons and weekends. Let them play, explore and be bored. It's great for their brain development.

Hobbies/Entertainment/Travel

This is a big one for me. Travel is essential so I have made ways to get paid for it. My hobbies shrunk after having kids and even more after moving to Melbourne. It's

really only this year I have started getting back into things I enjoy. For me, this section includes my hobbies, going out, travel and self-improvement/education.

This year I enrolled in the Diploma of Counselling, have done short courses which interest me through [Udemy](#), tried a few dance classes and have been reading a whole lot more. My books come from [Book Depository](#) and eBooks from Amazon.

Decide on your hobbies then incorporate them into your life. To me, so many hobbies can be free and it is important to have some for your mental health.

Celebrations

Birthdays, Christmas, weddings, parties and events can add up quickly. Work out your budget for each then look for ways to make and save money with them. I rarely have to attend weddings, but birthdays and Christmas happen every year as do mini celebrations in my family.

Parties don't need to be expensive. We were featured on [9Honey sharing a few of the ones we've done](#). [Check out Mini Peas](#) for ideas and themes for kids parties. The biggest thing to save money on most celebrations is planning ahead. Know what you want to do, set a budget and work with it.

For Christmas, check out [this post with tips to make \\$2,000 by Christmas](#) plus loads more tips to save money for it.

In our family, we don't buy for other adults anymore, just the kids. All nieces and nephews go into a hat, names picked and they buy one gift that way. I have 5 sisters and 3 brothers and almost all of them have kids so this works best.

Beauty

As an ex-hairdresser and beautician, my routine is surprisingly lazy to many people. I cut and colour my own hair, though at the moment I am growing the colour out and weirdly am getting loads of compliments on my hair!

Everyone has different things they view as necessary for their beauty routine and that's ok. You do you! Don't feel like you have to cut back, wear less or more or anything else. It is about what feels right for you.

Here are some of the things I do. I think I am fairly basic when it comes to a lot of beauty things. I make the effort but a lot is DIY. Cuts, colours, manicures, pedicures, facials, body scrubs etc I do myself.

Waxing can be done by me, but I prefer getting one area done in the salon. My face, I wax at home though. And my eyebrows are naturally shaped the way they are so I don't wax or pluck them.

Body scrubs you can make yourself with coconut oil and coffee grounds or sugar and oil. Coconut oil goes solid when cold so be aware of that. I also use coconut oil on my heels, dry skin, ends of my hair and as a treatment at times.

Get a skin analysis done and have a good skin routine. My favourite products are [Innisfree](#), particularly the Black Tea products for anti-ageing. They're like a facelift in a jar. The Aldi brand also has great reviews and is way cheaper than the top end stuff in Myer.

For makeup, I buy Maybelline and Revlon most of the time when it is half price. I'm basic with it and it does my makeup artist sisters head in.

While I have used much more expensive makeup at times, I didn't feel the job it did was any better than the cheaper ones. Especially when it came to mascara.

Pets

We had chickens in Canberra and now have budgies. The cost for both was minimal but I imagine vet bills, food and essentials for dogs, cats and other animals would be much more.

For me, the cost of pets is worth it. My daughters adored their chickens and the past 2.5 years without a pet has been hard. We've had the budgies for almost 2 weeks and the difference for them is huge. Pets are important.

Shop around and compare prices for everything from food to toys to pet insurance. Also, check shelters and other places for unwanted animals. Adopt instead of getting pets from puppy mills.

Savings And Investments

Lastly, I make sure I save and invest from every single payment I get. Once you have it set up and make it a habit it's easy. I don't have debt and avoid it where possible. If you do have debt, this post about a couple who cleared \$90,000 in a year (they were unemployed at the start) might help.

Pay yourself first. It's important. When you are trying to save whatever is leftover, you won't end saving anything. Pick an amount, start saving and if you are consistent, you can be a millionaire.

How to get discounts on everything

How much could you save if you were able to get a discount on every purchase?

Aside from checking the clearance racks, there are a few other tricks you can use to get discount codes, special offers and freebies to save you money.

1. Add to Cart but Don't Check out

Shop owners will hate me for this, but if you are shopping online, add the items you want to your cart, but don't check out. Make sure you are either logged in or you checked out enough to have put in your email address but not paid.

Many shops are set to offer a discount automatically, even small businesses. It is a feature built into many e-commerce platforms and owners set it up to encourage sales. If you can wait a few days before purchasing you can get anywhere from 5% to 40% off your order.

2. Shop at Different Stores

Coles and Woolworths are competition. Switch your shopping between them for better offers and more points. For example, if you shop at Woolworths regularly, when they send you an offer it is likely to be for items you buy or if they have a promotion where you spend a certain amount over 2 to 4 weeks to get bonus points, the amount will be around or higher than your recent shops.

If you don't shop with them for a while, they will drop this drastically. I was shopping with Woolworths for a few weeks and got a "Spend \$130 each week for the next 4 weeks and get 1,000 bonus points" or something similar sent to me. As I had not shopped at Coles for a while, they sent "Spend \$50 each week for the next 3 weeks and get 2,500 bonus points!" or similar.

The store I had not shopped at recently gave a better offer to entice me back. Switch up your shopping and reap the rewards.

3. Sign up to Their Reward Programs

There are so many rewards from stores to get you on their email list. Generally, there is a sign up freebie or discount, followed by regular offers to your inbox, a birthday bonus and other incentives to get you to shop, especially if you don't shop frequently.

If you do shop frequently, maximise the rewards program, collect points with all purchases, combine it with other reward offers if you can and use the gift cards or vouchers you get offered.

4. Use Cash Back Sites and Search for Discounts

A little cash back can go a long way. Sign up to Cash Rewards, Swagbucks and Honey. They all offer discounts or cash back on your shopping. Install their Chrome extension, get the app on your phone and be notified every time you land on a site about any cash back offers or discount. I have seen 1% to 40%, \$1 through to \$80 so far. Different sites have different offers.

Aside from those specific sites, do a quick Google search for a coupon or discount code to the site you are shopping with. You never know your luck!

5. Ask For A Discount

Some people feel weird about asking for a discount, but it can result in huge savings. I have asked for discounts with items on clearance or if clothes have a slight stain I am sure I can get out. Two examples are a Portman's shirt I got reduced to \$18

because it had a pen mark and a shirt at David Jones which had a tiny drop of something on the shoulder but it was the only one in that colour left.

This does not always work (I asked at Sheike about a top, it was the last one left and it not only had marks, but the bottom seam had come undone too. They still wanted to charge full price! No thanks! Whereas David Jones, Portmans and Cue all gave discounts when I pointed out marks.)

If you ask, be polite, state what you want or simply ask if they can offer a discount because of the pen mark here or whatever. NEVER put marks on clothes to get a discount! Be completely honest.

If you are buying more than one item, ask for a discount or if it's the last item, close to its use by date or there is any other reason they might reduce to sell it quickly, ask. The worst they can say is no.

While we might not have exactly the same coupon options as the ones we see on extreme coupon shows or hear about in the USA, Australia does have ways to get coupons and discounts! A few of the links below are affiliate links which help us keep the site running, but cost you no extra. You can check out our full disclosure here.

6. Special Deal Sites

Get the cash back sites and apps I have mentioned repeatedly and use them. Also check out sites such as Groupon for more discounts. Do your research though as discount sites are not always the cheapest option.

7. Sign Up Bonuses

I have a list of sign up bonuses and freebies from companies <www.thethriftyissue.com.au/freebies> These bonuses can range from a \$10 gift card to a free meal or even \$100 off. Some specifics include \$35 off from Marley Spoon and \$35 off from HelloFresh.

When making any purchase, check to see if they have a rewards program, loyalty club or newsletter with bonuses.

8. Receipts

Many stores have coupons on the back or bottom of receipts. Alternatively, check out ShopADocket to search the deals in your area. Pizza, dry cleaning, carpet cleaning and accommodation seem to be the most common options on my receipts.

9. Newspapers

Check your local paper for ads and in their classified section or if you live in VIC, NSW or QLD check out SmartSaver for great local deals and coupons. I used it a lot when I lived in NSW. My beautician often offered a huge discount there and it wasn't restricted to new clients only.

10. Blogs

Bloggers and social media influencers often have great discounts, coupon codes and special offers when they do reviews. We don't have a list of specific ones to follow, however, we share discounts codes, free offers, sales, specials etc that we come across on our Facebook page <www.facebook.com/thethriftyissue> along with some great giveaways in the coming months.

11. The Entertainment Book

The Entertainment Book is a fundraising book used mainly by schools, sports teams and charities to raise funds while also providing value to those who purchase it. The book is \$65 and you can choose to have either a physical book or use it as an app on your phone. It includes discounts to restaurants, cafes, local attractions and activities.

12. Online Surveys

Survey sites offer discounts and bonuses at times such as Pure Profile, SwagBucks and WDYT. These are three we have both earned money from and had special offers. The best Australian online survey sites are at <https://www.thethriftyissue.com.au/best-australian-online-survey-sites-earn-1000/>.

13. Staff Discounts

If you or a family member/friend work at a store see if they have a staff discount. These can vary from a 5% discount through to 50% off and staff only sales. Check the terms and conditions of the staff discount though as not all stores allow staff to share the discount with family and friends.

14. Referral Codes

Some referral programs offer both the new user and referrer a discount, payment or special offer. ING often has bonus sign up money from \$50 to \$100. The code CNW116 works for each promotion they have. UP Bank has \$5 for new accounts with the code VPMBV.

Loads of referral or affiliate links come with perks for both parties. Referrals and affiliates are one of the ways we are able to pay for the expenses associated with this site.

15. Google Search

Before buying anything do a quick search of whatever brand or item it is you are buying and “discount” or “coupon” or “voucher” or similar wording to find out if there are any current discount codes for what you want to buy.

Items To Save Money

Aside from your obvious basic needs such as a bed, washing machine and oven etc. There are items I use which save me money in the home. Kitchen and bathroom items I'll include under groceries in the next section.

1. A good mattress, good pillows and quality sheets

The reason being they all contribute to a good night sleep plus my body doesn't ache. When I am well rested I make better decisions, am more patient, eat less junk food (actually, less food overall) and am less likely to make impulse purchases.

Koala was a great mattress for me. They also have pillows and I buy my sheets from Adairs or Target, high thread count and soft.

2. Seals

Check your home for any gaps and seal them up to stop hot or cold air escaping and reduce your power bills. This includes getting blackout curtains for windows,

magnets or similar for heating vents, tape for doorways from Bunnings and draught stoppers from Kmart or similar.

While it might not seem like much, those little gaps can cost a fortune and considering how expensive heating and cooling is, it's worth taking the time and investing a little money to sort it out.

3. Blender, Quality Knives, Good Cooking Equipment

Cooking and groceries take a fair amount of time and money in every family. Having quality equipment makes it quicker and easier. We use our blender daily and can't imagine ever going back to cheap knives. Being able to chop quickly and safely has made a huge difference.

4. Home Exercise Equipment

Kettlebell, yoga mat, resistance bands and using YouTube has been the best for me. The kettlebell I got from Rebel Sport, yoga mat and resistance bands from Kmart but you can do lots of exercise with only your body instead of getting equipment.

5. Energy Savers

Energy efficient light bulbs, powerboards, blackout curtains, timers all do wonders in reducing electricity usage. Get energy efficient everything where possible and use them.

6. Electric Toothbrush

Electric toothbrushes clean better and ensure you are doing a good job brushing your teeth. They cost more than a plain toothbrush but are worth the savings on dental visits.

7. Beauty Items

Scissors, manicure kit, wax pot, epilator, tweezers and hair colouring items are all essential for me as I do it all myself. If you don't DIY then these are necessary.

Frugal Recipes

These are a collection of recipes I have used over the years from basics such as jams, cordial and sauces through to desserts. My mother was a country cook and made everything from scratch. She taught me how and as an adult I have made some of my own frugal dishes my kids love.

As with all cooking, you can mix to your taste, add more or less sugar, salt, spices, anything. Experiment to find what works for you and remember, you rarely need to follow a recipe exactly for it to work.

Pasta

Serves: 2

Cooking Time: 10 minutes + 15 minutes preparation

2 eggs

1 ¾ cup plain flour

1. Put the flour in a bowl, create a well in the middle then crack the eggs into it.

2. Break the yolks with your finger then stir the eggs in with your hands. Keep mixing until well combined.
3. Knead the mixture for 5 minutes. Break it into portions and roll out flat.
4. If you have a pasta machine, pass it through the machine a few times. If you don't have one, roll the dough with a rolling pin until it is approximately 2mm thick, then roll up and repeat. The consistency of the dough changes to be rubbery as it is worked.
5. Set it aside to dry for at least an hour before using.
6. To cook, place in a pot of boiling water for 10 minutes
7. Use as desired.

See these recipes for ideas

Lasagne – Just roll the pasta flat and cut into sheets

Ravioli – Roll out flat, cut into shapes

Spaghetti – Roll flat, then cut into strips and cook like normal dried pasta.

Evaporated Milk Substitute

Makes: 450ml

Preparation Time: 5 minutes

1 ⅓ cup milk powder

1 cup of water

1. Mix together thoroughly to create milk.
2. Use as you would for evaporated milk.

Sweetened Condensed Milk

Makes: 350g

Preparation Time: 5 minutes

½ cup hot water

1 cup sugar

1 cup milk powder

1 Tbsp melted butter

1. Dissolve the sugar in the hot water.
2. Pour the mixture into a blender, add the rest of the ingredients and blend on high for 3 minutes. If you do not have a blender, you can whisk it, but it takes longer to get thick and doesn't come out quite as smooth.
3. Store in an airtight container in the fridge for 2 – 3 days.

Caramel

Makes: 350g

Cooking Time: 10 – 15 minutes

1 quantity of sweetened condensed milk (recipe above)

Stove Top Method

1. Place the sweetened condensed milk in a saucepan over medium heat.
2. Stir it continuously until it starts to turn brown. It will start to stick to the spoon and pull away from the sides when it is ready. The longer it is over the heat, the harder it will set when cooled. It will only take 5 minutes if you would like runny caramel, like

you buy at the supermarket, or for harder toffee it will take 10 minutes or more. You can tell it is ready as it will set hard when a small amount is dropped into a glass of cold water. If it goes hard, you will have hard toffee. If it is still soft, it is more like caramel.

Microwave Method

Place in a large microwave proof container. Microwave on high for 2 minutes, stir. Repeat this about 5 times. You need to watch it doesn't spill over the sides of the container, as it can get quite high. You need to stir it well each time, to ensure you don't get any hard spots.

Buttermilk

Makes: 1 cup

Preparation Time: 5 minutes

1 cup of milk

1 Tbsp of lemon juice

1. Mix the milk and lemon juice together then let sit for 5 minutes before using.
2. Use it in any recipe requiring buttermilk right after making it.

Mock Maple Syrup

Nothing can replace real maple syrup but this is good.

2 cups brown sugar (or 1 of white and 1 of brown)

1 cup of water

1 tsp vanilla essence

1. Bring the water to the boil over the stove.
2. Add sugar and vanilla essence, stirring to dissolve.
3. Remove from heat and cool before serving.

Chicken Stock

I much prefer this stock, as I know what is in it.

Makes: 1 ½ Litres

Cooking Time 40 minutes – 8 hours, depending on method + 5 minutes preparation

1 chicken carcass

2 carrots, roughly chopped

2 onions, roughly chopped

Any other vegetable scraps such as celery leaves, onion ends, carrot peels, zucchini scraps etc.

Stove Top Method

1. Cover the chicken carcass with water, add the carrots and onion.
2. Bring it to the boil, and then simmer on low for 1 hour, adding more water if necessary.
3. Allow to cool. Skim off the fat, and simmer gently for another 30 minutes.
4. Allow to cool. Drain the liquid into another container, discarding the carcass and vegetables.

Slow Cooker Method

1. Place the carrots and onion on the bottom of the slow cooker.
2. Place the chicken carcass on top.
3. Pour in 4 – 6 cups of water, depending how much stock you would like.
4. Cook on low for 6-8 hours or on high for 3-4 hours.

* Store this stock in an airtight container in the fridge and use within 3 days, or you can freeze it for 2 months.

* I also collect my carrot tops and peels in a container in the freezer to use when making stock instead of using new whole carrots. Most vegetable scraps are frozen for stock.

White Sauce

Makes: 2 cups

Cooking Time: 10 minutes

2 cups milk

2 Tbsp plain flour

1 Tbsp butter

Stove Top Method

1. Place a pot on medium heat. Add the milk then slowly whisk in the flour. Make sure there are no lumps.
- 2.) When the mixture is warm, add the butter and stir in to melt it. Stir occasionally for a few minutes, until the sauce thickens.
- 3.) Use as desired.

Microwave Method

1. Mix all ingredients together.
2. Microwave in a microwave safe container for 2 minutes.
3. Whisk to get rid of any lumps.
4. Repeat 3 times.

* If you would like it thicker add a little more flour

Cheese Sauce – add 1 cup of grated cheese towards the end. Stir until the cheese is melted.

Garlic Butter

Makes: ¼ cup

Cooking Time: 5 minutes

¼ cup butter

2 garlic cloves, either chopped finely or crushed

Stove Top Method

1. Place in a saucepan and lightly fry garlic until butter is melted.
2. Use as desired.

We love doing this in a pot or frying pan and adding beans or vegetables.

Lemon Cordial

Makes: 1 Litre cordial concentrate

Cooking Time: 45 minutes + 5 minutes preparation

1 ½ cups lemon juice

2 cups water

1 ½ cups sugar

1. Place all the ingredients in a saucepan over medium heat and bring to the boil.
2. Let simmer for half an hour then pour into sterilised jars to use as normal cordial.
3. To use, mix 1 part cordial to 4 parts of water.

You can use limes, mandarines, oranges or other fruits if you prefer.

Lemon Curd

Makes: 450ml

Cooking Time: 15 - 20 minutes + 10 minutes preparation

¼ cup lemon juice, I usually use 2 – 3 lemons, depending on how juicy they are

Zest from the lemons

100g butter

1 cup sugar

2 eggs, whisked

1. Place a saucepan of water over medium heat. Bring to the boil then reduce.
2. Place a glass bowl over the saucepan.
3. Add the lemon juice and zest, butter and sugar to the bowl.
4. Stir occasionally to melt the butter and dissolve the sugar.
5. Once the sugar has dissolved, add the eggs, stirring quickly to combine them. This is really important. Whisk it all in, pouring the eggs in slowly, but whisking fast. If you don't do it like this, you end up with cooked egg lumps through the curd.
6. Keep stirring the mixture and simmering to thicken it. It takes about 10 minutes. If you do it for 20 minutes it will be thicker like lemon butter.
7. Do not at any time allow this mixture to boil, or you will end up with egg strings and lumps.
8. Once it is your desired thickness, remove from the heat and pour into an airtight jar in the fridge.

* This will keep for 2 months.

* There are so many things you can make with lemon curd e.g. lemon curd crumble cake, meringue roll, between cakes, lemon curd kisses, instead of cream for butterfly cakes, on pancakes... The list goes on and on! It makes an excellent gift as well.

Microwave Jam

This is the easiest jam you will ever make.

Makes: 1 Cup

Cooking Time: 15 Minutes

2 cups fresh or frozen strawberries

¼ cup sugar

½ lemon - juice only

1. Place all ingredients in a large microwave bowl. It needs to be large as the jam bubbles up a lot.
2. Microwave for 9 to 11 minutes. Check it at 9 minutes and stir it. If you want a thicker jam go for 11 minutes.
3. Pour into a sterilised jar and allow to cool.

Apple Syrup

This is extremely easy to make and is a great way to use up apple peels and cores. You determine the thickness by how long you cook it for. You can also turn this syrup into an apple toffee if left long enough.

Makes: 300ml

Cooking Time: 20 minutes

3 apple peels and cores

½ cup sugar

1 cup water

⅓ cup lemon juice

1. Place all ingredients in a pot on medium heat.
2. Bring to the boil, stirring continuously then reduce the heat and simmer gently. You need to stir it the whole time to ensure it doesn't stick to the bottom.
3. Doing this for 5 minutes gives a cordial like syrup, 10 minutes gives a syrup great for pancakes, 15 minutes gives a toffee. To test if it is going to be like toffee, drop a ball of it into cold water. If it forms a hard ball, it's ready to be toffee.

Eggs

Scrambled Eggs

This recipe is for one, but if feeding more people, just times it by the amount of people you are feeding.

Serves: 1

Cooking Time: 5 minutes + 5 minutes preparation

2 eggs

¼ cup milk

1 Tbsp of oil

1. Place a frying pan over medium heat, with a little bit of oil.
2. Quickly whisk the milk and eggs together and pour into the frying pan.
3. Toss with a spatula constantly to get light, fluffy eggs
4. Serve on toast.

* These can also be done in the microwave, although the texture is not as nice. Simply whisk the eggs and milk together and cook in a microwave safe container for 1 and ½ minutes.

Break it up a bit with a fork when it is done.

Omelette

Serves: 2

Cooking Time: 5 minutes + 5 minutes preparation

4 eggs

2 Tbsp milk
2 Tbsp cheese
1 Tbsp oil

1. Heat the oil in a frying pan over medium heat.
2. Whisk the other ingredients together, then pour into the pan.
3. Cook, with a lid on for 3 minutes, then fold in half.

Filling suggestions

Sautéed Mushrooms – in a frying pan, add two tablespoons of stock (page 18) and some chopped mushrooms. Sauté over low heat, until mushrooms are soft. Place on one side of the omelette and fold the omelette in half.

Garlic Mushrooms – fry some onions and a crushed garlic clove in 2 tablespoons of butter. Once cooked, place on one side of the omelette and fold the omelette in half.

Zucchini and Onion – Grate $\frac{1}{2}$ a zucchini, fry in a pan with 1 tablespoon of finely diced onion. Place on one half of the omelette then fold and serve.

Tomatoes, herbs and cheese - diced tomatoes, add a sprinkle of italian herbs and a tablespoon of grated cheese.

French Toast

This is another recipe for one, which you just double or triple according to your needs.

Serves: 1

Cooking Time: 5 minutes + 5 minutes preparation

2 slices of bread

2 eggs

$\frac{1}{4}$ cup milk

1 Tbsp butter

1. Place a frying pan on medium heat with the butter.
2. Whisk the eggs with the milk in a bowl.
3. Place each slice of bread in the egg mix, but don't let it soak.
4. Place it straight in the frying pan.
5. Fry either side for 2 minutes or until brown and cooked.
6. Serve immediately with mock maple syrup or sprinkled with sugar.

Breads

Bread

Makes: 1 loaf

Cooking Time: 30 minutes + 3 hours preparation

3 $\frac{1}{2}$ cups self-raising flour

2 tsp yeast

3 tsp sugar

1 Tbsp oil

1 cup warm water – not hot or it will kill the yeast

1 Tbsp oil, extra

Extra flour

1. Mix the dry ingredients in a clean, dry bowl.

2. Add the wet ingredients to the dry ingredients, except for the second tablespoon of oil. Mix it all together with a fork, then mix with your hands. (You can add more flour if the dough is too sticky.)
3. When it forms a ball of dough, turn it onto a floured surface and knead for 5 minutes. (I keep adding flour whilst I am kneading, so it doesn't stick to my hands, otherwise it is very sticky.) Alternatively, if you have a mixmaster with dough hooks, use it.
4. In a clean, dry bowl, place the spare 1 tablespoon of oil in it.
5. Put the ball of dough into the bowl and turn it over to be coated in oil.
6. Cover with a tea towel.
7. Place in a warm spot to rise for approximately 2 hours. *A warm spot can include the oven on super low.
8. Once it has risen to approximately double in size, punch down the dough and knead for 1 minute.
9. Grease a loaf pan then put the dough in the pan.
10. Leave the dough to rise again for approximately 1 hour in a warm place.
11. Put the dough in an oven that is not preheated, at 180°C/350°F.
12. Bake for 30 – 40 minutes or until golden brown. The bread will sound hollow if tapped on the bottom.

Use this to make bread rolls, scrolls, fruit buns, anything. Mix in 1 cup of sultanas or raisins and 2 tsp of cinnamon for fruit buns.

Roll it out flat, sprinkle with cheese and vegemite or sauce then roll up and slice to make scrolls. There are so many options.

Tortillas

Makes: 10 – 12

Cooking Time: 10 – 15 minutes + 30 minutes preparation

2 ½ cups self-raising flour

3 Tbsp oil

¾ cup warm water

1. Combine the dry ingredients.
2. Gradually add enough water while mixing to form a soft dough.
3. Knead the dough on a floured surface for 5 minutes.
4. Allow the dough to rest for 20 minutes.
5. Divide into 10 – 12 pieces. Roll the dough into a snake, then cut into portions.
6. Roll each portion into a ball then roll out flat to 20cm in diameter.
7. Cook quickly (30 seconds each side) in a lightly oiled pan, on medium heat. Wrap in a damp towel to keep soft.

Damper

This is an Australian classic. We make it to go with soup, and have made it wrapped around a stick to cook over a campfire, filled with honey or golden syrup. It is super easy, super quick and filling.

Makes: 1 loaf size damper, suitable for 4

Cooking Time: 30 minutes + 5 minutes preparation

2 cups self-raising flour

½ cup water

½ cup sugar (only if wanting a sweet dough, leave out if using damper with soup)

1. Preheat oven to 180°C/350°F
2. Place the flour (and sugar, if using it) in a bowl.
3. Mix in enough water to create a nice dough that is not too sticky. Mix as you add the water to get the right consistency.
4. Place the dough on a lightly floured baking tray and shape as desired.
5. Bake in the oven for 20 – 30 minutes, until it's a light golden colour.
6. Serve hot.

Shortcrust Pastry

Makes: enough for 1 pie

Preparation Time: 8 minutes

150g butter, cut into pieces

1 ½ cups plain flour

1 ½ cups self-raising flour

¾ cup water approximately

1. Sift the flours together.
2. Rub in butter until some of the flour looks like bread crumbs.
3. Add enough water to form a soft dough, about ¾ cup, mixing as you add the water.
4. Knead the dough for 5 minutes and roll into a ball. Using a rolling pin, roll it to be 1cm thick.
5. Use this pastry to make pies and tarts.

Sweet pastry – Add ½ cup sugar with the flour when using this pastry for desserts

* Use leftover pastry to make pastry shapes. Roll it out, cut into shapes or use cookie cutters then sprinkle with herbs, cheese or spices as you wish. Bake until golden and eat like crackers.

This pastry will last for 1 month frozen. Instead of rolling it out to use, keep it in a ball and place in a plastic bag to freeze.

Crepes

Makes: 26

Cooking Time: 50 minutes + 5 minutes preparation

4 eggs

2 ¼ cups milk

1 ¾ cup plain flour

Sweet crepes – add 2 Tbsp sugar

Melted butter to grease

1. Whisk the eggs and milk together.
2. Add the flour and mix well.
3. Cover and set aside for half an hour to rest.
4. Heat a frying pan over medium heat and grease with butter.

5. Add 1 - 2 tablespoons of the mixture and swirl it around the pan to thinly cover it.
6. Cook for 1 minute, when the edges start to curl, flip and cook for 30 seconds on the other side.
7. Repeat this process with all the batter.

Filling suggestions:

Bolognese (savory crepes)

Roast vegetables and white sauce (savory crepes)

Lemon curd for sweet crepes.

*Crepes can be frozen. Place a layer of baking paper in between each crepe and cover with plastic wrap. They keep frozen for 1 month.

Pancakes

Makes 12 – 15

Cooking Time 30 minutes + 35 minutes preparation

1 cup plain flour

2 cups self-raising flour

1 ½ cups milk

1 egg

1 cup sugar

1. Mix all the ingredients together well. Leave for ½ an hour.
2. Place a pan on medium heat, once the pan is hot, place a bit of butter in it. Swirl the pan around to get the butter melted evenly all over.
3. Pour in ⅓– ½ a cup of batter, depending on the size pancake you want. When bubbles have formed in the batter and the bottom of the pancake is golden, flip it and cook it for a minute or two on the other side.

* Pancakes can be frozen for 1 month. Place a layer of baking paper between each pancake, wrap in plastic wrap and freeze.

Scones

This is the cheats recipe which is great for leftover cream and lemonade. Even if the cream is about to go off, you can use it in this.

Makes: 12

Cooking Time:

4 cups self-raising flour

1 cup cream

1 cup lemonade

1. Preheat the oven to 180C.
2. Mix all the ingredients in a bowl to form a dough.
3. Flour the surface of the bench and roll the dough out to around 1 inch in thickness.
4. Use a cup or cookie cutter to cut out the scones then place on a floured tray.
5. Bake in the oven for 15 to 20 minutes until golden.
6. Serve with jam and cream or butter and any spread you like.

Breakfast

Starting the day with a filling breakfast is ideal. It keeps you going longer, you're less likely to snack and your body needs to be refueled when you get up.

Porridge

Porridge is one of the easiest breakfasts and so versatile. You can flavour it with sugar, cinnamon, berries, maple syrup, honey, anything really.

Makes: 2 servings

Cooking: 5 minutes

60g traditional rolled oats

160ml milk

Anything you wish to flavour it with

1. Combine the ingredients in a small saucepan over medium heat.
2. Bring to the boil and cook, stirring for 2 to 3 minutes.
3. Serve as desired.

Savoury Breakfast Muffins

These breakfast muffins can be cooked ahead and frozen or are easy to grab and eat on the run. They're also a great way to use up sad veggies.

Basic Muffin Mix

Makes: 12 – 14 medium muffins

Cooking Time: 20 minutes + 10 minutes preparation

2 cups self raising flour

1 cup milk

1 cup grated vegetables e.g. carrot, zucchini, onion

1 cup diced ham (optional)

½ cup oil

1 egg

1 tsp paprika

Salt and pepper to taste

Sliced tomato (optional)

1. Preheat an oven to 180°C/350°F. Grease a muffin tray.
2. Mix the flour and sugar together.
3. Mix in the milk, followed by the egg and rest of the ingredients. Except the tomato.
4. Pour the mixture into the muffin tray, only ¾ filling each one.
5. Place a slice tomato on the top of each muffin.
6. Place in the oven and cook for 20 minutes, or until golden and cooked through.

Sweet Breakfast Muffins

Makes: 12 – 14 medium muffins

Cooking Time: 20 minutes + 10 minutes preparation

2 cups self raising flour

1 cup milk

½ cup sugar

½ cup oil

1 egg

1 cup diced fruit or berries
½ cup oats (optional)

1. Preheat an oven to 180°C/350°F. Grease a muffin tray.
2. Mix the flour and sugar together.
3. Mix in the milk, followed by the egg.
4. Lastly add the oil, fruit and oats. Mix until well combined.
5. Pour the mixture into the tray, only ¾ filling each one.
6. Place in the oven and cook for 20 minutes, or until golden and cooked through.

Hash Browns

These are a dish from my childhood. I remember learning to peel and grate potatoes to help mum. They are great for breakfast, but are good for a snack too.

Makes: 12

Cooking Time: 30 minutes + 10 minutes preparation

4 potatoes, peeled and grated

1 egg

⅓ cup plain flour

1. Drain any juice from the grated potatoes. Discard the juice.
2. Place them in a bowl and add the flour and egg. Mix until well combined.
3. Heat a frying pan over medium heat. Pour in a bit of oil, so it covers the bottom of the pan.
4. Once the oil is hot, place tablespoons of the mixture in the pan and press flat.
5. Cook for 2 minutes, or until it is golden brown. Flip and do the same on the other side.
6. Repeat until all the mixture is cooked.
7. Serve hot.

You can grate and use other vegetables such as carrot, zucchini, parsnip etc.

Snacks

Wedges

Serves 4: as a snack

Cooking Time: - 1 hour + 25 minutes preparation

4 – 5 potatoes, peeled and sliced into wedges

2 Tbsp chicken stock powder

1 Tbsp Oil

1. Preheat the oven to 220°C/425 °F.
2. Place the potatoes in a saucepan of boiling water and boil for 8 – 10 minutes, so they are starting to go soft, but still firm.
3. Drain and pat dry.
4. Allow to cool for 10 – 15 minutes.
5. Place the stock powder in a plastic bag. Add the potatoes to the bag, reseal then shake to cover the potatoes in the mixture.
6. Remove the potatoes from the bag and place them on the tray, with a little oil.

7. Bake in the oven for 1 hour, or until golden and crispy on the outside. They will be soft and fluffy on the inside.

Popcorn

Flavour it however you like with salt, spices or icing sugar.

Serves: 2

Cooking Time: 3 minutes

¼ cup popcorn kernels

1. Place popcorn kernels in a brown paper bag and fold the top over twice to seal it.
2. Microwave on high for 2 to 3 minutes. Season and serve.

Basic Muffin Mix

Makes: 12 – 14 medium muffins

Cooking Time: 20 minutes + 10 minutes preparation

2 cups self raising flour

1 cup sugar

1 cup milk

½ cup oil

1 egg

1. Preheat an oven to 180°C/350°F. Grease a muffin tray.
2. Mix the flour and sugar together.
3. Mix in the milk, followed by the egg.
4. Lastly add the oil and mix until well combined.
5. Pour the mixture into the tray, only ¾ filling each one.
6. Place in the oven and cook for 20 minutes, or until golden and cooked through.

Chocolate muffins - add ¼ cup cocoa

Chocolate chip muffins - add 1 cup chocolate chips

Berry muffins - add 1 cup berries

Coconut muffins - add 1 cup dessicated coconut

Basic Biscuit Mix

Makes: 50 small biscuits

Cooking Time: 10 minutes + 10 minutes preparation

250g butter

1/2 cup of sweetened condensed milk

1/2 cup sugar

2 ½ cups self-raising flour

1. Combine all ingredients thoroughly.
2. Roll into 1 teaspoon sized balls, place on a greased baking tray and cook for 10 minutes at 180°C/350°F.

* You can freeze this mixture in portions for baking later.

Coconut cookies - add 1 cup coconut to the mixture or roll the balls in coconut before placing on the tray.

Lemon Coconut - add the zest of 1 lemon, 1 cup of coconut and $\frac{1}{4}$ cup lemon juice to the mixture.

Chocolate Caramel Cookies - add $\frac{1}{4}$ cup cocoa and $\frac{1}{2}$ cup caramel bits.

Chocolate Chip Cookies - add 1 cup chocolate chips.

Jam Drops - press an indentation into the centre of the biscuits, place a drop of jam in the middle and bake as normal.

Lemon Curd Drops – press an indentation into the centre of the biscuits, place some lemon curd in it, and bake as normal.

Snickerdoodles - combine cinnamon and sugar in a bowl. Roll the biscuit balls in the cinnamon sugar then place on the tray, flatten and bake.

Coconut Crunch Cookies

Makes: 20

Cooking Time: 8 minutes + 5 minutes preparation

$\frac{1}{2}$ cup plain flour

1 cup coconut

1 $\frac{1}{2}$ cup sweetened condensed milk

1. Preheat the oven to 180°C/350°F.
2. Mix all the ingredients together. Roll into balls and place on a greased baking tray, squashing slightly.
3. Bake in the oven for 8 minutes. They will not go golden on top, but will be golden underneath.
4. Allow to cool and store in an airtight container.

Pastry Shapes

Whenever I have left over pastry, I either freeze it or make pastry shapes. They are a great little treat and can be done in so many different ways.

1 portion of shortcrust pastry

1. Roll the pastry flat and cut into whatever shapes you like.
2. Place on a greased tray.
3. Sprinkle with sugar and bake for 5 minutes at 180°C/350°F.

Chocolate Pastry – mix in $\frac{1}{4}$ cup of cocoa and $\frac{1}{2}$ cup sugar into the pastry then sprinkle the shapes with sugar.

Lemon Shapes - plain pastry with 1 teaspoon lemon zest or juice and 2 tablespoons sugar.

Coconut Lemon Shapes - plain pastry with 1 teaspoon lemon zest and $\frac{1}{4}$ cup coconut.

Lemon Curd Drops - roll pastry into balls, press them a little flat, make an indentation in the middle and place some lemon curd (page 20) on the indentation and bake for 5 – 8 minutes, depending on their size. Lemon curd drops, just like jam drops.

Savoury Shapes – sprinkle the shapes with cheese.

Coconut Rough Cookies

Makes: 16

Cooking Time: 10 minutes + 10 minutes preparation

½ cup coconut
½ cup sweetened condensed milk (page 17)
2 tsp cocoa
1 egg
1 cup self raising flour
1 tbsp water
Sugar for the top

1. Preheat the oven to 180°C/350°F.
2. Mix together the sweetened condensed milk and coconut.
3. Add the cocoa and mix.
4. Add the egg, mix to combine, add the flour.
5. Add the water as needed to help the mixture combine.
6. Roll into balls, place on a greased oven tray, and press lightly with a fork to flatten.
7. Sprinkle sugar on the top. Bake in the oven for 10 minutes.
8. Allow to cool and store in an airtight container.

My Best Ever Chocolate Cake

Serves: 8

Cooking Time: 40 – 50 minutes + 10 minutes preparation

100g melted butter

1 ½ cups sugar

2 cups self raising flour

1 ½ cups milk

¼ cup cocoa

2 eggs

1. Preheat the oven to 180°C/350°F.
2. Mix all ingredients together until smooth. Pour into a 20cm cake tin and bake in the oven for 40 - 50 minutes.
3. Allow to cool before serving

Vanilla Cake – leave out cocoa and add 1 teaspoon of vanilla essence.

Choc Caramel – add ¼ cup cocoa and ½ cup caramel bits to the mixture or add ¼ cup cocoa and swirl soft caramel into the mixture after it has been poured into the cake tin.

Lemon Coconut – leave out cocoa but add 1 cup coconut and ½ cup lemon juice, plus the zest of 1 lemon.

Coconut – leave out cocoa but add 1 cup of coconut.

Coconut Rough – add 1 cup of coconut, leaving the cocoa in.

Apple – leave out cocoa but add ½ cup cooked apple.

*This cake freezes really well for 1 month.

*If using this mixture to make cupcakes/patty cakes, you will need to place the cases in a muffin tray or use silicon cases, as it is very runny and paper cases wont hold their shape.

Coconut Filling

Use between cake layers, as a filling for butterfly cupcakes or in the middle of coconut buns.

1 cup coconut

1/2 cup sweetened condensed milk

1. Mix them together and spread over the cake. If you like it runnier add a bit more sweetened condensed milk.

Easy Mix Butter Cake

This is another recipe of my mums. It is a lighter, drier cake than my cake recipe, and has so many variations, such as chocolate, lemon and coconut, apple...

Serves: 8

Cooking Time: 30 – 35 minutes + 10 minutes preparation

2 eggs

125g butter

1 cup sugar

2 cups self raising flour

2/3 cup milk

1. Preheat the oven to 180°C/350°F.

2. Cream butter and sugar.

3. Add eggs, mix thoroughly then add rest of ingredients.

4. Mix for 3 minutes then pour into a greased cake tin.

5. Bake for 30-35 minutes till golden brown or a skewer comes out clean.

Chocolate Cake - add 1/3 cup cocoa.

Lemon Cake – add lemon zest and use 1/2 lemon juice, 1/2 milk in the recipe.

Lemon and Coconut Cake – add lemon zest, 1/3 cup lemon juice and 1/3 cup coconut.

Apple Cake – add 1/2 cup cooked apple.

*This cake freezes for 1 month.

Coconut Loaf

Serves: 8

Cooking Time: 50 minutes + 10 minutes preparation

100g butter

1 cup sugar

1 cup coconut

1 egg

1 1/2 cup self raising flour

1 cup milk

1. Preheat the oven to 180°C/350°F.

2. Grease a loaf tin.

3. Cream butter and sugar.

4. Mix in the coconut, followed by the egg.

5. Next add the flour and milk, mixing until smooth.

6. Pour into the loaf tin and bake in the oven for 50 minutes, until golden brown and cooked through. To check if it is cooked through, insert a skewer and if it comes out clean, it's cooked. If it has anything gooey on it, the loaf needs longer in the oven.

Lemon Syrup Cake

Serves: 8

Cooking Time: 40 minutes + 15 minutes preparation

Cake

100g melted butter

1 ½ cups sugar

2 cups Self raising flour

1 cup milk

½ cup lemon juice

2 eggs

2 tsp lemon rind

Syrup

¼ cup lemon juice

¼ cup sugar

1. Preheat the oven to 180°C/350°F.
2. Mix all the cake ingredients together until smooth. Pour into a greased cake tin and bake for 1 hour.
3. To make the syrup place the ingredients in a microwave proof container and cook on high for 2 minutes. Stir, then cook on high for 1 more minute.
4. Once the cake has cooled, poke some holes in it with a skewer and pour the syrup over it to serve.

*This cake freezes well for 1 month, but freeze it without the syrup. Make the syrup when serving.

Lemon Curd Cupcakes

Makes: about 24

Cooking Time: 10 – 15 minutes + 10 minutes preparation + cooling time

100g melted butter

1 ½ cups sugar

1 ¾ cups self-raising flour

1 ½ cups milk (water plus ¼ cup milk powder)

2 eggs

Lemon curd

1. Preheat the oven to 180°C/350°F.
2. Mix everything, except the lemon curd, together until smooth.
3. Pour into patty cases, only ½ filling them.
4. Bake in the oven for 10 - 15 minutes. Allow to cool.
5. When cooled, scoop out a little hole in the top of the cake and pour some lemon curd into it.
6. Put the bit of cake you scooped out on top.

*These freeze well for 1 month.

Banana Cake

Serves: 8

Cooking Time: 1 hour

250g butter

1 cup sugar
1 tsp vanilla essence
2 eggs
1 tablespoon white vinegar
3 over ripe mashed bananas
2 cups self raising flour
 $\frac{3}{4}$ cup milk

1. Preheat the oven to 180°C/350°F.
2. Cream the butter and sugar until light and fluffy. Add the vanilla essence and stir.
3. Beat in the eggs, vinegar then bananas.
4. Slowly add the flour and milk. Mix until combined.
5. Pour into a light greased cake tin.
6. Bake for 45 minutes, until golden brown and cooked through.

Soups, Stews, Starters and Sides

Potato Nests

Serves: 4

Cooking Time: 10 minutes + 5 minutes preparation

4 medium potatoes, cooked and mashed
4 eggs
 $\frac{1}{2}$ cup cheese

1. Preheat the oven to 180°C/350°F.
2. Place baking paper on a baking tray.
3. Divide the mashed potato into 4 portions and place on the baking paper. Shape into nests, creating a well in the centre, large enough to hold an egg.
4. Crack an egg into each nest. Sprinkle with cheese, then bake in the oven for 10 minutes, until the cheese is melted and the egg cooked.
5. Serve.

Potato Bake

Serves: 4 - 6

Cooking Time: 45 minutes + 15 minutes preparation

4 -5 medium potatoes
1 onion, diced
2 cups milk
2 Tbsp plain flour
2 cups cheese

1. Preheat the oven to 180°C/350°F.
2. Peel then slice the potatoes very thinly. In an oven proof dish, place layers of the potatoes with the onion and $\frac{1}{2}$ the cheese mixed in between.
3. In a bowl mix together the milk and flour. Pour this over the potatoes and top with the remaining cheese.
4. Place it in the oven for 30 minutes, or until the cheese is golden brown and the potatoes soft.

Roast Vegetables

Serves: 4

Time: 35 – 45 minutes + 15 minutes preparation

2 potatoes, peeled and chopped

½ pumpkin, peeled and chopped

1 onion, quartered

Oil

2 tsp chicken stock powder

1. Preheat the oven to 200°C/400°F.
2. Wash and cut all vegetables to the same size.
3. Parboil the potatoes, by placing in a saucepan of boiling water for 5 minutes.
4. Toss the vegetables in some oil and a little stock, ensuring an even coating.
5. Layer the vegetables in a roasting pan evenly.
6. Once the oven is heated place the tray on the middle shelf and cook for 35 minutes or until golden brown.

Pumpkin Soup

Serves: 4

Cooking Time: 25 minutes + 10 minutes preparation

500g pumpkin, chopped

3-4 potatoes, peeled and chopped

1 carrot, peeled and chopped

1 onion, diced

4 cups chicken stock

1. Place all ingredients in a pot on medium heat. Bring to the boil, lower the heat to medium low and simmer until the vegetables are soft.
2. Take off the heat, let cool for a few minutes, then puree, either in the blender or with a stick blender.
3. Serve with bread.

*Pumpkin soup freezes really well and lasts for 1 month. When it is defrosted it may separate a little and seem watery. Stir it well to combine once heated for a smooth consistency.

Cream of Chicken Soup

This soup can be made in the slow cooker, on the stove top or even in the microwave. My personal favourite is the slow cooker.

Serves: 4

Cooking Time: 20 minutes – 8 hours, depending on method + 10 minutes preparation

4 cups chicken stock

½ onion, finely diced

1 cup milk powder

4 Tbsp plain flour

1 chicken breast, diced

Stovetop Method

1. Place all ingredients in a saucepan, over medium to low heat and bring to the boil.
2. Reduce heat to low and gently simmer, stirring for 10 minutes, until the chicken is cooked through.
3. Serve.

Slow Cooker Method

1. Place all ingredients in the slow cooker, mixing to combine.
2. Cook on low for 6 – 8 hours or on high for 3 – 4.
3. Once cooked, use forks to shred the chicken and combine all the ingredients.

Microwave Method

1. Place all ingredients in a microwave safe container. Mix well.
2. Cook on high for 20 minutes, stirring every 5 minutes.

*Cream of chicken soup can be frozen for 1 month.

Baked Potatoes

Serves: 4

Cook Time: 1 hour + 5 minutes preparation (Or 4 hours in a slow cooker)

4 potatoes, 1 potato per person

Whichever topping you like

1. Preheat the oven to 180°C/350°F.
2. Wrap the potato in foil and place in the oven. Depending on the size it could take anywhere from 40 – 60 minutes to cook.
3. Once cooked, eat as desired with toppings such as bolognese, bacon, cheese, sour cream, sweet chilli sauce or anything you like.

Slow Cooker Method

1. Wrap the potatoes in foil.
2. Place in the slow cooker on low for 4 hours.
3. Unwrap and use.

Optional Uses:

Stuffed Potatoes – Cut a “top” off the potato. Scoop out the inside and mash with some milk, an egg and cheese, how much depends on how many potatoes you’ve done. It just needs to be smooth, but not too runny. Stuff this back into the whole of the potatoes you scooped it out of. Place them back in the oven on a tray for another 10 – 15 minutes, until the cheese melts and starts to go golden.

Mushroom Sauce – Fry some chopped mushrooms in a frying pan. Add 1 cup of milk, 1 teaspoon stock and 1 tablespoon of plain flour. Simmer for a few minutes, until it thickens. Pour over the potato.

Mushroom Butter – Chop some mushrooms and fry them with ¼ cup or more of butter, depending how many potatoes you made.

Garlic Butter – Same as the mushroom butter, but use chopped or crushed garlic instead.

Creamy Chicken– Fry some chicken with some chopped onion. Add 1 cup milk, 1 tablespoon plain flour and 1 teaspoon stock. Simmer until it thickens for just a few minutes.

Pizza

Makes: 1 pizza

Cooking Time: 30 minutes + 10 minutes preparation

Base

1 ¼ cups self-raising flour

½ cup water

Topping

Tomato paste

¾ cup grated cheese

Anything else you like (onion, mushroom, garlic, cooked chicken or mince, left over bolognese, meatballs, roast pumpkin, zucchini)

1. Preheat an oven to 180°C/350°F.
2. Mix the flour and water together to form a dough.
3. On a lightly flour surface, roll the dough out flat to around 1.5 cm thick if you like a thin to medium crust.
4. Place the base on a pizza tray.
5. Spread tomato paste over it, sprinkle with cheese and cover with your choice of toppings.
6. Place in a moderate oven and cook for 30 minutes, until the cheese is melted and starting to go golden brown, the base will be golden brown if you lift it slightly to see.

Topping suggestions

Cooked pumpkin, onion, crushed garlic, cooked chicken (great way to use up leftover roast)

Ham, cheese and pineapple

Capsicum, tomato, mushroom, chicken and zucchini

Zucchini, mushroom, onion, broken up meatballs

Onion, mushroom, garlic, chicken

*You can freeze this pizza for up to 1 month.

Calzone

Calzone is like a giant pizza pocket. The pizza dough I used for this is different to the easy base in my other pizza but tastes really good.

Makes: 1 calzone

Cooking Time: 30 minutes + 2 hours 30 minutes preparation

Base

1 cup warm water

1 Tbsp sugar

1 Tbsp yeast

1 Tbsp milk powder

2 cups plain flour

Filling

Tomato paste

$\frac{3}{4}$ cup grated cheese

Anything else you like (cooked pumpkin, onion, crushed garlic, cooked chicken is our favourite, or leftover bolognese is another favourite)

1. To make the dough, first mix the sugar and yeast into the warm water.
 2. Set it aside for 5 – 10 minutes. It will go frothy on the top when it's ready.
 3. In a bowl, mix the flour and milk powder together.
 4. When the yeast is ready, add that and mix to form a soft dough.
 5. Place the dough on a floured surface and knead for 5 minutes.
 6. Set it aside in a warm place to double in size. You can place it back in the bowl and put the bowl in hot water in the sink if it is a cool day, just make sure the water doesn't go over the edge of the bowl.
 7. Once it has doubled in size, cut it into two pieces, one slightly bigger than the other.
 8. Take the larger piece first and roll it out flat on a floured surface. Place it on a pizza tray. Spread tomato paste over the base, sprinkle with cheese and add the rest of your toppings.
 9. On a floured surface, roll out the smaller piece to about 1 cm thick and place over the base.
 10. Roll the sides up to cover the edge of the top and pinch to seal the edges. Do this the whole way around.
 11. Place in a preheated oven at 180°C/350°F and cook for 30 minutes, until it is golden.
- * Some people doubt using leftovers but the combination of cooked pumpkin, cooked chicken, diced onion and crushed garlic is always a winner.
- * Another little tip, if you don't have time to wait for the dough to prove (double in size), put it in the microwave in a bowl for 1 -2 minutes. I prefer letting it do it naturally, but if you're pushed for time, this is a good substitute.
- *Calzones can be frozen for 1 month.

Macaroni and Cheese

This is such an easy meal. You can add any vegetables to make it healthier too.

Serves: 4

Cooking Time: 40 minutes + 10 minutes preparation

200g pasta (page 15)

1 egg

1 cup of milk

1 Tbsp plain flour

$\frac{1}{2}$ cup cheese, grated

Oven Method

1. Preheat the oven to 180°C/350°F.
2. Bring a saucepan of water to the boil and cook the pasta until al dente.
3. Drain the water.
4. Return to the saucepan and mix in the milk, flour, egg and cheese.
5. Stir until it thickens and the cheese is melted, approximately 15 minutes.

Microwave Method

1. Place the pasta in a microwave proof dish and cook on high for 20 minutes, or until al dente.
2. Drain the water and return to the dish.
3. Mix in the milk, egg, flour and cheese.
4. Cook on high for 20 minutes.

* If you are adding vegetables, such as mushrooms, chopped zucchini or carrots, stir them in with the milk and cheese

Vegetable Bake

Serves: 4

Cooking Time: 40 minutes + 15 minutes preparation

- 1 zucchini, thinly sliced
- 1 carrot, thinly sliced
- 3 small mushrooms, or 1 large one, thinly sliced
- 2 potatoes, peeled and thinly sliced
- 1 tin tomatoes
- 2 cloves garlic, crushed
- 1 onion, diced
- 1 Tbsp tomato paste
- ½ cup cheese, grated

1. Preheat the oven to 180°C/350°F.
2. In a saucepan, fry the onions and garlic until soft.
3. Stir in the tinned tomatoes and 1 can water.
4. Add the tomato paste, then simmer for 5 minutes.
5. In an oven proof dish, layer the sliced vegetables.
6. Once the sauce is ready, pour it over the vegetables, moving the vegetables a little to enable the sauce to go through.
7. Sprinkle with grated cheese and bake in the oven for 40 minutes, until the cheese is golden and the vegetables are soft.

Vegetable Frittata

These are a great way to use up leftover vegetables. They are great for a snack or are an excellent breakfast served on toast.

Serves: 2 – 4

Cooking Time: 30 - 40 minutes + 5 minutes preparation

- 4 eggs
- 1 cup cooked vegetables
- ½ cup grated cheese

1. Preheat the oven to 180°C/350°F.
2. Whisk the eggs and cheese in a bowl.
3. Place the vegetables in a greased ovenproof dish.
4. Pour the whisked eggs over the top.
5. Cook for 30 – 40 minutes, until golden.

Vegetable combination ideas:

Potato, pumpkin, carrot
Carrot, zucchini, mushroom
Potato and mushroom
Zucchini, tomato, capsicum, potato

Ravioli

Serves: 2

Cooking Time: – 10 – 20 minutes + 10 minutes preparation

1 qty pasta

1 cup filling (leftover roast pumpkin and potato, mince sauce, chicken and mushroom, etc...)

1 tsp oil

1. Roll out the pasta to make 2 flat sheets.
2. Place teaspoons of your chosen filling 2.5cm apart on 1 sheet of pasta.
3. Cut into squares.
4. Cut the other sheet into squares to match. Place the squares on top of each other.
5. Brush the edges with a little bit of water and press together.
6. Set aside on a tea towel to dry for at least 1 hour.
7. Bring a pot of water to the boil, with a teaspoon of oil. Place the pasta in and cook for 5 – 10 minutes.
8. Serve with your desired sauce.

Suggestions:

Roast pumpkin ravioli with white sauce or garlic sauce

Bolognese ravioli with white sauce or tomato sauce

Chicken and mushroom with white sauce, cheese sauce or garlic sauce

Vegetable Lasagne

Serves: 4 – 6

Cooking Time: 1 hour + 20 minutes preparation

2 quantities pasta made into lasagne sheets

1 zucchini, thinly sliced

1 carrot, thinly sliced

1 ½ cups pumpkin, thinly sliced

3 medium potatoes, peeled and thinly sliced

4 small mushrooms thinly sliced

1 cup pasta sauce

1 qty white sauce

1 cup cheese, grated

1. Preheat the oven to 180°C/350°F.
2. Cover the bottom of an oven safe dish with some of the lasagne sheets.
3. Layer the vegetables then add a layer of tomato sauce.
4. Repeat until all the sheets, vegetables and sauce is used, finishing with lasagne sheets.
5. Pour the white sauce over the top and sprinkle with the cheese.
6. Place in the oven and bake for 1 hour, until it is golden brown.

*Lasagne can be frozen for 1 month

Zucchini Bake

This is a recipe my mum used to make when I was a kid. She added different things to it, but the base was the same.

Serves: 4 – 6

Cooking Time: 30 - 40 minutes + 15 minutes preparation

3 zucchini, grated with skin on

1 large onion, diced

1 cup corn

1 cup diced tomato

1 cup diced ham

1 cup cheese, grated

1 cup self-raising flour

½ cup oil

4 eggs, lightly beaten

1. Preheat the oven to 180°C/350°F and grease a casserole dish.
2. Place all ingredients in a large mixing bowl and mix well.
3. Pour into a greased dish and bake for 30-40 minutes.

*Zucchini Bake can be frozen for 1 month

Dhal

Serves: 4

Cooking Time: 30 minutes

1 Onion, diced

1 teaspoon oil

2 teaspoons grated ginger

2 teaspoons ground cumin

1/2 teaspoon cayenne pepper

½ teaspoon turmeric

2 cups red lentils, rinsed

1.5L stock

1. Heat the oil in a saucepan over medium heat. Add the onion and spices and ginger. Fry, stirring occasionally for 5 minutes until fragrant and golden.
2. Add the lentils and stock then bring to the boil. Reduce to low and simmer for 20 minutes stirring regularly so no lentils get stuck to the bottom.
3. Serve.

Variations: add 500ml more stock and 2 potatoes, carrots, cauliflower or other vegetables to make a heartier dish.

Fried Rice

Serves: 4

Cooking Time: 25 minutes

2 cups of cooked rice

1 tsp oil
1 onion, diced
1 tsp garlic, crushed
1 cup vegetables (my kids like corn, peas, diced carrots and capsicum)
2 eggs, scrambled

1. Scramble the eggs and set aside.
2. Fry the oil, onion and garlic over medium heat until golden.
3. Add the vegetables and fry for 3 minutes, stirring.
4. Add the rice and fry for another 7 minutes, stirring regularly.
5. Serve with soy sauce.

Mains

Chicken Pasta Bake

Serves: 4 – 6

Cooking Time: 20 minutes + 20 minutes preparation

450g pasta (page 15 make 3 lots, cut into pieces)

1 onion, diced
1 mushroom chopped
1 zucchini diced
1 carrot grated
2 tsp chicken stock
1 ½ cups water
½ cup milk powder
2 tsp plain flour
1 chicken breast, cooked (or the equivalent of leftover chicken)
1 cup grated cheese

1. Cook pasta in a pot of boiling water until al dente, then drain.
2. In a pan, add a little oil then fry the mushrooms and onion until soft.
3. Add the rest of the vegetables and fry until soft.
4. Preheat the oven to 180°C/350°F.
5. Mix the water and milk powder together.
6. Add to the pan of vegetables along with the flour and stock. Simmer for 5 minutes, until the sauce thickens.
7. Toss through the pasta then place in an oven proof dish.
8. Sprinkle with cheese and bake for 15 – 20 minutes, until the cheese is melted and golden.

* You can cook the chicken in the pan with the onion, but I usually have left over cooked chicken ready to use.

*It will freeze well for 1 month

Chicken Breast with Garlic Cheese Filling

Serves: 4

Cooking Time: 20 minutes + 10 minutes preparation

4 small chicken breasts
4 x 30g slice of cheese
2 garlic cloves, crushed

1. Slice the middle of the chicken breast on one side almost through to the other to create a pocket.
2. Place 1 slice of cheese and $\frac{1}{4}$ of the crushed garlic in each "pocket".
3. In a lightly oiled pan, cook the chicken breast for 10 minutes on either side (longer if using thick breasts).

Chicken Enchiladas

Serves: 4 – 6

Cooking Time: 30 minutes + 10 minutes preparation

1 whole cooked chicken, shredded

$\frac{1}{2}$ onion, finely chopped

1 carrot, grated

$\frac{1}{2}$ cup grated cheese

2 cups water

$\frac{1}{2}$ cup milk powder

2 Tbsp plain flour

2 Tbsp chicken stock

More grated cheese, for the top

1. Preheat the oven to 180°C/350°F.
2. Combine chicken, onion, the $\frac{1}{2}$ cup of cheese and vegetables in a bowl.
3. Place a few tablespoons of the mixture on tortillas and roll them up.
4. Place them in an ovenproof dish tray.
5. Cut a few holes in the rolled up tortillas to allow sauce to follow in easily when it is poured over.
6. Combine water, milk powder, flour and stock in a bowl then pour over enchilada's, moving them to ensure they are completely covered.
7. Sprinkle with the extra cheese.
8. Bake in the oven for 30 minutes, or until the cheese is golden.

Mushroom and Chicken Pasta

Serves: 4

Cooking Time: 30 minutes + 5 minutes preparation

450g pasta (page 15, make 3 lots)

1 small onion, diced

4 mushrooms, chopped

300g chicken, chopped into small pieces

2 tsp chicken stock

1 quantity of evaporated milk substitute

1 Tbsp oil

1. Cook the pasta in boiling water until al dente. Drain and set aside.
2. Add the oil to a pan on medium heat then fry the onions and mushrooms until light brown.
3. Add the chicken pieces and fry until the chicken is cooked through, approx. 5 minutes.
4. Mix the stock with the evaporated milk and pour into the pan. Stir it through and gently heat for 1 minute.

5. Add the chicken mixture to the pasta and stir to combine.
6. Serve immediately.

Chicken Lasagne

Serves: 4 – 6

Cooking Time: 30 minutes + 20 minutes preparation

Lasagne sheets (page 15)

1 whole chicken, cooked and shredded

100g mushrooms, chopped

1 onion, finely diced

2 cups water

1/3 cup milk powder

2 Tbsp plain flour

2 tsp chicken stock

2 cups white sauce

1 cup cheese, grated

1. Preheat the oven to 180°C/350°F.
2. In a lightly oiled pan over medium heat fry the mushrooms and onions until light brown.
3. In a small bowl mix together the water, milk powder, plain flour and stock. Add to the pan.
4. Simmer over medium low heat until the sauce thickens.
5. Once the sauce has thickened, stir in the chicken.
6. In a lasagne dish place a layer of lasagne sheets. Top the sheets with some of the chicken mixture. Do this until all the chicken mixture is gone. Finish with a layer of lasagne sheets.
- 7.) Pour the white sauce over the lasagne sheets and sprinkle with cheese. Bake in the oven for 30 minutes, until the cheese has melted and is a nice golden brown.

If you only have raw chicken, you can cook some boneless chicken pieces finely chopped in with the mushrooms and onions. It is quicker to use cooked chicken, with shredded chicken working better than chicken pieces.

*This lasagne freezes well for 1 month.

Chicken Schnitzel

Makes: 4

Cooking Time: 25 minutes + 10 minutes preparation

2 chicken breast cut in half to be about 1 cm thick each

1/2 cup bread crumbs

1/2 cup plain flour

2 eggs, whisked

1/4 cup oil

1. Place the flour on a plate, the eggs in a bowl and the breadcrumbs on another plate.
2. Dip the chicken first in the flour, then the egg, then the bread crumbs.
3. Heat a frying pan over medium heat with the oil.

4. Place the chicken breasts in the pan and cook until brown, about 8 minutes, then turn over and repeat on the other side.

5. Once cooked, serve with vegetables, mashed potatoes or rice.

* For a difference, use shredded coconut instead of breadcrumbs, or mix coconut in with the breadcrumbs.

Chicken Pie

Serves: 6

Cooking Time: 30 minutes + 15 minutes preparation

Shortcrust pastry

1 handful left over roast chicken

2 cups white sauce

¼ cup garlic butter

2 cups vegetables (diced carrot, mushrooms, and zucchini)

1 small onion, diced

½ cup grated cheese

2 cups mashed potato

Extra grated cheese for top

1. Preheat the oven to 180°C/350°F.

2. Place pastry in a pie dish.

3. Make white sauce and garlic butter. Mix together.

4. Add chicken, vegetables, onion and cheese to the white sauce mix. Stir to melt cheese.

5. Pour over pastry.

6. Cover with mashed potato. Sprinkle it with cheese.

7. Bake in the oven for 25 minutes, until the cheese is golden brown.

*This freezes well for 1 month

Chicken Parmigiana

Serves: 4

Cooking Time: 20 minutes + 10 minutes preparation (unless you need to cook the chicken schnitzels, which will take 25 minutes longer)

4 chicken schnitzels

½ cup pasta sauce or pizza sauce

1 cup of cheese

1. Preheat the oven to 180°C/350°F.

2. Place the schnitzel in an ovenproof dish.

3. Pour the sauce over the chicken.

4. Sprinkle cheese over the top and bake in the oven for 20 minutes.

5. Serve with rice and vegetables.

Lemon Chicken

Serves: 4

Cooking Time: 30 minutes – 8 hours depending on method + 5 minutes preparation

8 skinless chicken drumsticks or 500g boneless chicken pieces (depending on which method you choose to cook with)

Sauce

¼ cup lemon juice

¼ cup water

1 Tbsp plain flour

1 ½ tsp sugar

Stove Top Method

1. Place a frying pan over medium heat.
2. Add the chicken pieces and cook until brown, about 10 minutes.
3. Combine the sauce ingredients in a bowl then pour over the chicken.
4. Bring it to the boil, then reduce heat to low.
5. Gently simmer for 3 minutes, or until the sauce is the desired thickness.

Slow Cooker Method

1. Place the chicken drumsticks in the slow cooker.
2. Combine the sauce ingredients, mixing until smooth.
3. Pour over the chicken.
4. Cook on low for 6 - 8 hours or on high for 3 – 4 hours.

Oven Method

1. Preheat the oven to 200°C/400°F.
2. Place drumsticks in a tray.
3. Combine all the sauce ingredients and mix until smooth.
4. Pour over the chicken and cook for 1 hour, turning after 20 minutes.

* You can add some crushed garlic to this dish for a slightly different taste.

Chicken Stroganoff

Serves: 4

Cooking Time: 20 minutes + 10 minutes preparation

1 onion finely diced

1 Tbsp oil

4 mushrooms, chopped

500g boneless chicken meat, breast works well

1 cup water

1 ⅓ cup milk powder

2 tsp chicken stock

1 Tbsp plain flour

1. Place a frying pan over medium heat. Add the oil then fry the onions and mushrooms until soft.

2. Add the chicken and cook for 10 minutes, until it is golden brown and cooked through.
3. Mix the water, milk powder, stock and flour together in a bowl. Pour into the pan and bring to the boil, then turn the heat to low and simmer gently for a minute or 2. The longer you simmer, the thicker the sauce.
4. Serve on pasta or mashed potato.

Roast Chicken

Serves: 4 - 6

Cooking Time: 55 minutes + 10 minutes preparation + 10 minutes resting

1kg whole chicken

2 Tbsp Oil

1. Preheat the oven to 220°C/425°F.
 2. Wash the chicken completely, including the cavity, then pat dry with paper towels.
 3. Lightly oil the chicken and place on a rack in a roasting pan.
 4. Place in the oven and cook for 55 minutes.
 5. Remove from the oven and let it sit for 10 minutes before carving.
- * If you don't have a rack, don't worry too much, you can place chicken straight in the tray. It will be crispier on one side and will be cooking in the juices that would normally drain off.
- *If using a larger chicken, add 20 minutes per 500g.
- *Any leftover chicken can be shredded and frozen for other recipes, or used in sandwiches.

Seasonings make a roast chicken so much better. Rub it with salt and sprinkle with italian herbs. Or try paprika and cayenne pepper for something a little spicier.

Whole Chicken in the Slow Cooker

A chicken done in the slow cooker is lovely and will melt in your mouth. It simply falls off the bone.

You won't get the crispy skin you get when roasting though.

Serves: 4 – 6

Cooking Time: 4 – 8 hours + 10 minutes preparation

1.5kg whole chicken

- 1.) Remove all the skin and fat from the chicken.
 - 2.) Place the whole chicken, breast facing up, in the slow cooker.
 - 3.) Cook on low for 6 – 8 hours or on high for 3 – 4.
- * You don't have to remove all the skin, but I have found when the skin is left on, there tends to be more fat sitting in the bottom of the slow cooker, and I don't like that.
- * You can place chopped carrots, potatoes, onions and pumpkin in the bottom of the slow cooker and the chicken on top of them to make a complete meal.
- *Any leftover chicken can be frozen and used for other recipes.

Chicken and Mushroom Quiche

Serves: 6 – 8

Cooking Time: 45 minutes + 20 minutes preparation

Shell

1 $\frac{3}{4}$ cup plain flour

6 Tbsp butter

$\frac{1}{4}$ cup water

Filling

3 eggs

1 onion, diced

3 button mushrooms, chopped

150g cooked chicken

1 $\frac{1}{2}$ cups milk

3 cloves garlic, crushed

1. Preheat the oven to 200°C/400°F.
2. To make the shell rub the butter into the flour until it resembles breadcrumbs.
3. Mix in the water to form a dough.
4. Roll the dough out flat on a floured surface to 1 cm thick. Place in a greased pie dish. Blind bake the shell for 15 minutes. (see Hints and Tips page 6)
5. While blind baking the shell, make the filling. Mix all the filling ingredients together until well combined.
6. Pour into the pie shell once ready and bake for 45 – 50 minutes.

*This quiche freezes well for 1 month.

Chicken Stew with Dumplings

Serves: 4 – 6

Cooking Time: 30 minutes + 15 minutes preparation

400g chicken, cut into small pieces

1 Tbsp oil

1 onion, diced

3 cloves garlic, crushed

$\frac{3}{4}$ cup mushrooms, chopped

1 $\frac{1}{2}$ cups cooked pumpkin

2 carrots, chopped

1 teaspoon Italian herbs

Sauce

1 cup chicken stock

1 Tbsp plain flour

Dumplings

1 $\frac{1}{2}$ cups plain flour

$\frac{1}{4}$ cup cheese, grated

1 Tbsp butter

Water

1. Preheat the oven to 180°C/350°F.
2. Heat the oil in a frying pan over medium heat. Add the mushrooms, garlic and onion, fry until soft.

3. Add the chicken and cook until the chicken is brown, about 10 minutes. Place in an oven proof dish, with the pumpkin and carrot.
4. Make the sauce by stirring the stock and flour in a cup until combined then pour the sauce over the top.
5. In a separate bowl, combine the flour, butter and cheese.
6. Slowly add enough water to combine and make a soft dough, which is not too sticky.
7. Roll into teaspoon size balls and place on top of the chicken and sauce.
8. Place in the oven and cook for 30 minutes, until the dumplings are golden brown.

Meatballs

Makes: 24

Cooking Time: 10 - 20 minutes + 10 minutes preparation

500g mince

1 small onion, diced

1 cup bread crumbs (just whizz a slice of bread in the food processor)

1 egg

¼ cup plain flour

Stove Top Method

1. Place some oil in a frying pan, over medium heat.
2. When the oil is hot, place the meatballs in.
3. Cook the meatballs, turning occasionally, for 10 – 15 minutes, until they are golden brown and cooked through.

Microwave Method

1. Mix all ingredients together thoroughly. Shape into small balls.
 2. To cook in the microwave, place on a plate, cook on high for 15 minutes.
- *These freeze well for up to 2 months.

Change up the flavour a little with 1 teaspoon of curry powder or 1 teaspoon of Italian herbs.

Spaghetti Bolognese

Serves: 4

Cooking Time: 20 minutes + 5 minutes preparation

1 Tbsp oil

500g mince

1 medium onion, diced

1 tin tomatoes

1 tsp beef stock powder

2 cloves garlic, crushed

1 Tbsp tomato paste

2 teaspoons Italian herbs

Spaghetti

Grated cheese to serve

1. Bring a pot of water to the boil.

2. Add pasta and cook until al dente. Drain and set aside.
 3. Heat a frying pan with a little oil over medium heat. Fry the onion and mince until browned.
 4. Add the rest of ingredients and simmer for 5 minutes, stirring occasionally.
 5. Serve with cooked pasta and sprinkled with cheese.
- *The bolognese sauce can be frozen for 1 month.

Rissoles

Makes: 12

Cooking Time: 10 minutes + 10 minutes preparation

500g mince

1 small onion, finely diced

1 carrot, grated

2 cloves garlic, crushed

½ cup bread crumbs

½ cup plain flour

1 egg

1. Mix all the ingredients together.
2. Roll into golf sized balls.
3. Squash them until they are 1 – 2 cm thick.
4. Heat a pan over medium heat then add a bit of oil.
5. Place the rissoles in the pan, with the lid on for 3 minutes each side, until brown and there is no pink inside.
6. Serve with rice, vegetables or on bread rolls.

*These can be frozen for 1 – 2 months.

Cottage Pie

Serves: 4 – 6

Cooking Time: 30 minutes + 15 minutes preparation

4 – 5 large potatoes, cooked and mashed

1 onion, diced

1 Tbsp oil

4 mushrooms, chopped

500g mince

3 cloves garlic, crushed

2 carrots, chopped

1 zucchini, chopped

½ cup peas

½ cup corn

1 cup beef stock (page 18, same as chicken stock, but with beef bones)

1 Tbsp cornflour

1 cup grated cheese

1. Preheat the oven to 180°C/350°F.
2. Heat a frying pan on medium heat. Add the oil then place the onions and mushrooms in and fry until soft.
3. Add the mince and cook until brown.

4. Add the rest of the ingredients, stirring to dissolve the cornflour.
5. Turn to low and simmer for 5 minutes, until the sauce thickens.
6. Place mince mixture in a pie dish. Top it with the mashed potato and sprinkle with cheese.
7. Place in the oven for 20 – 30 minutes, until the cheese is melted and golden.

Lasagne

Serves: 4 – 6

Cooking Time: 1 hour + 20 minutes preparation

Lasagne sheets

1kg mince

1 Tbsp oil

1 medium onion, diced

3 cloves garlic, crushed

2 tins crushed tomatoes

2 Tbsp tomato paste

1 Tbsp Italian herbs

2 cups milk

2 Tbsp plain flour

1 Tbsp butter

1 cup grated cheese

1. Preheat the oven to 180°C/350°F.
2. Heat a frying pan over medium heat. Add the oil and fry the onions until soft.
3. Add the mince and fry until brown.
4. Add the garlic, tomatoes, herbs and tomato paste. Turn the heat down to low and simmer for 5 minutes. Remove from the heat.
5. Make the white sauce by mixing the flour, milk and butter together. You can simmer over low heat in a saucepan stirring until thickened (around 5 mins) or place it in a microwave safe container, microwaving for 1 minute at a time, stirring in between, until it is the desired thickness.
6. Cover the bottom of a lasagne dish with lasagne sheets. Place a layer of mince sauce over them, then more lasagne sheets. Place a layer of white sauce, then mince sauce, then more lasagne sheets, and repeat this until you reach the top of the dish. Sprinkle cheese over the final layer of white sauce.
7. Place the lasagne in the oven and bake for 35 – 45 minutes, until the cheese is golden brown.

* If you do not want to make or do not have lasagne sheets, but have other pasta, you can use that to make a dish similar to lasagne. Cook the pasta and drain it. Return it to the pot. Stir through the mince sauce. Pour into a baking dish, pour the white sauce over the top and sprinkle with cheese. Bake in a moderate oven for 25-35 minutes.

*This freezes for 1 month.

Meatloaf

Meatloaf

Serves: 6 – 8

Cooking Time: 1 hour 30 minutes + 10 minutes preparation

700g mince
½ onion, diced
1 egg
½ cup breadcrumbs (whizz a slice of bread in the blender)
½ cup plain flour
½ zucchini, grated
½ carrot, grated
2 cloves garlic, crushed

1. Preheat the oven to 180°C/350°F.
2. Combine all ingredients in a bowl and mix thoroughly.
3. Shape it into a loaf form and place it on a tray.
4. Place it in the oven and cook for 1 hour and 20 minutes.
5. Remove from the oven and let it sit for 10 minutes.
6. Cut and serve with vegetables, or on a sandwich.

Potato Topped Meatloaf – Use 500g mince instead of 700g. Place the loaf in a loaf pan to cook. Top with 2 cups of mashed potato. Bake for 1 hour, then sprinkle with ½ cup cheese, cook for a further 20 minutes, until the cheese is melted and golden.

Tomato Glazed Meatloaf - Before cooking, cover the top of the meatloaf with tomato paste, about ¼ cup or tomato sauce.

*Meatloaf will freeze for 1 month.

Mince Enchiladas

Serves: 4 – 6

Cooking Time: 30 minutes + 20 minutes preparation

6 Tortilla's (page 12)

1qty mince sauce (page 19)

1 tin crushed tomatoes

1 cup of cheese

1. Fill each tortilla with mince sauce and roll up. Place in a baking tray.
2. Pour the tin of tomatoes over the top.
3. Sprinkle with cheese and bake in a preheated oven 180°C/359°F for 30 minutes or until the cheese is golden brown.

*Alternatively, you could make a white sauce to pour over the enchilada's if you prefer them creamier like lasagne.

*These will keep frozen for 1 month.

Dessert

Chocolate Self-Saucing Pudding

Another recipe from my mum and a favourite of my brothers. It can be either chocolate or caramel depending on whether you use cocoa or not. For a caramel pudding you must use brown sugar.

Serves: 8

Cooking Time: 20 minutes

180g butter
1 cup sugar
½ cup cocoa
¾ cup milk
2 cups self raising flour
An extra cup of sugar
An extra ¼ cup cocoa
2 cups boiling water

1. Cream the butter and sugar in a microwave proof bowl.
2. Add the cocoa, then milk and flour together. Mix well to combine.
3. Sprinkle the extra cocoa and sugar over the mixture.
4. Pour the boiling water over the top.
5. Place in the microwave for 15 minutes.
6. Serve.

Apple Crumble

Serves: 6

Cooking Time: 30 minutes + 20 minutes preparation

Filling

4 – 5 Apples peeled, cored, diced and partially cooked (about 10 minutes in boiling water)

Crumble

60g butter

½ cup plain flour

½ cup brown sugar

½ cup coconut

1. Preheat the oven to 180°C/350°F.
2. Place the partially cooked apples in an oven proof dish, a cake tin is fine.
3. In a separate bowl place the crumble ingredients. Mix with a fork, using more of a chopping action rather than stirring to create breadcrumbs. You can rub the butter in with your hands if you like or if you have a food processor, use that.
4. Sprinkle the crumble over the apples and place in the oven.
5. Cook for 25 minutes, until the crumble is golden brown.

Variations

Crumble can be made with a mixture of fruits including berries, apples, pears, peaches, nectarines, mangoes, plums and rhubarb. My favourite combinations are:

Apple and rhubarb

Apple and berry

Peach, nectarine and apple

Apple Pie

Serves: 6 – 8

Cooking Time: 40 minutes + 10 minutes preparation

1 qty shortcrust pastry, sweet

5 apples, peeled, cored, diced and partially cooked

¼ cup sugar

1. Preheat an oven to 180°C/350°F.
2. On a lightly floured surface, roll ½ the pastry out until it is flat, 5mm to 1 cm thick and will cover the pie dish. Place it in the pie dish.
3. Place the cooked apples in the pie dish on top of the pastry. Sprinkle liberally with sugar.
4. Roll out the rest of the pastry on a lightly floured surface. You can either place the whole amount over the pie and create a sealed pie or you can cut the pastry into strips and create a crisscross design for the top. If you chose to cover the pie completely, you will need to cut a few steam holes in the top of the pastry.
5. Sprinkle the pie with a little bit of sugar again and place in the oven.
6. Cook for 40 minutes or until the pastry is golden.

*This will freeze for 1 month.

Meringue

Serves: 6 – 8

Cooking Time: 1 hour and 30 – 45 minutes + 20 minutes preparation

4 egg whites

2 cups sugar

1 Tbsp corn flour

1. Preheat the oven to 180°C/350°F.
2. Beat the egg whites until soft peaks form.
3. Gradually add the sugar and cornflour.
4. Bake for 10 minutes.
5. Reduce the heat to 150°C/300°F and bake for a further 1 hour and 15 minutes to 1 hour and 30 minutes.
6. Allow to cool and serve.

Mini Meringues - Place baking paper on a baking tray. Using a piping bag to pipe small balls or swirls of the mixture onto the baking paper, roughly 1 – 2 Tbsp size. Place in the oven and cook for 5 – 10 minutes. These are used in lemon meringue kisses and parfaits nicely too.

Easy Microwave Custard

Serves: 6

Cooking Time: 10 minutes + 5 minutes preparation

3 eggs

2 cups water

½ cup milk powder

2 Tbsp corn flour

½ cup sugar

1. Whisk the eggs together until smooth.
2. Whisk in the water, milk powder and cornflour.
3. Whisk until smooth.
4. Microwave for 10 minutes on high, whisking every 2 minutes until you reach desired

thickness.

5. The custard will get thicker the more it is cooked.

6. Whisk in the sugar at the end.

7. Serve hot or cold.

Chocolate Custard - Mix in $\frac{1}{4}$ cup cocoa with the cornflour

Tips For Leftovers

How often do you have one sausage, some veggies, rice, salad or other random bits leftover from a meal. It might not always be enough for a full meal later, so what can you do with it?

Meats

Ham, chicken, turkey, roast beef, roast lamb and seafood are all common leftovers. If portioned out and stored correctly in the fridge and freezer, they can be the base for a variety of meals.

Check the best ways to store them first then use them in risottos, soups, pasta bakes, pies, calzones, frittatas, quiche, sandwiches, curries, on pizza and any other meal requiring meat.

Many meat-based meals can be done in a similar way with pre-cooked meat. It's simply saving you a step half the time. Also, just because a recipe is based on chicken doesn't mean you can't use roast beef sometimes. Don't be afraid to mix things up in recipes.

Fruit

With fruit platters and fruit salads being popular for various celebrations, many of us find ourselves with leftover fruit already cut up which can go off quickly. Mangoes, berries and bananas freeze well for smoothies later.

Frozen grapes are great as a treat on a hot day. Be aware they don't thaw well for use any other way but as a snack still frozen they're good.

Any fruit which cooks well can be stewed for breakfast with muesli or yoghurt. Those same fruits make excellent pies or crumbles – think apples, peaches, nectarines, berries, pears and similar.

Leftover watermelon can be turned into a popular Tongan drink called 'Otai and if you have pineapple you can add that to it too. My daughters took this to school for Harmony Day (they are part Tongan) and teachers from other classes came to try it as everyone loved it so much!

To make 'Otai, blend watermelon with coconut milk, tinned pineapple and suagr to taste. Typically, when we make it we are doing it for a big group. So we do $\frac{1}{2}$ a watermelon, 1L of coconut milk, 1 medium sized tin of crushed pineapple and 1 cup of suagr.

Grill leftover fruits such as peaches, nectarines and pineapples to use in salads. Or use pineapples on burgers.

Lastly, fruit can be used in cakes and muffins too which you can then freeze as snacks through the school holidays.

Vegetables And Salad

Salad needs to be eaten asap! If you serve dressing on the side a salad will last in a container for a few days. You can mix it with leftover roast vegetables and meats or use it on a sandwich or burger.

Leftover roast vegetables can be used in pies, on pizza, in quiches, frittatas, calzones and similar dishes. Or add some stock and puree them for a delicious soup which will freeze well.

If you have leftover vegetable sticks such as carrot, celery and capsicum, blitz them in a food processor or grate the carrot and finely chop the others to use in mince dishes. They go great in bolognese, soups, lasagne, meatballs and similar dishes. You can do it even if the vegetables are a bit soft or sad looking. If you have leftover cucumber sticks don't add them. They don't cook as well as the other vegetables.

Desserts, Dairy And Sweets

Since many desserts have cream and custard they need to be stored correctly. For plain baked goods, you can freeze them and use them over the coming weeks. Store bought custard can be frozen but homemade custard cannot. When you thaw it the texture might not be exactly the same so be sure to mix it well.

Cake can be turned into cake pops. Either crumble it now and make them or freeze it and make them for New Year's Eve or other parties. Tiramisu and trifle are two other options for leftover cake.

Bread

Leftover bread can be turned into breadcrumbs for future use, croutons for soups and salads, French toast, bread and butter pudding or simply freeze it for later.

25 Ideas for Leftover Ham

Ham is especially abundant at Christmas time. If you have leftovers for Christmas or if you happen to buy a leg super cheap after Christmas, here are 25 ideas for you.

1. Freeze It

Slice or dice the ham and freeze it in portions. One cup of diced ham is great for recipes such as quiche, fried rice or pizza. Freeze slices of ham in portions large enough for a sandwich or two instead of huge bags of it then defrost as needed.

2. Fried Rice

A favourite in my house, fried rice is easy to make and can be made gluten free, low carb or in all sorts of variations. We have a basic fried rice recipe plus for low carb use grated cauliflower instead of rice. You don't have to follow a recipe exactly. Get

a cup or two of leftover rice (depending on how many you are feeding). Fry onions and ham, scramble some eggs, add that with the rice and some vegetables together and fry. Do it with whatever you have on hand.

3. Use Ham Instead of Bacon

Ok, I know it is not the same as bacon but it can often be used the same. Fry ham with eggs for breakfast or use it in any other recipe requiring bacon.

4. Toasties

Toasted cheese sandwiches are usually popular. Mix it up with any combination of ham, cheese, pineapple, tomato or anything else you like. You can either fry them in a pan, use a toasting machine or grill them.

5. Pizza

Make your own pizza or buy a cheap frozen one and improve on the toppings with ham and anything else you want. Making your own pizza dough is easy.

Alternatively, use leftover bread to make toast pizzas, use tortilla's, pita bread or anything similar for your pizza base.

6. Egg And Ham Pie

Using pastry, ham, eggs and some onion or anything else you like you can whip up a delicious pie.

7. Quiche

Quiche can be made either crustless or with a base using pastry, rice or bread. Whisk eggs, diced ham and vegetables together such as onion, capsicum, asparagus or anything you like, add some cheese and bake. It's an easy dish that can be eaten hot or cold, frozen for later or is great for lunches. You can also make mini quiches in muffin trays.

8. Bakes

Ham and vegetable bake, pasta bake, zucchini bake and similar dishes are easy ways to use up ham. All of them can be frozen to eat later too. Ham and vegetable bake can be ham, veggies, cheese and eggs. Pasta bake is simple when you cook a packet of pasta, add a sauce such as white sauce, tomato sauce or a store bought pasta bake sauce, stir through the ham and vegetables, sprinkle with cheese and bake.

9. Pea And Ham Soup

My grandmothers' favourite meal was pea and ham soup. You can make it with frozen peas but traditional pean and ham soup is made with dried split peas.

10. Antipasto

Slice ham, add olives, cheese, sundried tomatoes, nuts, crackers, dip and anything else you have on hand to create an antipasto platter.

11. Fritters

An easy way to use up veggies or other leftovers is to make fritters. You can use

cooked vegetables chopped finely or grate vegetables such as broccoli, cauliflower, carrot, potato or similar, mix with an egg and breadcrumbs or cheese then fry like hamburger patties.

12. Ham and Cheese Scrolls

Get a head start on back to school or fill hungry tummies through the school holidays with ham and cheese scrolls or bread rolls. They are easy to make, can freeze for a month or so and are popular with everyone.

13. Grilled Ham Salad

Get a few thicker slices of ham and grilled them then slice them smaller. Make a salad with any greens, grated carrot, cucumber, add some grilled ham and grilled pineapple or mango if you like.

14. Risotto

Arborio rice is needed for risotto and leftovers can be made into arancini balls or croquettes for another meal. A versatile dish you can use ham, corn, mushrooms, zucchini and chicken stock for a delicious risotto.

15. Arancini Balls or Croquettes

With the risotto leftovers, you can either wrap it around a stick and dip it in breadcrumbs to fry for a croquette or cut cheese into cubes, wrap risotto around the cheese to form a ball, roll it in breadcrumbs and fry for arancini balls. Serve either of them with salad.

16. Calzone

This is like a pizza folded in half and pressed together to make a flat pie. Make it similar to a pizza with toppings or filling on one half. Fold the other half over the top and press the edges together to seal it. Cut a couple of air holes in the top with a knife then cook until golden.

17. Savoury Crepes

When we think of crepes or pancakes, we often think of ice-cream, maple syrup, lemon and sugar or cream and berries. Sweet dishes for dessert or having them for breakfast. Savoury pancakes are just as delicious. Make the batter without the sugar, cook them in the same manner but use savoury fillings such as ham, cheese and pineapple or ham, cheese and mushrooms.

18. Waffles

Similar to pancakes, waffles can be savoury. Add finely diced ham, corn and cheese to waffle batter for a tasty treat.

19. Potato Salad

Peel and cube some potatoes. Boil them until soft and drain them. At the same time, fry an onion and diced ham while you boil a few eggs. Chop the eggs and add all the ingredients together in a bowl with mayonnaise. Add salt and pepper or other spices to taste. This is a very basic potato salad but has always been a hit.

20. Easy Summer Pasta Salad

Boil a packet of pasta, drain it and place in a bowl. Add some diced ham, dice an onion and capsicum, add a tin of corn and salad dressing to taste for an easy summer pasta salad.

21. Mac and Cheese

A tasty twist on a classic dish is adding ham to your macaroni and cheese. My kids love this, it's easy to make and you can add other vegetables to make the meal go further if you want as well.

22. Alfredo

Creamy pasta, ham, onion and a sprinkle of cheese make for a delicious dish. Alfredo or carbonara are two popular options.

23. Ham and Vegetable Pie

Shortcrust pastry for the base, a creamy sauce, ham and vegetables then topped with mashed potato and cheese can make for a great pie using a variety of leftovers.

24. Ham and Cheese Muffins

Savoury muffins are great for breakfast or lunch boxes. You can add any combination of vegetables as well such as grated carrot or zucchini, corn kernels and even top it with a slice of tomato for something different.

25. Omelettes

A great breakfast option or snack, omelettes can be made with ham and various other fillings such as mushrooms, tomato, cheese and herbs.

29 Ideas for Leftover Chicken

Chicken is a versatile meat and while many recipes call for chicken breast or thighs, you can often substitute this with cooked chicken. Quick tip: You can change recipes to suit what you have in the cupboard or specific goals such as weight loss.

Soup

Considering how many soup variations there are, soup can be either an entree or a main meal. Plus many soups freeze well or can be used in a thermos for work and school lunches. To make soup go further or be more filling serve it with bread, rolls or damper. Here are a few of our favourites.

1. Chicken and Vegetable Soup

Make as much or as little as you like. Simply bring some stock to the boil, add vegetables such as carrot, celery, corn, onion and add your chicken. Simmer until the vegetables are cooked and serve. You can also add rice noodles or any other noodles to make it chicken and vegetable noodle soup.

2L of stock to 1 to 2 cups of vegetables and 1 cup of cooked, shredded chicken would feed 6 people easily. Simply bring it to the boil over medium heat in a saucepan, reduce the temperature to low and cook until the vegetables are soft then serve.

2. Chicken and Corn Soup

Stock, potato, onion, chicken and corn is all you need. When I make it, I chop up potatoes and cover them with stock (usually 4 potatoes to 2L of stock). Add 1 diced onion, 1 tin of corn and whatever shredded chicken is on hand. Bring to the boil then simmer until the potatoes are soft then puree the soup and serve.

3. Pho

The stock for Pho is delicious. It takes a little more effort than standard stocks but it's worth it! Instead of the meat in the recipe, simply use the cooked chicken you have leftover and either shred or finely cut it.

4. Laksa

I love laksa and it's another versatile soup. Essentially, you need noodles, laksa paste, coconut milk and some vegetables.

Risotto

A double whammy leftover meal, you can either make risotto from scratch or use leftover soup to make a risotto! Use the soup instead of stock in a risotto recipe with arborio rice and there you have it. Plus, leftover risotto can be turned into arancini balls you can serve with vegetables or salad.

5. Basic Risotto

With arborio rice, stock (or soup) and some vegetables, you have risotto. With any basic risotto recipe you can mix in any ingredients you like.

6. Arancini Balls

With the risotto already made above, use any leftovers to make arancini balls. These are essentially risotto, mixed with an egg, wrapped around cheese or similar and dipped in breadcrumbs then cooked. Delicious as part of antipasto platters, great with a salad or vegetables as a meal on their own or they can be used as a snack.

Pies

Leftovers can be turned into a new meal by making pies and you don't need a pie maker to do it (although you can get them cheaply at Kmart). All you need is shortcrust pastry, then choose your fillings.

Shortcrust Pastry

A great base for pies, quiches and tarts, you can make this in bulk and freeze it to use in portions as you need it. Add sugar for sweet dishes or omit sugar for savoury pies.

7. Simple Chicken Pie

With the shortcrust pastry, make and bake your pie base, then add your fillings. Leftover roast chicken and vegetables can be covered with a thick gravy, white or cheese sauce. Or add some garlic butter to the white sauce for an extra flavour kick.

8. Chicken and Leek Pie

I've never made one, but know of many people who love them. Fry the leeks first with butter and garlic then use them in a pie.

Pizza

Make a base or buy one, add sauce, cheese and toppings. Pizza is an easy one to use leftovers with. Bases can be made from either of the recipes below or use tortillas, toast, pide bread, even crumpets for your base.

Pizza Base

With flour, yeast, water, sugar and oil you can make a simple pizza base. If you have a bread maker it's even easier because it does the kneading and rising for you. All you have to do is roll it out and use it when ready.

2 Ingredients Pizza Base

Greek yoghurt and flour is all you need for the famous 2 ingredient pizza dough. Others have also used flour and water when in a pinch, though it produces a slightly harder base.

9. Chicken Pizza

Chicken is great with bacon, pineapple, tomato, feta cheese, spinach, leftover vegetables, anything really. Check what you have in your fridge and use it!

10. Calzone

Fold your pizza in half and voila! Ok, it's a little more than that. With the pizza dough rolled out, add toppings only to one half, leaving a gap at the edge. Fold the other half of the dough over to cover the toppings and press the edges together to seal it then bake like you would a pizza.

Pasta Dishes

Pasta dishes are cheap and filling. Pasta bakes can be as simple as cooking a packet of pasta, stirring through a jar of sauce and shredded chicken then top it with cheese. Or you can make sauces from scratch, use a dip or anything else you like. Here are a few of our favourites.

11. Chicken Carbonara Pasta Bake

Cream, cheese, bacon, eggs and pasta is essentially all you need for a great carbonara. Chicken adds a different flavour, you can also add vegetables if you like. For a carbonara pasta bake use pasta shells, penne or similar instead of fettuccine or spaghetti. Place it on a tray, cover with cheese and bake until golden brown.

12. Chicken Dip Pasta

Years ago I had virtually no money and picked up one of those chunky dips reduced to 75 cents. it was a pumpkin flavour, but pesto or similar dips work well too. I cooked up a batch of pasta, then while it was still hot I stirred the dip through and it melted into a great sauce. I added some leftover chicken we had and everyone loved it.

Any time you see chunky dips or dips you like reduced to clear, you can use them for this pasta or freeze them to use later.

Quiche

Quiches are a great way to use up leftovers. Any meats, sad or leftover veggies, cheese and eggs is all you really need. Some quiches have a base with shortcrust pastry, others use stale bread as the crust and some are crustless. You can make them as a round quiche, a slice or individual quiche muffins which make great snacks for school.

13. Basic Quiche

The most well-known quiche is quiche lorraine, however, you can use chicken instead of ham or bacon.

Frittata

Eggs, spinach, chicken or pumpkin, potato and cheese make a great frittata but you can use any combination of vegetables. Remember, you can swap ingredients around, bake them in the oven or do a frittata in a skillet.

14. Basic Frittata

A simple frittata recipe can be found [here](#). Our favourite is simply leftover vegetables (usually potato, sweet potato, pumpkin and corn, covered in whisked eggs and cheese. Baked in a moderate oven for 30 minutes or until set.

Curry

Curries are usually coconut or tomato based. Chicken goes great with either option. You can also simply use a jar of sauce if you prefer. Popular chicken curries include Thai green curry, korma and butter chicken.

15. Simple Coconut Curry

Coconut milk, chicken, veggies and curry paste or powder is all you need. If you have curry paste, follow the instructions on the packet. Otherwise, a really easy option is to do the following:

- Fry an onion in a saucepan with a little butter until soft.
- Add whatever vegetables you want to use (cauliflower, pumpkin, potato, sweet potato and carrot are our preferred ones) and your leftover chicken.
- Cover with coconut milk and 1 to 2 tablespoons of curry powder. Bring to the boil then simmer until the vegetables are soft, stirring regularly. Serve with rice.

16. Tomato Curry

Tinned tomatoes, lentils (presoaked or tinned are easiest), chicken and curry powder make a simple tomato curry. Fry a diced onion in a saucepan and fry until soft. Add the lentils, curry powder and tinned tomatoes. Stir to combine and bring to the boil. Add the chicken and if you want, add vegetables. Top with stock if you need then simmer until the lentils and vegetables (if you used them) are soft. You can find a more in-depth recipe [here](#).

Chicken Stew Dishes

Chicken stews can be gravy, tomato or white sauce based, depending on what flavour you want. Chicken, vegetables and a sauce are all that's needed. Slow cookers are great for making stews in winter or do them in a pot over the stove with dumplings.

17. Chicken and Dumplings

Growing up, many of my friends and I had a version of chicken stew with dumplings. The dumplings were simply dough rolled into balls and cooked in the stew to make it all go further.

Sandwiches and Wraps

Hot or cold chicken can be used with salad in sandwiches, toasties and wraps. Here are a few topping combinations.

18. Chicken Salad Sandwich

Bread, chicken, lettuce, beetroot, grated carrot, tomato, cucumber and mayo or whatever sauces and salad you have on hand work well. When making the sandwich use the lettuce on a top layer and cheese or the meat on the bottom layer, with the 'wet' ingredients placed between to prevent the bread going soggy.

19. Chicken Toastie

Chicken, cheese, bread and butter is all you need. Butter the bread, place in a frying pan or sandwich press. Add the cheese and chicken (or add tomato and other ingredients too), add the top slice of bread and toast it until golden brown and the cheese is melted.

20. Chicken Wrap

Chicken, lettuce, cucumber, beetroot, tomato, mayo and similar ingredients to the chicken sandwich work well. Again, place the lettuce against the wrap and other ingredients on top to prevent the wrap from going soggy.

Salad

Spinach or lettuce based salads are the first types most think of, but there is also coleslaw, bok choy salad with fried noodles and so many other options.

21. Fried Noodle Salad

As a teen, I loved this. You can find a recipe on the back of the fried noodles packet. Essentially, thinly sliced Bok Choy, spring onions, noodles and chicken if you like are mixed together with a dressing and pine nuts or slivered almonds. You have to eat it the day it is made as it goes soggy.

22. Chicken Caesar Salad

One of the most commonly ordered salads at restaurants, a chicken caesar salad is an easy option. Cob lettuce leaves, croutons, bacon, egg, parmesan cheese and caesar dressing are all you need for a basic one.

Rice Dishes

Aside from risotto, paella and fried rice are two other options. The important thing with rice dishes is to make sure you use the correct rice – arborio for risotto, white rice for paella and fried rice.

24. Paella

Often associated with seafood, paella can be a chicken dish. With lots of fragrance and flavour, it is worth it doing it exactly how a recipe states.

25. Fried Rice

Essentially, using leftover rice, 2 whisked then fried/scrambled eggs along with mixed vegetables, leftover chicken (or any other meat) and soy sauce, you can whip up fried rice with next to no ingredients.

Often when we have a meal with rice I make extra and freeze it. I also freeze leftover meat, have frozen veggies in the freezer always and soy sauce in the cupboard. This means it's usually only a matter of doing the eggs, then frying everything else together to be able to make fried rice. Making it one of the quickest and easiest meals we make here. My daughters know how to make it too.

Savoury Crepes

Omit sugar from a crepe or pancake recipe and you can have delicious savoury crepes or pancakes which are great anytime! It's your choice what you fill them with such as meats, vegetables and cheese.

26. Cheesy Chicken Crepes

Whip up your crepes then place some chicken, cheese and mushrooms or other vegetables you like on one side then roll them up and enjoy!

Mexican Options

Loads of Mexican recipes can be made with leftover chicken and are absolutely delicious.

27. Creamy Chicken Enchiladas

I shared a recipe for creamy enchiladas in the frugal recipe section. They are a little fiddly and oaded with fat but so good.

28. Chicken Tacos

Taco shells, chicken, salsa, sour cream, cheese, lettuce and anything else you want to include is all you'll need. Since the chicken hasn't been cooked with seasoning it won't have as much flavour but you could choose to cook the chicken in a taco sauce in a pan to reheat it then serve with the tacos.

29. Quesadillas

Tortillas, cheese, chicken and a frying pan is all you need to make quesadillas. You can add onion, capsicum or anything else you like as well. Place a tortilla in a lightly oiled pan or sandwich press. Add the chicken, cheese and anything else you want. Place another tortilla on top then cook. If you're using a frying pan, cook until it's

lightly browned then flip and cook the other side. With a sandwich press, make sure they are lightly golden or browned before serving.

Serve with sour cream, salsa and guacamole if desired.

20 Ideas for Leftover Sausage

How often do you have one or two sausages leftover after dinner? Usually, they'll get eaten cold the next day, but did you know you can make a variety of meals with 1 sausage?

1. Fried Rice

Fried rice typically has rice, meat such as bacon/ham/chicken, egg, vegetables and soy sauce. Chop the sausage into small pieces and use instead of other meat.

2. Pizza Topping

Make a simple pizza base, spread on some sauce, sprinkle on the cheese then add your toppings such as pineapple, onion, capsicum, sliced sausage, then bake until golden brown.

3. Risotto Plus Bonus Arancini

Risotto can be made with almost any combination of meat and vegetables. Select a recipe you like and swap out the meat for the sausage.

If you have leftover risotto, turn it into arancini balls the next night and serve with salad or vegetables. Arancini are basically risotto balls – roll risotto into a ball (press the ball around a cube of cheese if you like), roll the ball in some breadcrumbs and fry them.

4. Curried Sausages

Curried sausage recipes usually have 8 sausages for the recipes. Instead, if you have 2 sausages you can make up the difference with potato, pumpkin and carrot. It is less meat, still filling, though.

5. Calzones

A calzone is like a pizza folded in half. Mix up a pizza dough, spread sauce over the base, add your toppings to one-half then fold it over and press the edges together then bake until golden brown.

6. Pie

Make a shortcrust pastry and layer it with vegetables and thinly sliced sausage then cover in a white sauce or pasta sauce. Top with pastry or cheese and bake until cooked through.

7. Sausage Roll

Wrap the sausage up in pastry and cook as a sausage roll.

8. Bread and Butter Pudding – Sausage Version

Try a savoury bread and butter style pudding instead of the sweet with cinnamon.

Use bread, butter, a runny white cheese sauce and thinly sliced sausage for something different. Serve with salad or vegetables.

9. Sausage Muffin

Similar to breakfast muffins, make any savoury muffin and use diced sausages instead of ham or bacon.

10. Pasta Bake

Cook pasta, stir through a jar of pasta bake sauce or mix up a cheese sauce. Roughly chop the cooked sausages and stir through. Cover with cheese and bake until golden brown.

11. Pasta and Sauce

Cook pasta, add the sausages (chopped up) and stir through any pasta sauce, a cheese sauce, or garlic and butter for a tasty pasta dish. Another option is to stir through a chunky dip like pesto. You can often get them reduced to clear which makes this a cheap and tasty meal.

12. Sausage Sandwich

It's stating the obvious but eat it in a sandwich with sauce!

13. Toad in the Hole

Toad in the hole is essentially a sausage pudding or mini muffins/rolls. You can put the sausages in a dough and bake it then serve with vegetables. Make up some bread rolls or batter and slice up the sausages to make 'toad in the hole'.

14. Scrolls

Instead of ham and cheese scrolls, slice the sausages thinly and make sausage and cheese scrolls. Make up a dough, roll it out, add the filling and roll it up to bake.

15. Frittata

This is also a great way to use up vegetables. Chop the vegetables and sausages. Place them in a baking dish. Whisk together a few eggs and pour over the sausages and vegetables then bake until cooked through.

16. Sausage Casserole

Chop the sausages up, add onion, potato, carrot and other vegetables. Cover in a stock/gravy/sauce and French onion soup mix or whatever base you like for a casserole then cook slowly until the vegetables are cooked through and serve with bread.

17. Lazy Noodle Night

This is not healthy by any stretch of the imagination, but if money is really tight, cook some 2-minute noodles with corn, peas or other frozen vegetables and add diced sausages.

18. Sausage Paella

Similar to risotto, paella is a rice-based dish which is simple but full of flavour. Use cooked sausages as the meat.

19. Sausage Lasagne

Thinly slice the sausages then layer lasagne sheets, sausages, vegetables such as zucchini, capsicum, carrot, pumpkin or whatever else you like. Cover with a pasta sauce, then lasagne sheets, white sauce, more sausages and vegetables, then pasta sauce etc. Keep going until you have used everything then bake until cooked through and golden brown.

20. Goulash

Goulash is usually made with Kransky, potato and stock. Use sausages instead and add some more spices to boost the flavour.

Resources Which Helped Me

Numerous books, websites, podcasts, products and services have helped me make and save money from home. Here is a full list of what I recommend and where to get them plus get them discounted. I read a lot, listen to podcasts and over the past few years, my entire life has changed. (You can find out more about me personally at www.kylietravers.com.au if you want). Here are some of the best books, podcasts, courses and other things I found which helped me stay on track and create the life I have now.

Books

The Richest Man In Babylon

This was a book my dad had on our bookshelf when I was growing up. Reading it at 13 helped shape the way I view money. It is the book I have gifted and recommended the most.

Lucky Bitch

It will help with your mindset about money. Denise is another Aussie plus she has great resources on her site. While I haven't paid for any of her courses, I did find her book and podcast useful.

Anything by Tim Ferriss

The 4 Hour Work Week, The 4 Hour Body, Tools of Titans and Tribe of Mentors have all had a profound impact on my life. The 4-Hour Work Week has a great backstory too, he was rejected by almost 30 publishers and it went on to be a bestseller!

Tools of Titans and Tribe of Mentors are more recent, based on his podcasts (which I love) and are a collection of interviews and top tips from incredibly high achievers.

The Total Money Makeover or The Barefoot Investor

Both are great books, my preference is The Total Money Makeover but many others prefer The Barefoot Investor. Dave Ramsey is American so his book, The Total

Money Makeover, is geared to the American system and there are elements (such as paying for uni/college) which are different to what I'd recommend here. Scott's book is for an Aussie audience.

The Big Leap

Recommended to me by a reader, it is one of the best books I have read. It opened my eyes to a bunch of things which have happened in my life, how I have self-sabotaged and how to change my mindset. While I have read many books on mindset, money, human psychology and similar topics, this one was a game changer. It is easy to read, covers so much for such a short book and gives you practical advice and action to take.

Smart Girls Screw Up Too

I read this recently and it really helped me focus on what I want, change a few things in my life and do a bit of a redirection. Bella has a great newsletter on her site too.

Podcasts

I listen to podcasts whenever I am walking, sometimes when I am cooking dinner and usually after dropping my kids at school. Since I don't have a car, I walk pretty much everywhere. The podcasts I listen to change depending on my needs and interests. A few I have found useful are:

The Tim Ferriss Show

I know I'm coming off as a Tim Ferriss fangirl. While I love many of the interviews he does, his books and find his content useful, there are things of his I disagree with. The great thing about him is he is all about experimenting in life to find what works for you.

Search A Topic

The Tim Ferriss show is the only podcast I have consistently listened to for the past few years. Generally, I will search a topic I am interested in and listen to a bunch of podcasts on it. Gary Vee is one I used to listen to a lot for marketing and business, The Strategy Hour has had a few I found fascinating, Pat Flynn and Chris Ducker have had some great podcasts. I will often type in a word and see what comes up as options for podcasts on it then download a few.

Courses and Other Resources

The Ultimate Bundles

I discovered these in 2015 and have bought a few. Each bundle is worth thousands and contains eBooks, courses and resources on different topics e.g. blogging,

business, homemaking, photography etc. Most people involved in it offer extra bonus resources too. They're usually really cheap but only released for a short period. They have bundles on homemaking, working from home, blogging, photography, gardening and so much more. Check out The Ultimate Productivity Bundle <https://ultimatebundles.com/sale/prod2020-main?a_aid=a12000&a_bid=8626b240> or The Ultimate Homemaking Bundle <https://ultimatebundles.com/sale/uhomb2020-main?a_aid=a12000&a_bid=4899e8ab> to get an idea and see what others are there.

16 Personalities Test

While you might not think a personality test will help with money, it does! Knowing more about yourself, your emotions and why you do what you do will help you change your habits and spend more wisely. It is free to do and is the same as the Myer-Briggs test.

For more ways to make and save money check out:

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