

Money Saving Strategies

by Jaci Rae

<http://www.pennymeals.com>

<http://www.shopforaday.com>

Congratulations on entering the new *money saving* phase of your life!

Inside this free bonus book by Jaci Rae, you will find money saving strategies and tips.

Table of Contents

8 Simple Steps to Saving Money	3
8 Ways to Save Money and the Environment by Going Green	6
12 Free or Inexpensive Ways to Go Out and Gave a Good Time	8
18 More Free or Inexpensive Ways to Go Out and Gave a Good Time.....	10
Back to School Savings	12
Don't Let Dental Despair Get You Down – Get it Free or Next to It!	14
How to Save Money When Dining at Restaurants	15
How to Obtain Free Food, Clothes and Household Furnishings	17
Harassed by Health Care Costs – How to Receive Free Health Care or Next to It.....	19
3 Ways You Can Live Without Paying Rent or a Mortgage	21
5 More Ways to Go Green and Save Money	24
Free Recipes by Jaci Rae	25
Chicken Divan and Rice	25
California Veggie Soup with a Twist	26
Salisbury Meat Balls and Spaghetti Casserole.....	27
Fruit Smoothies	28
Chuck Roast.....	29
Excerpt from 5 Meals for \$5 How to Feed 5 People 5 Meals for \$5 - \$8 or Less by Jaci Rae	30
http://www.pennymeals.com	30
Who is Jaci Rae?.....	44

8 Simple Steps to Saving Money

It sounds so easy. Save money, put it in the bank and count your way to retirement. However, most people do not do it. They wait until the last minute to think about their future and by then, their future has arrived.

It's time to step out of yesterday's procrastination and into becoming a doer instead of an 'I will do it tomorrow' person. Here are 7 simple steps to saving money right now to help ensure a brighter tomorrow starting today.

1. Plan – Make a budget. Get a piece of paper out (forgo the computer for now) and make two columns. One column is for incoming money. The other column is for outgoing money.

List all money that you make that is a sure thing. Then list all the money you spend (save all your receipts, even if you use cash to pay for something, get a receipt).

List every bill, every pack of gum, everything. Total both columns separately to find out if you spend more than you make (that's not such a good thing!) or save more than you spend (that's a good thing!).

This will give you a good gauge on where you need to start your planning. If you spend more than you make, start cutting out the extra's until you can at least save \$10 a month. At least \$10! More is better of course.

Don't buy extras for your children just because you want them to have it or they pester you to death. Show them by example how to grow up to be an adult who is responsible for their finances instead of raising a bunch of future debtors.

Buying things you can't afford because you want it now shows your children or other impressionable people that it doesn't matter if you have the money now, pay for it later or don't pay for it at all, just get it. Instant gratification when you can't afford it is not a good thing.

2. Look around the house. Find out where you are losing money from and where extra electricity usage can be saved. Are your appliances energy rated? Call your utility company for a free inspection that will show you how you can save on your bill.

Are you paying more than you should for your phone bill? Many times, you can use the internet for free phone calls. Additionally, companies like Qwest have great plans for a flat rate fee. If you have a cell phone, think about disconnecting your house line if you don't need it.

3. Weatherize your home. Start with the moldings on all doors. Is the weather-stripping still good? If there is a breeze, think about replacing the weather-stripping or placing a blanket or towel at the base to keep cold air out.

How are your windows? Weatherizing your windows can be worth more than you think and will save on your electric bill. Generally, window facing west catch most of the wind action and windows facing north catch the coldest action. Use rope caulking or v-seal weather stripping to help you seal the deal and save on your bill. Many of these types of repairs have great rebates and discounts from the government.

4. Buy home furniture and clothing at rummage sales. Check your paper or ask around. Keep an eye out for signs as you are doing your daily drives. Thursday or Friday are when most rummage sales begin and they usually sell most of their goods on the first day.

Find areas that are high-end markets to do your rummage sale shopping. I have purchased an entire large bag filled with velvet dresses, designer jeans, etc., tags still hanging on them for \$1.50 total.

5. Purchase food items in bulk (forgo fruit and veggies using this method unless you have a large family or it will spoil). Buying dry goods, beans, rice, flour, canned goods and frozen items in this fashion will save you hundreds of dollars. Costco, Sam's Club and other warehouse stores can be your best ally in the budget saving arena.
6. Save and recycle all plastic and glass bottles. Take your plastic goods and glass containers in for a refund. Push them through the machine yourself (additional money) versus having the attendant do it for you (they take a piece of the pie for their services and you won't get as much money back).

The money you receive from recycling can add up to a tank of gas if you have a mid-sized car or a small trip to the grocery store. Many people toss recyclables out or put them in the recycle bin for the garbage collector. If you do that, you are throwing away money.

7. Plan your shopping trips and shop in the same area. Do not run here and there and everywhere to get your shopping and errands completed. Take a little time to plan a route so you can save on the cost of gasoline.
8. Clip those coupons. Many people pooh pooh coupons, but clipping coupons is all about saving money, especially when you use them on the days when there are already sales. If you use them on those days as well as on double and triple coupon days, you have saved money and paid yourself for thinking ahead.

Jaci Rae is known as The Queen of More Green. For more advice and money saving tips, please go too: www.thequeenofgreen.com or www.shopforaday.com where you will also find free gifts from Procter and Gamble.

8 Ways to Save Money and the Environment by Going Green

Going Green is the cause celeb of the day, but if you really look at history, going green has been a cause for many people from the get go. The following are a eight tried and true methods to help you go green, which will not only save you money, but will help you help to save the environment for generations to come.

1. Make your own baby food. Cook veggies of any kind as well as meats and other healthy foods and process them in your food processor or blender until they are creamy and smooth. You will not only save money, but also save on the jars and packaging that are needed to package the baby food you purchase in the store. Additionally, the food will be much healthier for your child, because you know exactly what you have used and put into it.
2. Shop at rummage sales and go online to places like freecycle.com. This will help save the environment by reusing items that normally would end up in landfills as well as save your pocket book from spending a lot more money than you need too.
3. Use cloth diapers instead of disposable ones as much as possible. Yes, they have an odor that stays around and yes, you have to wash them, but you will be saving money from the expense of buying disposable diapers as well as saving the environment because of the sheer volume of diapers that are put into landfills on a daily basis.
4. If you own a company with a commercial printer, change to soy-based ink instead of using petroleum-based ink. Soy based ink is roughly the same price, but you will be saving the environment from toxins produced by ink and the cartridges used to carry the ink.
5. Ride your bike to work, walk, take the bus or better yet, talk to your employer about setting up an incentive program for employees who commute to work together. The rising cost of gas as well as the toxins produced from the carbons is incentive enough to use any one of these methods.
6. Replace old light bulbs with energy efficient light bulbs. You will save money on your electric bill and when the energy efficient light bulbs are on sale, you will be saving a lot of money on the purchase price as well. The environment is also helped by using less energy.
7. Use an energy efficient space heater instead of your house heater. Move the space heater into whichever room you and your family are occupying at the time (be sure to unplug it when someone is not in the same room to monitor it). Why pay a

lot of money to heat parts of the house you are not in. Save money on your electric bill and help save the environment by putting the green in your pocket instead of sending your green to the electric company.

8. Use Energy Star appliances and file for the rebates, refunds and tax credits that are allowed when you purchase such appliances. You will again be putting the green in your pocket and saving electricity, which helps the environment.

There are many more ideas you can come up with on your own. The point is to go green and save your green for a better future for your children, their children, and a better retirement when you start using your retirement fund that was bolstered by your money saving acumen.

Jaci Rae is known as The Queen of More Green. For more advice and money saving tips, please go too: www.thequeenofgreen.com or www.shopforaday.com where you will also find free gifts from Procter and Gamble.

12 Free or Inexpensive Ways to Go Out and Have a Good Time

Why wait for fate to plan your date when you can have the most fun with only a little money, and just a little planning? How many times have you sat around with friends and family pondering what can be done with free time, but no one can come up with anything other than dinner, rent a movie or to go see one? BORING! But what about other times when no one has the money to go out? Does that mean you have to stay in and watch TV? No way!

Having a fun day out with family, friends, your boyfriend, girlfriend or spouse does not have to be a costly affair. Many fun and fantastic date and outing ideas will cost you very little money if any. The following is just a list of a few ideas that will help you when everyone is stuck for an entertainment idea, or short on cash.

This list of fun ways that you can spend time that either cost very little money or none at all (there are expensive, but most are not). Some of these are seasonal or are conducive to areas that have a specific type of weather.

1. Go ice-skating on a pond (you will need ice skates).
2. If you own a motorcycle, take a ride around your neighborhood.
3. Barbeque (grill out).
4. Build a sand castle and barbeque at the beach.
5. Check out local farms in your area. Some of them may have free tours of their facilities and tutorials showing how they are run, which can be very interesting and a great time. If you have a candy factory in your neighborhood, they often give free tours and free samples too!
6. If you have a fireplace, curl up next to a fire and listen to music, dance by it or watch a movie. Make some popcorn and talk about past fun times and laugh. If you choose to dance by the fire, just move some of your furniture to accommodate you and have fun.
7. Dare to dream together about fun things you want to plan for the future. Think outside the box. There is an old saying: "I asked God for a quarter and a quarter is what I got. What I didn't know was, I could have asked for a \$1.00 and He would have given it to me instead." So think outside that box!
8. Purchase some stale bread at the bakery or the store for \$.75 (or free at some stores) and feed the ducks at your park if they allow it. While you're there, why not go fishing?
9. Go out for a cappuccino or an ice cream.
10. Many theme parks have nightly firework shows. Why not pack a car picnic bag and go to the edge of the park, park your car where it's safe and legal to do so and have a picnic under the fireworks?
11. Check out your local pet store and check out the animals. It's like going to a free zoo. Some cities also have free or very inexpensive zoos. Why not visit one?

12. Go to a chess cafe and learn the game or play if you know how. Some parks have chess games going on, and you can get into the action free.

18 More Free or Inexpensive Ways to Go Out and Have a Good Time

Recently I gave you quite a number of great ideas that were either free or very cheap to have a great time with family and friends. Here are more ideas to use on those nights when no one can come up with anything other than dinner and a movie but no one has the money to pay for it!

1. Many cities have great art galleries you can visit at no cost. Discuss the art and have fun enjoying it. If there is something you think is just too funny, wait until your outside before you burst into laughter or you might be kicked out.
2. Check out your local historical sights. Many are free.
3. Go to the park and swing on the swing set. Take turns pushing each other.
4. If it's snowing, why not build a snowman?
5. Canoeing can be lots of fun and many state parks that have lakes rent the canoes, boats and paddleboats for very little money. Rent a boat for the day, get some exercise and make sure to pack a picnic lunch. Bring a kite to the park and fly kites and have a picnic.
6. Get involved in a fundraiser together.
7. Have a chili cook-off with your neighbors.
8. Have a snowball fight or in warmer weather a water fight.
9. Find a beautiful place to hike and go for a hike.
10. Learn about the stars and constellations together.
11. Print some lessons for an instrument you have laying around your house and learn to play it together. Alternatively, if there is an instrument you have wanted to learn, check out your local garage sales and get a bargain then print lessons on the internet and learn it together.
12. Watch the Food Network or other cooking channels and learn to cook something together.
13. Set up a tent in your backyard and camp out. Or if it's cold, build a tent in your living room, pop some popcorn, turn off the lights and pretend that you are camping. If you have a fireplace, build a "camp fire" and roast hot dogs and s'mores over it.
14. Painting together can be a lot of fun. Why not paint a picture together?
15. Gardening is another fun activity and planting a garden (and planning it together) can be a great bonding experience.
16. Share some memories by putting all those pictures you've been waiting until you had some spare time into a photo album. Write memorable phrases below them and talk about the wonderful time you had. It will be the next best thing to being there.
17. Make plans for your dream house. Map it out and look through magazines to figure out what you would like to have in yours.
18. Sit under the stars with a nice cold drink and a cozy blanket.

Jaci Rae is known as The Queen of More Green. For more advice and money saving tips, please go too: www.thequeenofgreen.com or www.shopforaday.com where you will also find free gifts from Procter and Gamble.

Back to School Savings

When it's just about time for the kids to head back to school, but you're short on cash after all of the summer activities, what can you do? Head to the 'Back to School' days at your local stores of course.

Many stores (in fact most) have some of the largest sales during back to school time (July – October so it's also a great time to get that Christmas shopping out of the way!). These sales can lead to massive savings.

As an example, Mervyn's begins the third week in July and runs through August. Additionally, Mervyn's works with a selected charity to help provide free clothes and other school items to underprivileged children.

If you know a child who would benefit from this program, please contact your local Mervyn's in April at the very latest to find out how you can get a child enrolled in the program.

Savings at many stores is not all about the kids. Teachers can save as well. Staples and Office Depot have special savings programs for teachers who need to buy supplies. To find out more, contact Office Depot <http://www.officedepot.com/> and Staples <http://www.staples.com/>.

You will find an extensive list of stores in my book, Shop for a Day with Jaci Rae – How to Get Almost Anything for Free or Next to It or you can go to the site, www.thequeenofgreen.com to find stores that are in your area and when they have their sales.

Even if you don't have the money to shop at regular stores, great savings can be found everywhere! Check your local rummage sales for incredible bargains. I have purchased name brand items that still had the tags on them for \$0.25 up to \$1.75 each. Goodwill and the Salvation Army stores have great items for a fraction of the cost.

Go to websites like freecycle.com and look for bargain basement stores in your area as well as on the net. For Back-to-School supplies, be sure to go to K-Mart, Target and Wal-Mart to name just a few stores.

There you will find bundles of binder paper for 10 for \$1 and pens, pencils, backpacks, calculators, erasers and every kind of school supply you can think of for a fraction of the cost. Stock up for the entire year so you won't have to go shopping during a time that the items you need aren't so inexpensive.

Target gives a portion back to the community so I always enjoy shopping there. Why not check with your neighbors and do bulk shopping together to split the costs. Help the teachers while you're at it and buy some supplies for them.

All of these ideas are simple ways to save a lot of money.

Jaci Rae is known as The Queen of More Green. For more advice and money saving tips, please go too: www.thequeenofgreen.com or www.shopforaday.com where you will also find free gifts from Procter and Gamble.

Don't Let Dental Despair Get You Down – Get it Free or Next to It!

Are you in dental despair? No dental insurance or green to pay a dentist for a cleaning let alone the tooth that is now causing an earache?

Don't despair. You have several options to help ease the pain in your mouth and your pocket book. The following are a few options to help.

1. Check out the local dental schools in your area. Many dental schools offer deep pocket discounts to be their test patient. Don't grind your teeth just yet. There are licensed dental practitioners that oversee anything from cleaning to procedures that are more extensive.

In addition, at a fraction of the cost, it's well worth the extra time you will spend in the chair during the instruction. Think of it as paying yourself and hourly wage. Because a cleaning at a regular dental office may cost \$119 and up (not including x-rays and other procedures) compared to \$20 or \$30 you might spend at a dental school, you have made quite a bit of money for your time. How much money do you normally make an hour?

2. Look for dental deals. Type "free dental clinics" in Google to find dental clinics in your area that offer free services. Many times, they have offers such as, "Tuesday free cleaning day." "Monday free toothbrush clinic day." As well as other such incentives.
3. Find dental plans that are affordable. A few programs I know of are GE Wellness Plan. A family plan with GE is \$189 per year. Aetna Dental Access has a plan that costs \$149.95 a year for the entire family. And Smile Dental Insurance (you will need to call for a quote, but it is very inexpensive.)
4. Look for a dental student who is about to take their dental hygiene boards or dental exams. They might even pay you a small fee. The great part of this deal is they will do the work free, even if they pay you a small fee.

Therefore, if your tooth is bothering you, your teeth look gray when you smile, or you have not been to a dentist since you were a small child, you can get help with the work your need.

Jaci Rae is known as The Queen of More Green. For more advice and money saving tips, please go too: www.thequeenofgreen.com or www.shopforaday.com where you will also find free gifts from Procter and Gamble.

How to Save Money When Dining at Restaurants

Sometimes, eating out can be less expensive than eating in and a lot more fun (but be very careful, because in the long haul eating out on a consistent basis will cost you quite a bit of money and, a much larger waistline). In order to get the most value for your dining experience, buy coupon books from a school and help them make money while you save!

These coupon books are a dream value for saving money. Two for one dinners and entertainment. If you don't know any kids who are selling them, you can also buy *The Entertainment Coupon Book* at <http://www.entertainment.com>. The \$10 - \$20 you pay for them will return back to you with only a few coupons.

Find a restaurant chain in your area that allows children to eat free during certain nights. Take advantage of those deals. Bring their friends for more fun! Check out the early bird and lunch specials as well as happy hour for half-priced entrees and hours devours.

Another great tip: Try eating out during lunch. Eating at a restaurant during lunch can be a lot less expensive for the same items than during the dinner hour. Most restaurants use "lunch specials" to draw in customers during a normally slow lunch period.

Some of the finest restaurants have early bird specials that will cost you 2/3 less than ordering during prime time. Many restaurants offer salad or soup, an entrée that includes two vegetables, desert and soda, coffee or tea for one small price. Look for combination meals, rather than ordering al la carte.

A recent five star restaurant we ate in, Pittsburgh, PA offered an incredible deal. For \$16, each member of our party had the best meal they had ever eaten. I had the most flavorful, tender steak (12 oz), a large salad (the size of a dinner plate and stacked high), water (although I had my choice of beverages), an incredible rice pilaf and a heaping portion of asparagus and fresh homemade (real) key lime pie all for \$16.29 (not including tip of course).

While bringing home a doggy bag may not be your idea of a good taste, you are wasting a lot of money by throwing your meal away, when you could have a great meal the next day as well. If you are reticent about bringing home leftovers, why not ask the restaurant if they serve half portions for less money?

Many restaurants will have a marked down half meal that is not on the menu. If they don't and you have a friend with you, why not split the meal and the ticket price? You will need to ask the restaurant if there is an extra charge to split a meal. If there is, you may not want to go this route. However, if there isn't an extra charge, ask for an extra plate so you can split the meal up.

Enjoying a meal now and again at a restaurant with your family or just by yourself can be enjoyable when you learn to save money and pay yourself by doing so.

Jaci Rae is known as The Queen of More Green. For more advice and money saving tips, please go too: www.thequeenofgreen.com or www.shopforaday.com where you will also find free gifts from Procter and Gamble.

How to Obtain Free Food, Clothes and Household Furnishings

With the downturn of the economy, many families are without basic needs. Additionally, the fires, floods and tornado's have left many people without food, shelter, clothing and even a blanket.

If you know someone who needs help or you are someone who needs help, there is assistance waiting for you. Emergency food, clothing, blankets and household items and in some cases, small cash advances are available through the following helpful services.

Please do not take advantage of these organizations. If you are someone who can help, by volunteering your time if you don't have extra money or goods to donate, please do so.

1. Freecycle.com
To find a chapter near you: <http://www.freecycle.com>
2. American Red Cross
To find a chapter near you: <http://www.redcross.org/where/chapts.asp>
3. GreaterGood
To find a chapter near you: <http://www.greatergood.org>
4. Salvation Army
To find a chapter near you: <http://www.salvationarmyusa.org/>
5. The ONE Campaign Phone 202-552-4990
To find a chapter near you: <http://www.one.org/>
6. MercyCorps Phone 888-256-1900
To find a chapter near you: <http://www.mercycorps.org/contact.php>
7. Society of St. Vincent DePaul
To find a chapter near you:
<http://svdpusa.org/AbouttheSociety/NationalCouncilLocator/tabid/70/Default.aspx>
8. Food for Free Phone 617-868-2900
To find a chapter near you: <http://www.foodforfree.org/>
9. America's Second Harvest Phone 800-771-2303
To find a chapter near you: http://www.secondharvest.org/zip_code.jsp
10. Gifts of Love Phone 860-676-2323

11. Craigslist <http://www.craigslist.com>

Check for additional resources such as Resource Service Center's, Food pantries, local churches, Thrift Shops, and the YMCA in your area by typing the keywords into Google. To find additional free goods, type keyphrases such as, "free household goods," "free food," etc.

Jaci Rae is known as The Queen of More Green. For more advice and money saving tips, please go too: www.thequeenofgreen.com or www.shopforaday.com where you will also find free gifts from Procter and Gamble.

Harassed by Health Care Costs – How to Receive Free Health Care or Next to It

Health care is a grave concern for most American's today. With the rising costs of everyday living, most American's are not able to buy health insurance or at the very least, under-insured. How can we cope with the rising costs of health care?

Most families simply forgo a trip to the doctor and hope the ailment goes away. However, there is help. You can get your health care for a lot less than you think you can and in some cases completely free.

Before I share the resources that can help, check your monthly budget and find out if you can afford at least catastrophic health insurance. If you cannot, do not despair.

Here are a few resources that you can contact to find out how to receive free check-ups and health care.

1. Free vision and eye health exams and glasses. Apply through Salvation Army, Catholic Charities, Lion's Club or United Way.
2. HRSA (U.S. Department of Health and Human Services Health and Resources Services Administration. HRSA supported health care centers let you pay only what you can afford and it is based on your income, even if you do not have health insurance. Go to their website to find a clinic near you.
<http://ask.hrsa.gov/pc/>
3. The American Foundation for Vision Awareness (AFVA)
<http://www.opt.indiana.edu/students/org/afva.htm>
4. California Children's Services
Children's Medical Services Branch Office MS 8100
Phone 916-327-1400 Fax 916-327-1106
Genetically Handicapped Persons Program MS 8105
Phone 800-639-0597 Fax 916-327-1112
Newborn Hearing Screening Program MS 8103
Phone 877-388-5301 Fax 916-323-8104 Email nhsp3@dhs.ca.gov
5. California Optometric Association
6. Central American Medical Outreach <http://www.camo.org/> Phone 504-662-2118 or 504-662-3570 Email camohon@yahoo.com
7. Healthy Moms Healthy Babies Phone 800-994-6610 Fax 630-792-5636

The following agencies you will need to type their names in Google as there are hundreds around the country and no one office is centralized.

- Pregnancy Resource Center Free Health Clinic
- County Health Services Agency
- Venereal Disease Clinic
- AIDS Program
- Blood Pressure Clinic

1. The American Cancer Society Phone: 800-ACS-2345 or 866-228-4327 for TTY
2. The American Heart Association Phone: 800-AHA-USA-1 or 800-242-8721
3. The American Lung Association Phone: 212-315-8700

Side bar: If bill collectors from overdue medical bills that you cannot afford are harassing you, there is a way to help either lower the bill, or in a very urgent and final effort, stop the harassing calls permanently.

The first thing to do is call up the medical provider and ask them for a discount. Work out a deal where you agree to pay so much per month (\$10 - \$25) in exchange for a lowered bill. Medical offices do not want many defaults on their hands.

It costs their company a lot of money in administration fees as well as collection agency fees. Most will lower your bill by 25% - 75%. I used to work in medical billing and I know from personal experience.

If that does not work and you are already in collections, write the collection agency and tell them very firmly that they may not contact you ever again and you do not want to hear from them ever again via certified mail with signature return on it.

They will not bother you anymore after that. I have that on good authority directly from an attorney I spoke with today for this article. However, that will result in problems with your credit rating, so try to get the bill lowered and work out a payment plan.

Jaci Rae is known as The Queen of More Green. For more advice and money saving tips, please go too: www.thequeenofgreen.com or www.shopforaday.com where you will also find free gifts from Procter and Gamble.

3 Ways You Can Live Without Paying Rent or a Mortgage

Everywhere you look, the housing crisis is causing homelessness and heartache as the American dream of owning a home goes down the drain. Sub-prime lenders were only a catalyst in what is going down in history as one of the worst housing crisis in history. Buying beyond what was affordable and soaring gas prices have caused casualties that seem to leave those left in the crunch without hope.

Nevertheless, there is hope and you can live without paying rent or owing a high mortgage payment every month. There are three different ways to help you live without paying rent or paying a monthly mortgage and still live in a beautiful home.

There are no fairytales or hokum here, just plain old-fashioned common sense and filling a need where there is a void. However, all of these methods do require flexibility on your part, but in many cases, people have stayed in homes 8 to 10 years and sometimes forever. How? Here are three ways you can do the same.

1. Because the foreclosure rate is so great, there are many houses that have been left unoccupied and without tenants. What happens to a home that is left without anyone living in it? It quickly deteriorates.

Realtors and banks cannot sell a dilapidated house very readily, especially when the lending criteria has become so strict that even people who might be able to afford a dilapidated house, do not qualify for a loan.

In order to take advantage of a bad situation, start looking for homes that are in foreclosure and unoccupied and find out who owns them. Offer to live in the house and do the upkeep until it is sold in exchange for free rent and utilities.

To find out who has control of the property, if it's not listed on a sign outside, check with your local county clerk to find out who handles the foreclosed properties in that area or check the tax collector for the county the house is in. They will be able to give you the tax information. They might even be the dead holders and you might be able to cut a deal with them.

2. They say the rich get richer, and that does seem to be the case. With a reported 1% of the entire population holding most of the money in their coffers, the rich also hold numerous houses that lay empty.

They pay gatekeepers to live in their unoccupied houses in order to keep their property safe and make sure the full and part-time staff does their jobs correctly. Most often, you will be able to live in the smaller house that is on the property and is generally the size of a small mansion, in exchange for a monthly salary.

You will need to make sure the staff that comes in does what they are supposed to do and you will be responsible for reporting any problems. In exchange for those duties, you will not only receive a salary, but also all of your expenses will be paid for in most cases such as your rent, utilities, internet, phone, etc.

Additionally, sometimes a stipend for food is put in the as an added bonus, but not always. In addition, you will have full use of the grounds (not the main house) and in many cases, all of the people who come in to clean, etc., will also clean and work on your house as well.

To find this type of job, you will need to go to the expensive neighborhoods and post a signs that you are available to be a grounds keeper. Additionally, network at parties that have swanky clientele.

Ask friends who know the wealthy and post a query on craigslist. The best way to procure this type of job however is by word of mouth. I had a great job like this and I know many other people who have done this as well. You will need references and there will be an interview as with any job as well as a background check.

3. Housesit. While housesitting is not as glamorous as being a property manager at a billionaire's mansion, it's still a great gig. My best friend and I did this for a few years and while we did have to move every nine months or so, it was free rent and utilities, plus a small paycheck at the end for nine months at a time.

You will find this type of job by word of mouth as well. You can also look at postings on bulletin boards at schools, churches and other such areas. Your job is to keep the house clean and lived in so the owners feel safe while they are on vacation. Sometimes you are also required to watch their pets. If that is the case, make sure you receive money for your time.

The long and the short of it is, if you are reliable and honest, you can live in a beautiful home free. With a little legwork, networking, posting your information and phone calls, you can live rent-free and mortgage free.

One person told me he has been doing this for the past 30 years. While that seems like a lifetime to most of us, that just a drop in the bucket for him and he is still going strong. That is a lot of money he has saved for other things in his life!

Sidebar: If you are homeless and are unable to do any of the above. Please seek out shelter through places like Mercy Housing, Street Shelters, Above the Line, United Way and other places in your county. They are there to help and can help you as well with transitional housing.

Jaci Rae is known as The Queen of More Green. For more advice and money saving tips, please go too: www.thequeenofgreen.com or www.shopforaday.com where you will also find free gifts from Procter and Gamble.

5 More Ways to Go Green and Save Money

Recently I shared how you can save money by going green. Here are five more tips that are helpful and ideas to help you save the environment and save money by going green.

1. Use mineral salt deodorant sticks or deodorant rocks. These all-natural odor sticks or deodorant rocks can be found at health food stores or online. They last an incredibly long time and will save you money in the end. Additionally, they will help save the environment by cutting down on excess packaging. Do they work? Yes. A friend of mine has always had a problem with under arm odor no matter what hefty brand of deodorant she used. Since using her all natural deodorant rock, she no longer has an odor problem. Additionally, she's been using the same rock for four years! How's that for savings!
2. Stop using paper towels as much as possible. You will save a lot of money by using cloth towels and washing them, instead of throwing gobs of paper away to help fill the already overflowing landfills.
3. Use a coffee machine that does not require coffee filters. Never heard of such a thing? Stores have them. I have one sitting on my counter in my home right now and it only cost \$10.00 on sale. You will save a lot of money by not having to purchase coffee filters and you will help save the environment by not polluting the landfills with more garbage. How does it work? The coffee maker has a very fine strainer that you place the coffee directly in. You wash the strainer and replace it in the coffee maker. It lasts as long as the coffee maker does, so there is no need to replace it.
4. Spend a little money to save a lot of money by putting a water filter in your home. I am not talking about a water filter that needs to be replaced and is pushed onto your faucet, but a permanent one. The water from a permanent water filter not only tastes better, but also will save you a lot of green by avoiding the purchase of individual bottles of water. If you don't own your home, purchase large water containers at your water store and refill them when they are done. The cost is roughly \$0.50 per five gallons at the water close to me.
5. Forgo the plastic or paper bags offered at grocery stores. Bring your own bag. Many stores offer additional savings if you bring your own bag and you won't be filling the landfills with plastic that can harm the environment and animals that accidentally are caught in them.

Jaci Rae is known as The Queen of More Green. For more advice and money saving tips, please go too: www.thequeenofgreen.com or www.shopforaday.com where you will also find free gifts from Procter and Gamble.

Free Recipes by Jaci Rae

Chicken Divan and Rice

By Jaci Rae author of 5 Meals for \$5 check it out at [Amazon.com](https://www.amazon.com), [pennymeals.com](https://www.pennymeals.com) or any Borders Store or Barnes and Noble retail store.

Cost per person for one serving \$1.58

Total cost for five people averages \$7.90

- 1 lb. chicken breast or thighs, chopped (\$0.99)
- 3 cups rice, cooked (\$0.17)
- 1 can cream of chicken soup (\$0.50)
- 1 can cream of mushroom soup (\$0.50)
- 1 tbsp. lemon juice (\$0.09)
- 1 ½ cups (12 oz.) cheese, shredded (\$1.56)
- 1 lb. broccoli (\$1.33)
- 1 garlic clove, minced (\$0.01)
- Hearts of Romaine Lettuce, Tomato, Lime and Cucumber Salad (\$2.38)
- Rosy Pink Salad Dressing (\$0.28)
- 1 lemon cut into 5 wedges (\$0.09)

Preheat oven to 350°F. Cook rice according to package. Combine all ingredients except cheese in a bowl and put into pan, then cover with cheese. Bake for 35 – 40 minutes until the cheese mixture is bubbly and golden crispy brown. Remove from oven. Serve with salad, chilled water and lemon wedges.

California Veggie Soup with a Twist

By Jaci Rae author of 5 Meals for \$5 check it out at Amazon.com, pennymeals.com or any Borders Store or Barnes and Noble retail store.

***Cost per cup: \$0.275**

2 lbs potatoes, diced (\$0.80)
1 lb. carrots, diced (\$0.50)
3 stalks celery, chopped (\$0.08)
1 cup peas (\$0.80)
1 cup corn (\$0.56)
1 cup broccoli (\$0.64)
1 onion, finely chopped (\$0.30)
1 clove of garlic, minced (\$0.0043)
10 cups water
1 chicken or beef bullion cube (\$0.16)
1 avocado, blended until smooth (\$1.00)
1 lime, juiced and zested (\$0.09)
Salt and pepper to taste (\$0.02)

Sauté onion, garlic and celery until tender. Combine with all ingredients except avocado and lime into a large pot and cook for 25 – 30 minutes on medium heat or until veggies are desired tenderness. Blend avocado and lime until smooth then add zest. Serve in bowls with a dollop of avocado mixture and chilled water.

To freeze, cool the California Veggie Soup and put into freezing container based on serving size desired. Put the date either on masking tape or if using a resalable freezer bag, onto the freezer bag and store in freezer. Remove as you desire to eat the soup and thaw, reheat. While you can freeze the avocado mixture, it's usually best when fresh.

Are your kid's veggie picky? I always blend the veggies until they are creamy when dealing with children that don't like veggies. Put the creamy mixture into the soup with the potatoes and skip the avocado and you've got a wonderful Hidden Veggie Potato Soup that your picky children will LOVE!

***Based on prices in California July, 2008**

Salisbury Meat Balls and Spaghetti Casserole

By Jaci Rae author of 5 Meals for \$5 check it out at Amazon.com, pennymeals.com or any Borders Store or Barnes and Noble retail store.

***Cost per serving: \$0.92375**

1 lb. ground beef (\$1.59)
1 lb. noodles (\$0.75)
2-8 oz. cans of tomato sauce (\$0.40)
2 eggs (\$0.32)
1 onion, minced (\$0.30)
2 garlic cloves, minced (\$0.15)
4 tsp. chili powder (\$0.32)
1 can cream of mushroom soup (\$0.50)
1 cup milk (\$0.32)
2 slices of bread (\$0.10)

Sauté onions and garlic until soft. Let cool. Bake bread until crisp and then mince in the food processor or blender. Mix eggs, ground beef, spices, bread crumbs onion and garlic, forming into small meatballs. Simmer in pot with a dash of oil and cream of mushroom soup for 30 - 35 minutes or until Cook noodles as directed by package. Put all ingredients into a baking pan with the majority of the sauce on the top and place in 400°F oven for an additional 10 minutes.

To freeze, do not mix the sauces and meatballs with the noodles. Cool all ingredients and put into freezing container based on serving size desired. Put the noodles in separate containers from the meat and sauce.

Put the date either on masking tape or if using a resalable freezer bag, onto the freezer bag and store in freezer. Remove as you desire to eat, thaw, and reheat. To reheat the noodles and keep them plump, put them into boiling water with a dash of oil until warmed. Don't re-cook them, only to reheat. Combine the ingredients.

***Based on prices in California July, 2008**

Fruit Smoothies

By Jaci Rae author of 5 Meals for \$5 check it out at Amazon.com, pennymeals.com or any Borders Store or Barnes and Noble retail store.

***Cost per person for one serving \$0.62**

5 containers of yogurt of any kind (non-fat) (\$2.10)

1 lemon or lime, squeezed (\$0.09)

2 bananas (\$0.06)

¼ can frozen juice of any kind (\$0.20)

2 cups of water

1 cup any kind of fruit you like (\$0.67)

2 cups crushed ice

Combine all ingredients except ice in the blender until smooth. Add ice and blend again until smooth.

To freeze, put a portion in a cup or container and seal the cup or container tightly. Put the date on the lid by using masking tape. To thaw for drink, simply remove from the freezer, remove from the container and place back into the blender.

***Based on prices in California July, 2008**

Chuck Roast

By Jaci Rae author of 5 Meals for \$5 check it out at Amazon.com, pennymeals.com or any Borders Store or Barnes and Noble retail store.

*Cost per person \$0.97

Total cost five people\$4.87

2 lbs chuck roast (\$1.92) (this is the standard price at Save-Mart in California as of June – 2008. However, today, July 4, 2008, boneless Chuck Roast, Chicken and other meats were on sale for \$0.69 a lb. That is a lot less than listed in this recipe!)

1 lb. potatoes, diced (\$0.40)

4 carrots, chopped (\$0.10)

1 onion, chopped (\$0.30)

1 beef bouillon (\$0.16)

1 garlic clove, minced (\$0.01)

Salt and pepper to taste (\$0.02)

Iceberg Lettuce and Cucumber Salad (\$1.45)

Basic Vinegar and Oil Salad Dressing (\$0.42)

1 lemon, sliced in 5 wedges (\$0.09)

Saute chuck roast in a dash of oil until both sides all dark brown (about 2 minutes on each side on high). Combine all other ingredients into a large stew pot or crock-pot. Once meat is browned, put into pot with other veggies and spices and cook on low for 2-3 hours or until Meat is tender and fully cooked. Make salad and serve with chilled water and lemon wedge.

***Based on prices in California July, 2008**

Excerpt from 5 Meals for \$5 How to Feed 5 People 5 Meals for \$5 - \$8 or Less by Jaci Rae

5 MEALS FOR \$5

**How to Feed 5 People 5 Meals
for \$5.00 - \$8.00 or Less!**



**You Don't Need to Be Wealthy
To Eat Healthy**

written by "The Queen of More Green" JACI RAE

<http://www.pennymeals.com>

5 Meals for \$5

How to Feed 5 People 5 Meals for \$5.00 - \$8.00 or Less!

You Don't Need to Be Wealthy To Eat Healthy

A North Shore Records Book
Published by North Shore Records, Inc.
California

North Shore Records, Inc.
P O Box 1118
Felton, CA 95018

Written by: Jaci Rae

All rights reserved. No part of this book may be reproduced in any form or by any electronic or mechanical means including, but not limited to information storage, recording, photocopying, and retrieval systems or by any other means, without permission in writing from the publisher and the author, except by a reviewer, who may quote brief passages in a review.

Copyright owned by North Shore Records, Inc. and Jaci Rae.
Copyright © 2008

Title Concept: Jaci Rae, Megan Tyrrell, Jessica Tyrrell, Autumn Tyrrell
Final Title: Megan Tyrrell, Jessica Tyrrell, Autumn Tyrrell and Jaci Rae
Book & Cover Design: Albert A. Garcia
Edited by Lilian Morgan

ISBN 0-9746229-8-2

Manufactured in the United States of America

10 9 8 7 6 5 4 3 2 1

Sample Table of Contents for 5 Meals for \$5
(this information is not included in this book, only book excerpts)

Shopping and Price List

Beef

Poultry

Pork

Fish / Seafood

Vegetarian Protein Substitute

Ready-to-Eat Foods

Bread / Cereal

Crackers / Grain / Nuts / Chips

Pasta / Rice

Cheese

Dairy

Vegetarian Dairy Substitutes

Beans / Lentils, etc.

Misc. Canned Goods / Soup

Condiments

Spices

Fresh Herbs / Bulbs

Fruit

Fresh Veggies

Frozen or Canned Veggies

Beverages

Goodies

Baking Goods

Weights and Measures Chart

Weights and Measures for Product

Servings and Portion Size Chart

Chapter 1 - How Much Money Do You Spend a Year on Food?

Chapter 2 - Learning to be Frugal

Chapter 3 - Spending Less Than You Earn – The Plan

Chapter 4 – More Tips to Help You Get More out of Your Groceries and Save Even More

Chapter 5 - The Shopping List

Chapter 6 - The Recipes

Asian Cuisine under \$5 for 5 People

Chicken Lo Mein

Chicken Rice Chow Mein

Chicken Top Ramen Chow Mein

Curried Chicken

Thai Chicken

Vegetable Chow Mein

Asian Cuisine under \$8 for 5 People

Egg Fu Yung
Fried Rice
Japanese Potsticker Soup
Pork and Pineapple
Szechwan Stir Fry - Tofu
Szechwan Stir Fry - Chicken
Beef Cuisine under \$5 for 5 People
Chili Dogs and Salad
Chuck Roast
Ground Beef Goulash
Hamburger Noodle Delight
Sheppard's Pie
Beef Cuisine under \$8 for 5 People
BBQ Boneless Shoulder Roast
Beef Divan
Beef Divan and Rice
Beef and Noodles
Beef Stroganoff
Beef Tater Tot Casserole
Biscuits, Beans and Beef
Cowboy Cuisine
Hamburger and French Fries
Heavenly Hamburgers
Hobo Stew
Pot Roast
Sloppy Joes
Stuffed Bell Peppers
Breakfast for under \$5 for 5 People
Biscuits and Gravy
Cereal
Country Biscuits
Fruit Pancakes
Mom's Fake-Out Buckwheat Pancakes
Breakfast for under \$8 for 5 People
Breakfast Burrito
Cereal, Fruit and Milk
Cereal, Fruit and Soy Milk
Cinnamon French Toast
French Toast
Grandma's Planchita's and Berries
Egg Cuisine for under \$5 for 5 People
Boiled Egg Salad Sandwich
Pickled Eggs and Beets
Scrambled Eggs, Potatoes and Sausage
Veggie Omelet
Egg Cuisine for under \$8 for 5 People

Egg Goulash (Non-Vegetarian and Vegetarian)
Egg Substitute Salad Sandwich
Fried Egg Sandwich on English Muffin
Vegetarian Fried Egg Substitute on English Muffin
Scrambled Eggs and Potato / Tomato Goulash (Non-Vegetarian and Vegetarian)
Toasted Egg Sandwich (Non-Vegetarian and Vegetarian)
Eggs and Fruit
Helping Hand Meals under \$5 for 5 People
Tony's Original Crust Pepperoni Pizza
Helping Hand Meals under \$8 for 5 People
Freschetta Pizza Night
Lasagna Night
Manischewitz Vegetable Soup
Pesto Pasta Primavera
Sweet & Sour Chicken
Signature Meatloaf
Mexican Cuisine for under \$5 for 5 People
Cheesy Quesadilla's and Spanish Rice
Red Beans & Rice
Mexican Cuisine for under \$8 for 5 People
Mexican Beef Enchilada Lasagna
Mexican Chicken Enchilada Lasagna
Chicken Tacos
Chicken Tostadas and Salad
Enchiladas and Spanish Rice
Jalapeño Cornbread, Rice and Red Beans
Taco Salad
Tamale Pie
Tostadas and Salad
Vegetarian Tostadas and Salad
Spanish Beef Casserole
Spanish Chicken Casserole
Taco's and Refried Beans
Pasta for under \$5 for 5 People
Baked Macaroni and Cheese
Kraft Mac Attack
Kraft Mac Attack Surprise
Meatless Spaghetti and Salad
Top Ramen
Pasta for under \$8 for 5 People
Balsamic Tortellini
Basic Spaghetti, Spaghetti Sauce and Salad
Kraft Mac Attack w/Tuna and Peas
Cajun Chicken Pasta
Kraft Mac Attack with a Twist
Lasagna

Salisbury Meat Balls and Spaghetti
Seafood / Fish / Tofu Alfredo
Spaghetti with Meat Sauce and Salad
Spicy Meatballs and Spaghetti
Sweet and Sour Meatballs and Spaghetti
Vegetarian Spicy Tofu and Spaghetti
Pork for under \$5 for 5 People
B-B-Q Ham Sandwiches
Pork for under \$8 for 5 People
BBQ Pork
Ham and Salad
Pork Butt Roast
Pork Chops and Applesauce
Quiche
Potato Cuisine for under \$5 for 5 People
Hash Browns Pancakes (Non-Vegetarian and Vegetarian)
Potato Au Gratin
Potatoes Pancakes (Non-Vegetarian and Vegetarian)
Sweet Potato Soufflé
Potatoes Cuisine for under \$8 for 5 People
Tater Tot and Egg Casserole (Non-Vegetarian and Vegetarian)
Twice Baked Potatoes
Poultry for under \$5 for 5 People
BBQ Turkey
Chicken and Rice
Citrus Chicken
Fresh Turkey Sandwich
Italian Chicken
Spicy Chicken
Turkey Dinner
Poultry for under \$8 for 5 People
BBQ Chicken
BBQ Chicken, Baked Beans and Coleslaw
Breaded Chicken and Apple Coleslaw w/Oven Roasted Potatoes
Broccoli Chicken and Rice
Chicken and Dumplings
Chicken Divan
Chicken Divan with a Twist
Chicken Divan and Rice 14
Chicken Dogs and Salad
Chicken Fricassee
Chicken Huntington
Chicken Quesadilla's and Spanish Rice
Chicken Salad Sandwich
Crunchy Chicken w/cheese and Horseradish Sauce
Lemon / Lime Chicken

Lemon Thyme Chicken
Onion and Mushroom Chicken
Rosemary and Garlic Cornish Game Hen
Succotash and Honey Chicken
Turkey Dinner with Caesar Salad
Turkey Pot Pie
Salads for under \$5 for 5 People
Coleslaw
Caesar Salad
Chicken Caesar Salad
Hearts of Romaine Lettuce, Tomato, Lime and Cucumber Salad
Hearts of Romaine Lettuce and Cucumber Salad
Hearts of Romaine Lettuce, Tomato and Lime Salad
Hearts of Romaine Salad
Iceberg Lettuce, Tomato, Lime and Cucumber Salad
Iceberg Lettuce, Tomato and Lime Salad
Iceberg Lettuce, Lime and Rice Vinegar Salad
Iceberg Lettuce and Cucumber Salad
Iceberg Lettuce Salad
Iceberg Lettuce, Carrots and Celery Salad
Salmon Salad
Spinach and Egg Salad
Spinach Salad
Tuna Salad
Salads for under \$8 for 5 People
Chicken Salad
Cucumber and Tomato Salad
Fruit Salad
Pasta Salad
Rice and Veggie Salad
Salad Dressing \$0.27 - \$0.98
Basic Thousand Island Salad Dressing
Basic Vinegar and Oil Salad Dressing
Caesar Salad Dressing
Grandma's Little Secret Salad Dressing
Rosy Pink Salad Dressing
Seafood and Fish Cuisine for under \$5 for 5 People
Tuna Burgers
Tuna Casserole
Seafood and Fish Cuisine for under \$8 for 5 People
Fish Quesadillas
Salmon Salad Sandwich
Zesty Tuna Salad Sandwich
Tuna Melt
Soups / Chili / Chowders and Stews for under \$5 for 5 People
Black Bean Soup

Broccoli and Cabbage Soup
California Veggie Soup with a Twist
Cheese and Potato Soup
Chicken Corn Chowder
Navy Bean Soup
Pasta Fagoli
Pumpkin Soup
Tuna Chowder
Soups / Chili / Chowders and Stews for under \$8 for 5 People
Beef Cabbage and Barley Soup
Beef Stew
Beef, Vegetable and Barley Stew
Chicken Soup
Chili
French Onion Soup
Lentil Soup
Oyster Chowder
Oyster Stew
Potato Chowder
Potato Leek Soup
Split Pea Soup
Tomato Soup
Turkey Soup
Vegetable Soup
Vegetarian Chili
Snacks for under \$5 for 5 People
Bacon Cheese Popcorn
Banana Oatmeal Breakfast Bars
Cajun Beach Popcorn
Carrots and Dip
Celery w/Peanut Butter
Cheese and Peanut Butter Sandwich Crackers
Cheese Popcorn
Cheesy Biscuits
Chile Bo Billie Popcorn
Chipotle Popcorn
Chow Mein Popcorn
Classic Granola
Classic Kettle Corn Popcorn
Coconut Luau Treat
Doritos Dip Delight
Fruit Delight
Fruit Smoothies
Hawaiian Luau Popcorn
Herbal Resort Popcorn
Homemade Peanut Butter and Jelly Sandwich

Homemade Popsicles
Hometown Barbeque Popcorn
Nacho's Grande
Orange Jewels Delightful Drink
Oriental Delight Popcorn
Pizza Delight Popcorn
Rice and Raisin Custard
Sweet and Savory Popcorn Dream
Deserts for under \$5 for 5 People
4th of July Popcorn
Almond Vanilla Dream Popcorn
Baked Apples
Brownies from a Box
Cake from a Box
Candy Corn Popcorn Balls
Caramel Corn (Regular)
Chocolate Chip Popcorn
Cinnamon Popcorn
Cinnamon Rolls
Dieter's Delight Chocolate Popcorn
Gingerbread Cookie Mix from a Box
Grandma's Orange Popcorn
Halloween Popcorn Treat
Mom's Coffee Cake
Peanut Butter Cookies
Peanut Butter Cup Popcorn
Pink Bunny Easter Popcorn
Popcorn Peanut Butter Bars
Slushie Time
Snowflake Popcorn
St. Patrick's Day Popcorn
Valentine's Popcorn
Tropical Heat Wave Popcorn
Yellow Cupcakes from a Box
Vanilla Ice Cream
Deserts for under \$8 for 5 People
Angel Food Cake and Fruit Topping
Apple Pie Delight
Butterscotch Popcorn
Caramel Corn (Party Mix)
Carnival Delight Carmel Apples
Chocolate Angel Food Cake
Chocolate Cake
Cream Cheese Danish
Festive Christmas Popcorn
Homemade Hot Cocoa and Marshmallow Treat

Ooey Goey Upside-down Pineapple Cake
Puppy Chow
Rocky Road to Heaven Popcorn Balls
Tuitty Fruity Surprise Popcorn
Whipped Cream and Berries
Miscellaneous Food for under \$5 for 5 People
Maple Syrup
Homemade Tortilla Chips
Spicy Salsa
Zesty Salsa
Miscellaneous Food for under \$8 for 5 People
Pizza
Rice and Cornbread Casserole
Chapter 7 - Grocery Store Sale Dates List
Chapter 8 - Free or Inexpensive Ways to Go Out and Have a Good Time (A Few More
Expensive Times for a Treat When You are Saving A Lot More Than You Spend!)
Chapter 9 Dining out for \$5 - \$10
National Chains
Epilogue - A Little Bit About Jaci Rae
The Early Years and Learning the Value of a Dollar
Catalogue 15

Chapter 2 - Learning to be Frugal

Excerpt I gave her a plan to start on that day on how she could begin save at least \$270 by the following year to use towards presents. The plan? If she could save just \$5.19 a week, (that's \$0.74 a day) or \$22.50 a month for the next 12 months and put that money in a higher interest savings account, she would have \$270 by the years end and interest.

Excerpt For this woman's current situation, I advised her to ask her parents if she could go in with them on presents for her children or explain to her children that it's been a hard year financially and then go to the dollar store and buy fun theme items she could afford. I also told her that while it would be disappointing for her children, they would understand, even though they might not be happy about it.

Excerpt On another radio show, a woman told me she could not afford the latest iPhone for her daughter or the latest designer jeans her daughter insisted she purchase for her. I asked her what her budget was, without going into debt for these items. She said she had \$93. \$93! That's more than enough to buy some wonderful gifts!

Excerpt I also stated that the word "No" or telling your child, "Honey, I'm sorry I can't afford that." is not child abuse. Using the word "No" or "Honey, I'm sorry I can't afford that." teaches your children responsibility, boundaries, respect as well as reality.

Chapter 3 - Spending Less Than You Earn – The Plan

Excerpt Get out two pieces of paper (forgo the computer for now) and make two columns on each piece of paper. Title one paper "Actual Spending / Earning Budget" on one piece of paper and "New Earning / Spending Budget" on another piece of paper. On each piece of paper, put one column for incoming money and another column for outgoing money.

Excerpt It will also give you a good gauge on where you need to start your planning. If you spend more than you make, start cutting out the extra's until you can at begin to save at least \$10 a month. Starting out simple, will help you not feel the crunch as much. If you are able to cut everything out immediately, that is much better. If not, start slow.

Excerpt Always check the tops of items for additional instant savings coupons. Sometimes an item in the front of the display won't have one, but one in the back might.

Chapter 4 – More Tips to Help You Get More out of Your Groceries and Save Even More

Excerpt Look for Deal of the Week or Deal of the Day websites. These websites list great prices for one item for one day or one week, but only or until the item is sold out.

Excerpt To get a crunchy, juicy apple every time, it's all about the ping. Look at the apple and make sure it doesn't have any flaws on the outside and is the general color you are looking for.

Excerpt To add extra flavor to salads and other fresh veggies, use a kitchen planner or grater to grate onion for the juice. You will also use this method for zesting an orange, lemon or lime peel.

Chapter 6 - The Recipes pages 36 – 155

This is just one of many recipes. Every recipe is outlined exactly like the one below. All recipes usually include the price of a salad, salad, dressing and usually five glasses of milk, soymilk or lemon wedges to compliment water. All recipes for salad and dressings are listed in the book separately.

Catalogue

If you enjoyed this book, you will enjoy Jaci Rae's other books and products.

5 Meals for \$5

How to Feed 5 People 5 Meals for \$5.00 - \$8.00 or Less! \$15.95

You Don't Need to Be Wealthy To Eat Healthy <http://www.pennymeals.com>

Winning Points With The Woman in Your Life One Touchdown at a Time TM

(Simon and Schuster) Available at <http://www.winningromance.com>

or pick up your copy via any book store \$14.95

Shop for a Day With Jaci Rae - How to Get Almost Anything for Free or Next to It

. \$24.95

The Adventures of Iffy The Mousenator (electronic book). \$10.95

The Indie Guide to Music, Marketing and Money (electronic book). \$6.95

Go here to order online: <http://www.jacirae.com>

The Indie Guide to Music, Marketing and Money (soft bound).

\$10.95

Go here to order online: <http://www.jacirae.com>

Jaci Rae's Latest and best CD: Can't Push A River. \$12.98

Go here to listen and order online: <http://www.jacirae.com/disc.html>

Collista's Search for the True Meaning of Christmas (electronic book).. \$9.95

Go here to order online: http://www.christmaswithlove.com/jaci_rae_stories.html

But Mommy My Name's Not Brian (electronic book)..

.. \$6.95

Go here to order online: http://www.christmaswithlove.com/jaci_rae_stories.html

Ooey Goey Gum Drops and Other Fun Things (electronic book). \$3.95

Go here to order online: http://www.christmaswithlove.com/jaci_rae_stories.html

To learn all about Christmas and Jaci Rae's Children's books go to:

<http://www.christmaswithlove.com>

Luco Sport Golf Gear order at www.lucosport.com

Granny's Natural Goodness Line and Granny's Natural Microwave Popcorn order at:

www.grannysnaturalpopcorn.com

To order via mail, send a cashiers check or money order to:

North Shore Records

P O Box 1118

Felton, CA 95018

info@jacirae.com

You may also go to our web site and order these products using our secure server.

For more on Jaci, go to: <http://www.jacirae.com>

<http://www.pennymeals.com>

<http://www.christmaswithlove.com>

<http://www.shopforaday.com>

<http://www.lucosport.com> or

<http://www.winningromance.com>

Be sure to check out Jaci Rae's latest book, 5 Meals for \$5. Available at Borders, Amazon.com, Barnes and Noble and <http://www.pennymeals.com>. You will also find valuable money saving tips and strategies at <http://www.pennymeals.com>

Who is Jaci Rae?

Jaci Rae is currently working towards her final goal of a Master's / PhD in Psychology and Finances / Math.

Jaci Rae "The Queen of More Green" – The Early Years, Learning The Value of Money

Jaci Rae's life has been anything but ordinary. But it takes more than ordinary life to make an extraordinary human being and that's just what Jaci Rae is. Her life began impoverished and through steely determination and an iron will, she overcame the odds.

Jaci has been to the depths of financial disparity and has risen from the trenches. The story of Jaci Rae's early years and how she learned the value of money is captivating. Moreover, even though her story is different today, she still uses these same ways to save money and "get the most bang" for her "buck."

From groceries, gas, credit cards and travel to college, shopping, fine dining and more, Jaci has saved money and in many cases learned how to get the items for free or next to it. There are no tricks, get rich quick schemes or 'pay me now if you want to make money / save money later' hustles. Common sense, practicality and little known and utilized tips for saving money or getting almost anything free or next to it, is what Jaci Rae teaches.

"Because my path was so hard, I was inspired to learn how to save money and get something for nothing, but my struggle with money has been much like anyone else's. People either have it or they don't. You are either in the 'have's' or the 'have not's.' Most often, I didn't have the money and was in the 'have not' category.

Like many, I worked hard, but something always ate away at the money and I quickly learned how to be thrifty, save money and get the most bang for my buck. I have been there, done that and figured a way out of a financial crisis on more than one occasion.

With the desperation of today's economy, many people are struggling just to meet basic needs. Unfortunately, for the first time in American history, we are living off accumulated debt and most people aren't worth even close to what they owe.

With wages not commensurate with the cost of living and jobs being taken away right and left after they are shipped overseas, the crunch is on just to survive. Whether you have a lot of money or none at all, I want to show you how you can get the most bang for your buck. You can begin to see that light at the end of the financial doomsday tunnel and that there really is a way out of total financial devastation.

Hope is a terrible thing to lose and harder yet to get back, but I really want to offer you hope with a new look into the way you can live. Yes, life is expensive, but it doesn't have to be as expensive as you are used to! There are many items that can be free or purchased for a small fraction of what you are used to paying. I am going to show you

how I turned nothing into something and made money along the way. You can live more and spend less!" Jaci Rae

For more information on Jaci, please go to www.jacirae.com where you find all of her comings and goings and various companies. Or www.pennymeals.com

JACI RAE - THE NEW FREUD ON THE BLOCK!

"I long for the day when we are no longer defined by race, color, or class, but by a world that is undivided and unified by compassion, understanding and love." Jaci Rae

Jaci Rae's No. 1 Best Selling book, "Winning Points With The Woman In Your Life One Touchdown At A Time," (Simon and Schuster) is brilliantly executed and creatively explicit in targeting the most difficult audience on the planet, the American male. "Winning Points" is not really the Freudian kind of advice you'd expect, but you are in for a treat.

Kick back, relax, put your feet up and make sure the lighting is just right. You're about to read one of the most insightful books on female behavior ever produced. A definite must read of this millennium!

Jaci Rae is a star quarterback in her portrayal of the battle of the ultimate 'super-goal' for men and women and just what it takes to get a 'touchdown' for both sides.

Where does she get all that dynamite expertise? Her own life experience, of course. So, who is Jaci Rae? And just where does she get the nerve to lay out the 'playing field?'

Jaci Rae is an extra-ordinary woman who never gives up and just won't accept the status quo. She began her amazing public life at the Jerry Lewis Walk-a-thon when she was just five years old. Bravely walking into the crowd of the JLW, Jaci walked that year not knowing she needed a sponsor, only knowing she had to walk for those who couldn't. At 6 she came back with the needed sponsors and a burning desire to help. Jaci won the award for walking the farthest as well having the most sponsors in the youth category.

Action and re-action amused and excited her. At 8 years old she began writing poetry to express her curiosity of life. Her curiosity continued and by the age of 9 Jaci had read many books on the study of communication, relationships and the human mind, taking note of the minute details of behavior. By the time she was 15 Jaci had read countless books on communication and psychology and began her formal education in psychology. She privately studied forensic science including FBI profiling and the criminal mind. Jaci entered college with a minor in psychology and a major in music.

As a result of working as a youth counselor in her early years, and her observations and research in psychology, Jaci understood the need to communicate effectively in order to avoid "Getting Benched" (chapter 8). With the divorce rate at almost 50% Jaci just wasn't satisfied to learn from her professor that psychologists, counselors and psychiatrists had an even higher divorce rate. Something was wrong. Jaci made the decision to write about

these types of problems while she worked mostly on developing her musical talents. Being a psychologist wasn't appealing anymore. However, getting past the behavioral obstacles still was a major curiosity to her.

Sidebar: (In 1992 the divorce rate was **48%**. However, the last-reported U.S. divorce rate for a calendar year is **40%** per capita per year, the provisional estimate for the year 2002 from the National Center for Health Statistics. The highest divorce rate continues to remain among psychologists and psychiatrists.)

Jaci's writing career began when she was asked to write a distribution article for DiscMakers magazine. Subsequently, due to her extraordinary musical successes and writing prowess she was asked to write many articles that in turn led to writing her first book. She has written ten books, most designed to help people communicate more effectively.

The rest are designed to help people succeed in understanding music, understanding life, and understanding self. She has been on numerous advice panels, and has routinely been a guest writer for various magazines. Her first book, "The Ultimate Guide to Music Success" became itself a success and a reason to continue writing. With one book after another under her belt, she finally "tackled" the difficult subject of relationships.

Jaci's book, "Winning Points With The Woman In Your Life One Touchdown At A Time – How To Score For Men and Women" addresses relational problems for men. The book is designed to help men and women appreciate the loved one in their lives while enjoying every bit of the game. She creatively uses a language that most men can understand and enjoy. Her premise is that "once your mate is satisfied, they'll spend a lifetime wanting to satisfy you."

Jaci's other achievements include several hit singles and award winning discs, with an emphasis on Country. She has won several awards such as "Female Vocalist of the Year" with Golden Music Award in Nashville, Tennessee, the Levi Strauss award to name a few as well as mastering several musical instruments and professional photography.

Her upcoming release of, "Cant Push a River" reflects the attitude of her continual "Molly Brown" outlook. Jaci Rae is, after all, an extra-ordinary woman.

To find out more about Jaci Rae – "The Rae of Hope," go to:
<http://www.winningromance.com>

Winning Points With The Woman In Your Life One Touchdown At A Time is available at retail stores around the world as well as online.

Jaci Rae - Singer, Writer...Renaissance Woman

Award Winning Singer, No. 1 Best Selling Author, Indie Crusader and Top Radio Show Host. No wonder they call her a renaissance woman!

It would have been enough - more than enough - for anyone with a great voice and a dream. Win the Golden Music Awards "Female Vocalist of the Year" ...earn the prestigious Levi Strauss award...garner a bunch of other industry awards...release some fantastic CDs - as Jaci has - and the average person could have died then with a great, big smile on their face.

Jaci Rae is not your average person.

Far from it, in fact. She is that rare woman in command of a range of creative skills, thoroughly able to impact the world with each one.

A Singer...Like a River

When Jaci started out in the music business, she was the greenest of greenies. An outsider's outsider. Faced with those kinds of impossible odds, the hopes of hundreds of thousands of other would-be singing stars have withered on the vine and died.

It only made Jaci all the more determined.

She had little idea how to launch her own singing career. There were, after all, no manuals on the subject. So she learned. Several years of trial and error later - of learning what made music execs and their unusual industry tick - yielded success. Great success in fact. To date, Jaci has achieved four number one singles on various stations across the country such as KOFI, KATX, KFTX and B105 to name a few, in her brand of heartfelt country...plus a top 15 spot on the ECMA charts in Europe.

Her latest CD, *Can't Push a River*, is a critical and commercial success. Said DJ, Chris Allen, from Big Kat 98.9 in Minnesota: "There is so much heart and soul in Jaci's music! Incredible CD!" More praise followed. "This is a great CD. The first 2 songs are especially Terrific. All in all it's a great CD and should do well for her," said Grand Ole Opry Star, Ernie Ashworth.

And from across the pond, Raymond Phillips from Country Harvest Radio in Australia said, "Can't Push a River is truly a first class product, something Jaci can really be proud of from the first to the last track!" And the list goes on!

Accomplish this much and people will call you a leader. But Jaci was just getting started.

Cutting a Path to Music Success

... Then Mapping the Way

Not everyone can write. Fortunately, Jaci Rae can.

With that talent, she has given others the roadmap to music success she never had.

It's called *The Indie Guide to Music, Marketing and Money*. To many budding singing stars, it is the single missing piece in their music career puzzle.

"If a tree falls in the forest and no one is there to hear it, did it make a sound? If you make music and nobody hears it, did it make a difference? So you love to make music. If that music is made out of inspiration, then it's going to move others. But to get your music to others you need a plan. I've been successful in the music business for 40 years, and I can tell you that Jaci's book *The Indie Guide to Music, Marketing and Money* gives you that plan. You won't need to figure it out by trial and error. Now it's up to you to follow that plan and successfully spread your music." **Dennis Marcellino Former member of Sly & The Family Stone, The Elvin Bishop Group, and The Tokens. Now a very successful indie artists www.DennisMarcellino.com**

"WOW! Jaci Rae's book, *The Indie Guide to Music, Marketing and Money*, is what I have been looking for all along!" said singer, **Justin Timestin**. He's not alone. With the Guide's help, **Reginald Owens** and his partner, "not only got college bookings, radio, and Internet airplay, but also the number nine spot in the CMJ (College Music Journal)."

"I just read the *The Indie Guide to Music, Marketing and Money* and I might have to eat my words about no one coming along with a magic wand...Jaci Rae come awfully close!! I wish I had half the information in this book several years ago! What a gift Jaci Rae is giving so many up-and-coming musicians. Thank you again for such a goldmine of information!" **Elisabeth Carlisle - Former A&M artist. Successful touring Indie Musician and One of the Top High School Music Teacher in the U.S. www.glacierrecords.com**

The thing is, testimonials like these are typical of the feedback Jaci's book generates. *The Indie Guide to Music, Marketing and Money* has changed (and will change) the destinies of struggling singers and musicians throughout the world.

But here's what's so remarkable: Not everyone returns after they've achieved success to help others succeed, too.

Jaci is that rare person.

Writing Relationship Wrongs

Helping relationships succeed is another of Jaci's crusades.

The fact that so many marriages crash and burn is an issue with her. To Jaci, it's just common sense that good relationships boil down to good communication. That was an important lesson Jaci learned early on as a counselor for troubled youth.

With all their science, psychologists and psychiatrists still don't have the answer to the divorce epidemic (collectively, the group has an outrageous divorce rate of 90 percent).

Jaci knew that and struggled to come up with her own model for teaching, her own style for instructing principles of communication in relationships.

She found it in football, of all places.

Winning Points with the Woman in Your Life is an original work, a refreshing, slightly tongue-in-cheek comparison of football and relationships that gives men a memorable way of visualizing male/female action and reaction.

"The award-winning singer's 10th book tackles the subject of improving romantic relationships. Cleverly using football plays, scrimmage strategies, and tactical maneuvers as analogies, she shows the male reader how to score big points with their woman," wrote **Richard Leiby of The Washington Post**.

"Winning Points with the Woman in Your Life One Touchdown at a Time" by Jaci Rae is the best and only book I have ever seen that embraces men and does it with their interests in mind. I read this book cover to cover two times and found the information extremely useful and pertinent. It's fascinating and compelling, but most of all informative." - **Dr. Dale A. Helman, Neurologist - Salinas, CA**

Couples have already written to thank her for the huge help this book has been. But this is just one more impact from a very impactful woman.

Renaissance Lady

With her tenth self-help book completed, with her music career firmly on course, with all of these accomplishments coming at a very early age, Jaci remains grateful for her blessings and excited about the future.

Her future will undoubtedly include many new achievements.

A "Renaissance Woman" is someone accomplished in a number of fields, including the arts and sciences.

What a perfect way to describe Jaci Rae.

For more information on Jaci as well as radio and television appearances, please go to: www.jacirae.com

"Jaci Rae has lived the dream but it did not happen overnight. Her book, The Indie Guide to Music, Marketing and Money tells you how she did it, one step at a time."

Keith "MuzikMan" Hannaleck Top Music Reviewer www.muzikreviews.com