

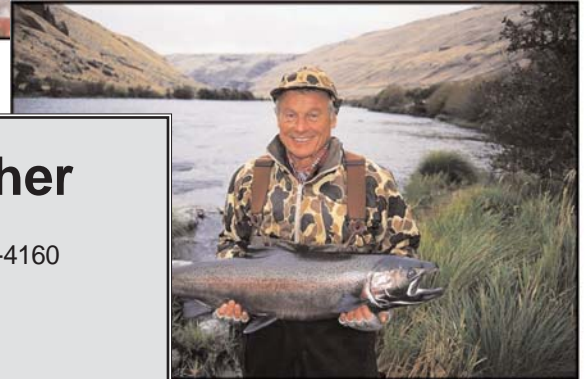
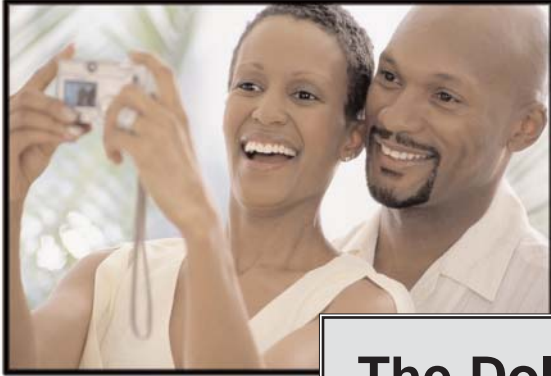
LITTLE

LUXURIES

130 ways to live better...for less



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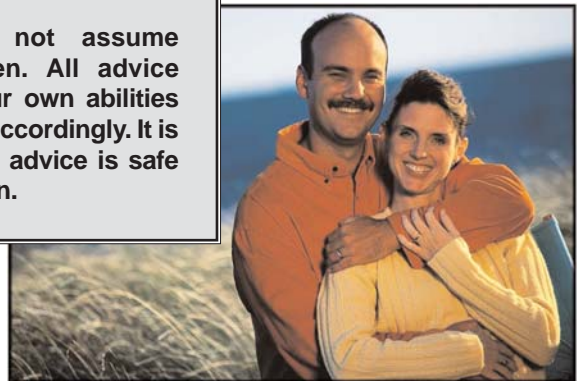


The Dollar Stretcher

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#1 Girls Night Out

For over 12 years now, nine girlfriends and I get together once a month for girls' night out (GNO). We pick a fancy restaurant (or the person who is celebrating a birthday that month picks the restaurant), have a nice dinner, and always finish up at our (single) friend's home for dessert and more conversation.

A few months ago, we tried something new. The birthday celebrant that month wanted to cook a meal for the ten of us to celebrate her birthday milestone of 50 years. Because it went very well, the next month's celebrant did the same (cooked a meal for us). Since then, we have embraced it as a new tradition. Each of us only has to cook a meal once a year on our birthday month. On months when no one is celebrating a birthday, we all pitch in for a potluck or eat out at a restaurant. Having home-cooked meals you didn't put together yourself is a treat for all of us who are the main cooks in our household. We spend more quality time with each other because at restaurants, you can only have decent conversation with people sitting next to you. Since we are in a home environment, we are able to share elements of our lives (such as pictures, kids' awards, new outfits, etc.) more freely. But the best thing of all is we save \$50-\$100 for every month we don't eat out!

Asteria D.

#2 My Hair Color Friend

A friend and I agreed to help each other color our hair. Considering the expense of getting our hair colored at the salon (minimum of \$65 and up), the only expense here is the cost of the color. We have a great time helping each other and can even change colors if we wish for minimal expense. And, we get to enjoy each other's company in the process!

Krystyna C. in Pelham, AL

#3 Special Soap

For years, my little luxury for myself has been nice bath soap. The hard milled luxury soaps last longer and you have a choice of delightful scents. My favorites are lavender, lily of the valley, eucalyptus, and some of the clean ocean scents. Most of these soaps are in the \$3-5 range. I've even bought bars of soap for myself and for gifts when traveling overseas. Kirk's Castile soap is very mild, has a clean "soapy" scent, and makes tons of lather. It costs less than \$2 a bar.

My unwrapped bars of soap are placed in my blanket chest and clothes drawers where they make my sheets and underwear smell nice as a bonus.

Teresa

#4 A Friend and I

We all love little luxuries! However, many times after I try a new product, I don't care for it. For me, usually it is a perfume/body spray or hair product. Instead of tossing it or keeping it unused in a closet, I usually offer it to a friend.

They are usually receptive to trying something new and happy not to spend on it as well. They often have items they aren't happy with that I might enjoy. It's a nice way of trying something new, keeping it out of the landfill and saving money.

Dorina

#5 Getting Free Samples

The best little luxuries I have found have been free samples from all of my favorite brands. I love getting stuff in the mail, and besides them sending the sample, they also frequently send a coupon! The ones that I get the most from are Dove and Pantene. Just search online for the company websites and get the samples. There are hundreds of free sample sites out there. It is a good idea to set up a free email account on Yahoo or Hotmail so all the emails don't clog up your regular email.

Shawna P. in Barberton, Ohio

#6 McBreakfast Sandwiches

My little luxury was McD's sandwiches! However, I've decided it's McGreedy! We recently were at our local Aldi's and found a box of four pancake breakfast sandwiches. I could have almost bought two boxes for the same price as one at McDonald's. They heat up in less than a minute and now my husband is eating breakfast before he heads to work!

Susan J. in Augusta, KS

#7 Home Grown Potatoes

We have always had a vegetable garden, but this year we moved to a smaller home with a smaller yard. We managed to plow an area for the garden, but it will be much smaller than normal. I love to plant sweet and white potatoes, but there will not be enough room for them this time around. Therefore, I'm going to plant them in big deep plastic tubs that hold around 19 gallons. I'll make a few holes on the bottom of the plastic tubs for water drainage and then I'll put in good mulch. Once this is done, then I'll plant the potato eyes. When it comes to harvesting the potatoes, all I'll have to do is turn the tub on its side, roll it around to loosen up the dirt, dump it out in my garden, and out will come the potatoes with the dirt!

Betty B. in Brownsburg, Indiana

#8 Chocoholics

I am a chocoholic. I admit it. When I am out shopping at the mall, I stop by the fancy chocolate shop. One gives free samples, and I try the candy of the month. If I purchase candy, I buy just one piece. That's my splurge. Buying just one stops me from eating too many.

Bonnie (From so far out in the sticks that there is only one stick left after our place.)

#9 Just a Little Thing

I allow myself \$5 per paycheck for some little thing at the store so I don't feel deprived. It usually is something on sale like a bottle of nail polish or a nice bar of chocolate.

Mary Z.

#10 Time for Chocolate

I only eat chocolate on Wednesday afternoons and allow myself to eat as much as I want of the good stuff. That way, it's a real treat. I don't feel deprived other times. This has been working for over five years, and I recommend it to everyone, especially chocoholics!

Annie

#11 Sundae My Way

To stretch the budget and decrease our trips to the ice cream shop, I get plain vanilla ice cream and then make most any flavor my family wants at home. We can make shakes, sundaes and floats by adding things that I already have in my pantry. Adding peanut butter makes a wonderful shake. By adding any soda, I can make a float, and my kids love to decorate their sundaes with whatever sprinkles we have on hand. They don't care if they are red and green for Christmas! Syrups like chocolate, strawberry, caramel, etc. can be used for shakes and sundaes also. Also, crushed cookies make a wonderful topping. If I tried to please every one's ice cream choice, we would have at least four flavors in the freezer, and I am sure that they wouldn't get finished. So enjoy!

Rhea



#12 The Free DVD Store

At work, we made a list of DVDs that each of us have. Rather than rent from Red Box or go out for a night at the movies, we borrow from each other.

Kim

#13 Make-Up

My daughter showed interest in experimenting with makeup, so I set out to buy the basics. To my shock, everything was priced ridiculously high, even at the discount stores. Then I went to The Dollar Tree and picked up a nice assortment for under \$10. I even found a lipstick for myself. The same brand was \$8.50 at a drugstore. Makeup is certainly not a necessity, but it's nice to dress up once in awhile, and at \$1 each, I can afford it.

S. P. in Fargo, ND

#14 Special Breakfast

Luxury for me is one of the expensive cereals with fruit and nuts in it. You know the kind of cereal that I am talking about. When some pecans and raisins purchased for holiday baking were left over, I combined them with my faux Cheerios. The taste was even better than the expensive cereals, and while I did not calculate the savings on paper, I know the cost was less.

Ruth

#15 Sprouts

A little luxury that I treat myself to is homegrown sprouts. It's super easy to grow sprouts. They are very healthy and much, much cheaper than store bought. I have a mason type jar with a lid with holes. I put in the sprouts (available online or at a local nursery) and rinse them twice a day for four to five days. The sprouted seeds (and there are many types with interesting flavors) will keep in the fridge in the same jar for more than a week. These are great over salads, and they are crunchy, delicious and so frugal.

Fritzi

#16 Enjoy the Beauty

Sitting on the porch with a candle burning and a glass of "something" enjoying the beauty of the day is a good thing to do. Having a friend come over and sharing this is even better.

Sherry C.

#17 The Dinner Party

My friends and I of 30-somethings who live in a small town have started a "supper club." Each month one family hosts the dinner. There are four families involved. Therefore, each of us only hosts three times a year. Only hosting it three times a year and having a flexible menu allows us to have a wonderful evening out with friends and save money in the process.

I am hosting this month and am having a turkey dinner. The 23 pound turkey was a gift from a friend's father that bought too many for a fundraiser during the holidays. His only stipulation was that we send him and his wife a plate afterwards. I am so happy that I will be feeding 15 people for around \$25.

Kristal E. in Galax, Virginia



#18 Fun Night Out!

Some friends and I use to get together once a month for a nice dinner and a movie. We found a way to save a little and give a lot! We have started reading our local paper for community fundraisers. Now instead of heading to a private night, we go to community auctions, spaghetti feeds, bingo, etc. once a month. We may not have any connection to the fundraiser, but we always have a ball! And we give back to the community.

RKM

#19 Fine Dining

One of the ways we give ourselves the "dining out" experience without the price is to wait until our favorite restaurant runs a "buy one, get one free" on entrees coupon.

I feed the kids at our normal time, and while they are in the tub, hubby runs out to pick up the entree. While he is gone, I put them to bed, set the table with our wedding china, add a few flowers from the garden, light candles, and pour drinks. When we get the order to go, we still often get bread or rolls from the restaurant for free.

When he gets home, we plate the dinners onto our china, dim the lights, and have a romantic evening at home without the cost of a babysitter, large gratuity, or drinks. After dinner, we have dessert in the living room and sometimes rent a movie.

Even when we've splurged on a gourmet dessert from the bakery or a movie directly from the "On Demand" section, our date night is less than \$25.

Katherine M.

#20 Lobster Rolls

I don't know about all of you, but the ultimate luxury to me is a well-made lobster roll. Now they are too much to afford even once a month, but I have discovered in the freezer section of my supermarket a gem of a shellfish called langostino. It is apparently a South American lobster, and it's delicious, almost undetectable from a Maine lobster when served in a salad. I can get four good-sized rolls for less than the price of one of the "real" ones! We all need a little luxury now and then if we are not going to sink into despair over our financial plight.

Fran

#21 Quality Times

Some of the ways my family and I spend quality time inexpensively include:

- ~ Watching for sales or deals on remnants at the fabric store and going home to make doll clothes or a cute top with my daughter
- ~ Picking up inexpensive yarn at the dollar store and spending some time teaching her and her friends to knit
- ~ Picnics in the park
- ~ Going through seed catalogues and planning what we want to plant in the spring
- ~ Playing board games
- ~ Singing and dancing together in the kitchen
- ~ Planning a special meal for dad and cooking it together
- ~ Going for a long, leisurely walk and checking out what's changing through the seasons
- ~ Making real hot chocolate - Melt semi-sweet or bitter chocolate and mix with part cream and part milk and add a touch of vanilla to taste. It's the absolute best hot chocolate. It's a splurge, but an affordable one.
- ~ Having her friends come over for a sleep over and doing some of the above with them
- ~ Cuddling up on the couch by the fire in the winter and just enjoy being together with nothing distracting going on around us
- ~ A home gym - A few dumbbells, an old stationery bike, a used treadmill, a balance ball and a step have outfitted us with a home gym in our garage with no membership fees. And it's very convenient. For us, a small CD player was also a must.

Cindy

#22 Me and My 8 Year Old

Today I canceled our cable TV. We gave up our Martial Arts training last week, and we no longer go out to eat once per week. My son is 8 years old, and it is just the two of us. Now that we have so much more time together, we enjoy the simple things in life a whole lot more. Here are a few things we have started or plan to start:

- ~ Daily bike ride
- ~ Planting our vegetable garden
- ~ Finding new children's sites online
- ~ Using a coupon and eating out once per month
- ~ Taking \$5 and going to a dollar store
- ~ Ordering library books online and visiting the library
- ~ Writing letters to family

Chris

#23 Feeling Pampered

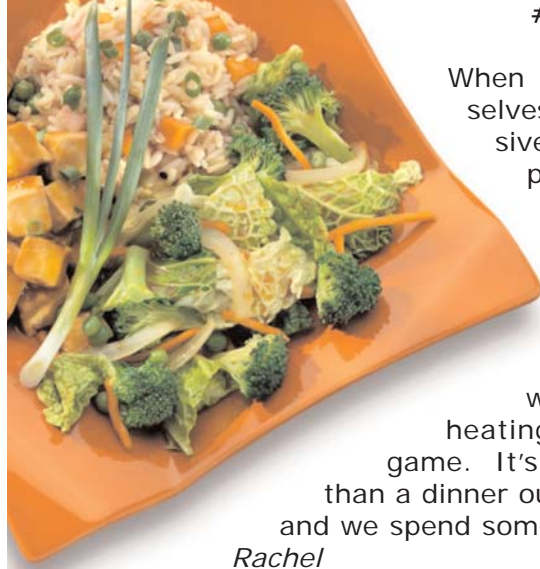
I love the skin scrubs you can buy for a lot of money but enjoy even more the ones I make with salt, oil, and a few drops of essential oil. They're practically free! I like to warm my clothes in the morning in the dryer for a few minutes, and my nightgown before bed. I warm my towels before my shower on one of those electric oil-filled radiators in the bathroom, and before I get into my bed, I put in a rice-filled pillow that I warm for three minutes in the microwave. I love to feel pampered!

Sara

#24 First Flight

Every year across the USA, pilots from the EAA.org are donating their planes and time to do a program called Young Eagles. Kids from 8-17 get a mini course in ground school, which teaches them the basics of flight and what they can and cannot do in the plane. Then they go for a 10- to 15-minute flight. Most times, it is one-on-one in the plane. It is our way as pilots to show kids the importance of math, English and communication skills. Also, we are celebrating the Wright Brothers first flight. Bring your camera for that special photo, and the kids get to take home a certificate signed by their pilot and our President of Young Eagles (formerly Chuck Yeager and currently Harrison Ford). By the way, I heard that Mr. Harrison Ford has personally taken up 200 young eagles! Look for one at your small community airport. The cost is just a "Thank You!" and your child will get a priceless memory for a lifetime.

Kathy A.



#25 Dinner In

When we want to treat ourselves, instead of an expensive family dinner out, we pile in the car and drive to the grocery store.

We each pick a frozen dinner (nowadays the choices are amazing like Indian, Italian and Thai), and while the dinners are heating, we play a board game. It's much less expensive than a dinner out, clean up is a breeze, and we spend some quality time together.

Rachel

#26 Date Night

We do not eat out that often. When months are tighter than normal, but we need a "date night," we feed the kids earlier. After they go to bed, we have a nice romantic dinner. We do this on New Year's Eve, Valentine's Day or just because! We make the meal more fancy. Splurge for a bottle of wine or champagne, or use one that we saved for such an occasion. Or it can be a meal that we know our children would not want to eat.

Amy L.

#27 An Elegant Table

My "little luxury" is using cloth napkins. They are much sturdier than the paper ones, and will often last several meals before needing washing. I pick them up at yard sales and antique stores. They last for many years and they feel so good on your hands and face. I haven't bought paper napkins in years.

Peggy G. in Bel Air, MD

#28 The Fancy Stuff!

Since my husband and I are trying to be more frugal, we dine at home. I purchase high end imported olive oils, balsamic vinegars, jams and cookies at either TJ Maxx, Ross or Marshalls. They carry brands usually seen in gourmet food stores. Since my husband is over 55, these stores offer an additional discount on selected days. We save money and don't feel deprived.

Stacie G.

#29 The Indulgent Glass

At a thrift store, I bought myself a crystal drinking glass. I think the cost was \$3. No matter what I pour into this glass, I feel indulgent. Even when I have a rough day or am feeling blue, this glass represents what I want my life to be, which is calm, orderly, and relaxed. Even if I'm wearing a ratty bathrobe, I feel elegant with my goblet!

CC

#30 Affordable Scented Lotion

I love scented lotion, but don't tolerate chemicals well, so I only can use the very expensive lotions that use essential oils (as opposed to manufactured scents).

I finally figured out that I can buy a regular, unscented lotion that I tolerate and then add my own essential oils. I add a bit of lotion into my own dispenser, add a drop of oil, add some more lotion, and then shake well. I repeat this until the container is full. I am able to spoil myself and save money!

Lisa in Ypsilanti

#31 Accessory/Product Swap Party

Instead of having a clothes swap party, why not have an accessory/product swap party. Swap those things that came free with your favorite shampoo or the costume jewelry that has just lost its shine to you. Others just may love it! And they may have something you would like as well. Make the evening cheap with bring your own snacks and serve tea/coffee after the swap. What better way to recycle than with friends!

Jenny H.

#32 Family Shopping

I used to take a "mommy day" to just go shopping by myself for no reason while my husband did something fun with the kids, and that usually involved spending money too. Recently, I actually needed jeans but didn't want to spend a lot. We went to the Salvation Army store as a family and had a great time. The store is huge so it took a while to look around. My husband still took the kids and looked at all the toys, books, and kids' clothes so I could shop and try on jeans alone. We went on the 50% off clothing day and got tons of stuff for the whole family, including my jeans. We had a great time because we didn't have to worry about finding things we liked but couldn't afford. It's much more fun to go shopping when you know you can choose anything in the store that you like!

Michelle R. in Etners, PA

#33 Movie Night

We live outside a metropolitan area that is surrounded by small towns. Some of our small towns still have small movie theaters that are still running. Typically these small theaters show second run movies (the blockbuster that was in the mega-plex last month) or even limited release or imported movies that you just won't find at the mega-plex. Tickets at our small town theater (which has been in business since the 1950's!) are \$3.50 most nights. On Tuesdays it's \$2.50.

Sometimes they even run \$2 matinees. They show one movie at a time since they only have one screen. Sometimes they have two movies, and one shows at the early show time the other at the later show time. Fountain drinks are \$1 and the rest of the concession goodies are about the same.

So instead of taking out a mortgage to take the family to the movie, we just wait until it gets to our little theater and then have a lovely night out. Most of the small town theaters in our area are old theaters that have either been lovingly maintained or have been painstakingly restored. Typically local business people and families run these small town theaters. By being patient, you get a great night out without breaking the bank and you support local business. What more could you ask for?

Oh, you said free? Then check out your local library! One of our local public libraries has free family movie nights about once a month, but you have to wait for the day of the movie to find out what is showing. In the summer, this library also hosts free music concerts on their lawn! Another small public library near us has free kids movies. They often show them on days when the kids are out of school and a couple times a month in the summer. They even give the kids free popcorn and a cup of juice! I took my daughter and the neighbor kids

on the day after Christmas. It was a nice way to get out of the house for a few calm hours during the holiday hustle and bustle. In the summer, it's a great way to get out of the heat.

One of our local mega-plexes has also gotten in on the act. During the summer months, they offer free mid-morning kids movies (some of these are several years old but the kids don't care).

My daughter's summer camp took advantage of these movies and took the campers to the movies once a week. Even the concession stand has discount prices.

Jennifer D.



#34 Satisfying the Shopping Urge

I have found a great replacement for shopping and it is free unless you get a late fee. My children and I went to the public library a few days ago on a day when I would have loved to been shopping for a new spring outfit. We left with books and movies. We have been to the library many times, but for some reason on that day, it just seemed to meet that "shopping need" that I had. Plus, I got to do it with my children, and we have had hours of fun reading together and watching old movies.

Amy K.

#35 Instead of Family Brunch

Instead of going out to brunch after church, we have been going to our chain supermarket and buying a bagel or donut, different fruit we wouldn't normally buy, and that pre-made chocolate milk the kids love. We get out of the store for less than \$13 for a family of 5, which is much better than a restaurant check. And the kids try different (sometimes more expensive) fruits.

S.

#36 Pedicures

I can't get pedicures anymore; it's just too expensive. But with summer approaching, I need nice toes! So I give myself my own pedicure. After bathing my young children, I set them up with their bedtime video, but I don't drain the bath water. We have an electric water heater, so I'd never just run a bath for only my toes. It would cost too much. I sit on the edge of the tub with my favorite magazine and soak my toes. I dump in baby oil, leftover bubbles, or anything that I'm trying to use up. I give my toes a good scrub with a toe brush. Then I just soak for the 30 minutes they are watching their Disney video. After tucking them into bed, I can finish up the rest of the pedicure and my toes are clean, scrubbed, softened, and feel great!

Nikka from Michigan

#37 In the Know

Since kids overhear all kinds of things about the economy, we had a discussion with them. Some might be unnecessarily fearful of losing the house, food, etc. Mine had heard about the "economy." We explained that we will have enough to survive, but we need to cut back. Having them involved makes them feel like they have some control. Our luxury is a movie rental. Along with this, they have a drink pouch with their homemade pizza, and a homemade dessert they create. Normally we don't buy those single serve drinks or have dessert with every meal. They feel like they are still having a luxury, and it is less costly!

S.

#38 A Beautiful Walk

I like to walk for exercise, but who says you have to stay in your own neighborhood? I live within ten minutes (by car) of Puget Sound, a very large body of water in the state of Washington. We have some wonderful walkways along the water. On a sunny day, you can't imagine a more beautiful place. Even though it rains a lot here, I reserve those sunny days and times for some nice scenery. Sometimes I'll walk where there are tourists, and I feel like I'm on vacation.

Some summer evenings we have free concerts in the park. One of those parks is along the waterfront. I get there early with my camp chair, sandwich and drink, and it is a beautiful evening.

Mary

#39 A Matter of Time and Place

I didn't eliminate all of my luxuries. Instead, just like being on a diet, I just use smaller portions. When we order out to eat, we just order one dinner that costs just enough to cover the amount needed for them to deliver. I changed the schedule for my manicures from once a month to once every three months. I joined www.paperbackswap.com so I can read as much as I want without paying full price for the book. Instead of having lunch at the cafeteria every day, I bring lunch three times during one week and then I bring it twice the next week. This way, I don't feel cheated. I found a school that gives massages for half price, and I found a school that cuts hair for half price.

Jan C. in Meriden, CT

#40 The Shopping Bug

I love to shop! However, I no longer have the resources to splurge on these things. Now I watch the shopping channels about 30 minutes a day for my favorite items. Notice I said that "I watch the shopping channels." I never purchase anything from them. My shopping urge is satisfied because every day they offer a "better" item at a "better" price. I find that I am satisfied just seeing those items displayed.

Cynthia

#41 Time for Ice Cream!

Our family has a change jar that keeps track of the money put into it. Everyone in the family puts in their change, especially when they find a lucky penny or two in the parking lot. Every time the amount in the jar gets to \$18. We all go out for ice cream. We really can't go out to dinner now, so this is a special outing that always gets the kids in the car!

Nyna M.

#42 For the Ladies

This is a tip for the girls. Treat yourself to an inexpensive but high-quality nail polish. Even if you haven't used it before, paint your toenails. With summer coming up, this is a great way to feel like you're ready to go barefoot, and if you get a fun color, it'll make you smile every time you exit the shower or check out your toes before bed. You can get nice polish for less than \$6.

A

#43 Night at the Spa

My husband and I are both very busy these days and it seems like our best times to talk are in the evenings after we've put the kids to bed. Recently, my lower back was aching so my husband got a bottle of lotion and rubbed my back for me and we just talked like we were on a date. It was wonderful! I was so relaxed and felt great. The following night, I rubbed his back with lotion and again we talked. He agreed that it was a wonderful stress reducer and he felt great the next day.

You could make this as romantic as you would like. Light some candles, get a "mini" of a favorite lotion from a bath and body store, or add a glass of wine to share. Not only is it quality time with my husband, but also it is very frugal.

Angie

#44 The Essential Shower

One of my favorite luxuries is to put a few shakes of essential oil in a safe place on the shower wall before I turn on the water. Once the warm water hits the wall, it creates a spa like atmosphere in my shower. I particularly like geranium oil that has mood lifting effects or eucalyptus oil. You can indulge and revive yourself for just pennies per use.

Lisa RiceCeres in CA

#45 Partial Pedicures

I love having polished toes for the summer, but I'm terrible at painting them myself. Pedicures are out of the question, but I've discovered that my local salon will do a polish change for \$10, rather than a full pedicure for \$40. So I do all the "prep work" at home, then get my toes professionally painted at a fraction of the cost.

Karen V.



#46 Coffee Time!

My little luxury is buying a big magazine (at the thrift shop or even at the store) and savoring every page while drinking a cup of coffee. It feels absolutely decadent to sit back and read in the middle of the afternoon, with no demands on my time. Feels like a mini-vacation, but much more affordable!

K.T.

#47 It's a Mystery

Well, my luxury is a bottle of bath bubbles and a ten-cent thrift shop book, which is usually a mystery. I head for a hot bubble bath and take along a cup of tea and my book. Then I soak and read the book. I do this just before going to bed. It's very quiet and calming, and I am so relaxed and ready to sleep when I get out of the tub. I guess if you have a family and only one bathroom this wouldn't work, but it works for me.

Pat in Kitchener, B.C.

#48 Fancy Fragrances

I love some of the more expensive perfumes, scented lotions, and body powders, but I can't justify the price. My solution is to regularly check out the thrift stores in our area. Frequently, I find partially used or even brand new bottles of what I love for a fraction of the cost. My collection of sample size lotion bottles is kept in a large glass cookie jar with a lid on my bathroom counter. It functions as a colourful and luxurious decoration. Plus, it gives me a huge variety of exotic fragrances to indulge my every mood (the most expensive of which cost me a mere 39 cents!).

Mary-Ann in Victoria

#49 It's Homemade!

My husband wanted a stand up mixer for quite some time, but we could not justify buying one due to the expense. However, he discovered that by combining two credit cards into one with no interest during the first year, he received \$250 for each, which was more than enough to pay for the top of the line mixer. From that moment on, he started baking so many of the things we used to purchase without even thinking about it. Now we enjoy homemade bread, cinnamon buns, cakes, and pizza crusts. He has started to enjoy baking, and I am enjoying the fruits of his labor.

Linda F.



#50 Sharing a Glass...

We were missing our evening glass of wine together. It was a pleasant winding-down time; a time to catch up on the events of the day and even to look ahead a bit. To get us back in the habit, my husband now makes his own wine. He can make a five-gallon batch for about the price of a gallon of the cheap labels, and his homemade tastes like the \$25 stuff. It's the real thing with no shortcuts. Since we have fruit trees, his wine is made of pears, apples, elderberries, apricots, peaches or whatever is in season. Friends bring over their contributions of fruit and receive a bottle of wine or a lesson in home winemaking. Caught up in the excitement, he has planted four grapevines of different varieties.

There was a modest outlay of about \$50, but the savings on the wine will more than pay that back in a summer. I think our lives have been enriched by his hobby!

Coreen

#51 Our Night Out

We've always been frugal and thrifty. Rarely do we spend what I consider big bucks for stuff like fast food, fancy coffee, movie tickets, entertainment, or "eating out." However, it is nice to have a treat once in a while.

Throughout the month, we accumulate fast food and entertainment coupons. The kids and I toss them into a basket. At the end of the month, we go through them, throw the expired ones out, and clip the really good ones for use. Then we try to agree on a "family date."

This can be a trip to the park with a picnic of KFC or two-for-one movie tickets with ice cream afterwards. One night we went window shopping at the fanciest nearby mall and had pizza after. Another time it was a "family" night at the local farm league hockey team where for \$40, we had four admission tickets, four hotdogs, four drinks and four small popcorns. We all seem to appreciate the time out that much more than if we did it every week. It has been our luxury for several months now.

Catherine O.

#52 Surprise by the Slice

My husband, who tends toward the Spartan, still loves luxury and gets a real jolt of pleasure from being surprised. He is also over 60 and does not need anything. So for his birthday, I went to our town's fanciest deli and bought him five slices of birthday cake: peanut butter and chocolate, white cake with raspberry filling, deep fudge chocolate, cream-filled lemon cake, and rum torte. He loved all of them, and he shared some, too!

MG

#53 Special Birthday Cake

For my son's birthday, we went to our local grocery store and bought a huge butter pound cake, fully decorated. It was not cheap. It cost about \$25, including the Thomas the Train icing and toy on top.

The real luxury? Not only did we have a delicious cake for 15 adults and a few kids, but also we cut the remainder into individual pieces, froze them, and every so often, we have delicious cake for dessert for our family of three with no extra work for this working mom and dad.

Patricia from Nova Scotia

#54 Historical Sites

We live in upstate NY around the Lake George area and there are tons of historical sites to visit (for free). We found a great little free treat a few years ago while traveling through Malone, NY. Every city and small town has a historical society with homes they maintain and wonderful people eager to take you and your family through on a "guided tour." My kids love it.

We pick a place to go once a month in the summer, pack a lunch, bring our portable grill, and stop at the historical home in whatever place we choose to visit. We take the tour, and when done, we ask them where a nice spot is to have a picnic and perhaps swim and fish. We always are directed to the best, free places. Plus, we get an inside feel for an area that we may have just "passed" through. We have gone back to a few of those places over the years.

Linda C.

#55 The Walk

I've been out of work for three months, so money is getting very tight. Something I do that is absolutely free is take my dog for a walk. There is a whole network of dog walkers out at the same time, so instead of plugging myself into electronic gadgets, I take the time to stop and admire other people's dogs and talk to the owners. I don't know why dogs make me feel better, but they do, and I've gotten to know some people that live nearby that I never knew when I was working. I get free exercise (I've lost 12 pounds), I spend some quality time with my dog, and I get to know my neighbors better. The walk also helps release some stress and keeps me from being quite so depressed about not being able to find job.

Dianne P.



#56 Clothing Give-Aways

I got to go shopping with my kids this weekend for free. Several churches in our area have free clothing giveaways at various times of the year. This weekend we attended one, and they had clothes for everyone in the family plus shoes and accessories. We had a great time and even helped some of our friends. If you know your friend needs this or that, pick it up for them. It makes you feel so good to surprise them with it. I gave my neighbor three sweaters and pants to match them. Her husband also got three pairs of pants for work. Sometimes you will be surprised how random acts of kindness can work out. Try it and see. Now we just have to get rid of some of our clothes to make room for the new ones.

Janice U.

#57 Day Off from Job Hunting

My local museum and art museum offer free admission one day a week. I am recently unemployed, and taking advantage of these offers. This gives me a nice day out between applying for jobs and interviewing at no cost.

Jennifer

#58 Looks New to Me!

My little luxury is to move or rearrange things to give the illusion of getting something new, or giving things new appreciation. For instance, I work at home, and the computer room window opens to the front yard. I have several wind chimes in the back yard. I moved one to the front and hung it near the computer room window. Now on breezy days, I enjoy the tinkling of the wind chimes, which adds a bit of peacefulness to the workday. Moving things around creates a change without costing one cent.

Jean in Hanford, CA

#59 Decorative Floral Napkin Rings

Buying cloth dinner napkins at thrift stores helped to wean me from the bad habit of pulling off a paper towel for table napkins. However, this only works if I remember to take them out of the drawer for usage. I came up with the idea of displaying my rolled cloth napkins in a bowl. I make decorative floral napkin rings from empty paper towel tubes. When I have an empty tube, I pull out a glossy colorful page from flower/seed catalogs that I receive in the mail. With a little spray adhesive or glue stick, I can roll the cardboard tube into a floral covered page from the catalog to create a decorative tube. I then cut the decorated paper tube into four sections and have beautiful disposable napkin rings for everyday use!

Julia

#60 My Front Porch

Here's one of my little luxuries. With the warm weather here in Kentucky, I make a pitcher of lemonade from scratch, use a crystal pitcher from a yard sale, and kick back on my front porch.

1 cup sugar
5 cups cold water
1 cup lemon juice

Dissolve sugar in lemon juice and half of the water. When fully dissolved, add rest of water. For extra flare, serve over crushed ice with a slice of lemon. Makes 6 1/2 cups



As a kid, I remember visiting the elderly ladies in my neighborhood and sitting on their front porches with them as they enjoyed fresh lemonade. It was always a special thing to savor the sweet and sour in the heat of summer.

A friend balked at the price of my little treat as the cost of lemons is roughly \$10 for three gallons of lemonade. It's true that it may be high but an easy cheat is using bottled lemon juice from the store, which is about \$3 a bottle. Either way, sometimes when life is tough, lemonade is the answer.

Sarah in KY

#61 Coffee on the Deck

This evening I realized I was having one of those little luxury moments. It was a lovely evening and DH and I took our evening coffee out on our deck on the side of the house under the cedar trees. We just sat quietly and enjoyed ourselves and watched the antics of our humming birds on the three feeders we have placed in the tree branches. Our cedar trees are in a tight group and shade our deck. They also provide homes for a whole lot of humming birds. The cost of homemade coffee and food for the humming birds is negligible, but the peace and enjoyment provided is enormous. Quality time spent with Hubby and a cup of good coffee is a luxury. The birds and good weather is a bonus!

Pat in Kitchener

#62 My Peaceful Corner

Clean out a corner of a room and add a chair, small table and lamp. When stressed, add a cup of tea, a good book and relax in your new corner.

Paula C.

#63 Impromptu Adventure

As a young mother, one of our family's favorite games was an activity we called "Left, Right or Straight Ahead!" We'd pack into the car (or on foot or bike) on a Saturday morning. With or without a picnic lunch (depending upon the time we had available and the weather), we'd head out.

At every stop sign or intersection, a player takes a turn at giving the driver/leader directions. The choices being left, right or straight ahead. (If you are worried about knowing how to get back home, pack a map or GPS. But no fair getting it out until after the game is over!) You might let the youngest start you out by picking north, south, east or west.

Anyone who sees something of interest can call "Whoaa" at any time. We stopped at historical markers (my choice). We stopped at cemeteries to read a bit about who lived where (dad's choice). We stopped at small neighborhood parks (son's choice) and quirky shops (daughter's choice).

One long weekend became an extended camping tour of the corner where three states meet. Once when we found an arts and craft school in the mountains of North Carolina, we cancelled all our other plans and stayed a week! One hour trips are just as fun! One morning, we taste tested every ice cream and sorbet we could find before lunch time!

There is a saying in China about looking at flowers while galloping by on horseback. Expensive tours, cruises and planned vacations can be a bit like that. I read an article this week about a man from New York who was on his way to visit the Grand Canyon. He stopped at a gas station and asked about a young man working there about the canyon. The young man answered that he'd never been. "You live two hours away and haven't seen it?" No was the reply. "But I've seen the Statue of Liberty." It was one of the things this man had intended to do but not yet managed. And it was in his own backyard. Famous landmarks are worth seeing. And so is the man who just peddled his bike up my hill with over 50 water bottles stacked on the back! Why not let serendipity write the itinerary? Go! Do! One step at a time. Left, right or straight ahead?
Joy

#64 She Digs Craigslist

Two years ago, we moved from a city in the desert to the gulf coast, and I have been enjoying gardening. To cut down on the cost, I have been digging up people's unwanted plants (posted on Freecycle or Craigslist). Many people do not enjoy gardening or move somewhere and don't like what was planted. I have more than enough of new-to-me plants and can share the extras with neighbors and hurricane-damaged co-workers.

Robin C.

#65 The Art Exchange

I love art, but even reproductions are expensive. I have gotten together a loose group of about ten friends. Once a month, we bring two pieces of art, display it all, and each of us finds two art pieces to enjoy for the next month. One is a piece we haven't brought before, and the other is a returning piece. None of them are expensive, and it is important to have them labeled with your name and phone number in a way that cannot be erased or lost. Right now I have a new painting hanging opposite my bed to wake up to every morning. We have been doing this for a year, and having learned each other's taste, we often know who we are bringing a piece for! I have a beautiful glass jar full of ocean tumbled glass and shells in my bathroom that is already claimed for the next several months.

Now we are talking about trading kitchen gadgets, as we all love to cook. We'll try it next month, and I'll loan out my pasta maker for the month. There is a lot of potential for all kinds of trades, and with a potluck, we get a nice meal and visit as well!

Elaine

#66 Instead of Kids' Meals

My kids love going through the drive through for expensive kids' meals. With three kids, that's almost \$20 each time! What we've started doing is keeping the bags of microwave chicken nuggets from the grocery store in the freezer. Whenever we want kids' meals, we simply go through the drive through and get an order of large fries and prepare the nuggets and drinks at home. Each time we do this, we save almost \$16! As an added bonus, we don't have the huge collection of drive-through toys.

Christina in Las Vegas

#67 Once a Month Splurge

Even a recovering shopaholic can enjoy some serious luxury once in awhile. I get my shopping satisfaction by filling a cart at the local Goodwill or Salvation Army once a month. I limit myself to items that are on sale at these stores. That usually means certain tags are half off. Some days these stores have everything in the store as half off. I usually keep a budget of under \$25, which is about the price of one item of clothing new at a retail store. (I imagine this could work just as well if you took a day and went to a bunch of different garage sales. Just involves a little more gas.) Last time I went out, I came home with three bags of goodies! The best part is when I get compliments on the stuff I buy, knowing that I paid a fraction of what I could have paid. Plus, it really helps to know that the money from these stores is for a good cause.

JH in Cleveland

#68 Homemade Ice Cream

For a really delicious homemade ice cream that is very easy to make in individual servings, take a scoop of frozen strawberries and then add it to about 1/4 or 1/3 cup heavy cream in a small glass bowl. Stir it until it turns into ice cream. The taste of fresh, homemade ice cream without any weird additives is such a treat.

Linda C.

#69 The Ice Cream Parlor

Who doesn't love taking the family to the ice cream parlor in the summer? It can get expensive though. Store brand ice cream flavors have come a long way. I bought Moose Tracks store brand ice cream that was on sale and using my store rewards card. I also bought 12 cones for \$2.

Candice A

#70 Ice Cream Treat

When I want a frosty, creamy ice cream treat, I put a container of low fat or fat free yogurt into the freezer for about 45 minutes. The freezing process makes it beautifully slushy and all I have to do is give it a couple stirs with a spoon to have "ice cream." Sometimes a few seconds in the microwave are required if it's frozen solid. Just be certain to take off any metal lid.

Sue S. in Harlingen, TX

#71 Breakfast Treat

We get apples, and there are times that they sit and start to go soft. We also eat instant oatmeal in the single serving packets. I cut up the apples. Then I top the apples with one packet of apple spice oatmeal and one packet of brown sugar oatmeal. After adding butter to the top of this, we have apple crisp. It is a treat for breakfast or for evening dessert when topped with a scoop of ice cream. The apples are used, and everyone is happy.

Daura H.



#72 That's Entertainment!

Just like everyone else, I'm going through a huge financial crunch these days, so I've given up a lot of niceties in order to afford necessities. But one thing that I can't do without is a little entertainment. So I've found a couple of dollar theaters in my area. Whatever is currently playing at the 30-theater Multiplex will be at my favorite \$2 movie theater in about a month. So I wait it out, and for less than I would pay for just one ticket at the big downtown theater, I get admission for me and my two children and get us each a hot dollar dog. That's a deal.

EW

#73 Time Together

My teenager and I used to go out to dinner once a month or so to catch up on things, but with the tightening of our economic belts lately, he and I have had to find cheaper ways to have fun together. This week we decided that instead of buying an entire meal, we would go to our local Target and buy pretzels, and then go to the park and walk around and talk. It was great fun! We both got exercise to boot and consumed fewer calories. The pretzels were fun because they brought up memories of carnivals and other fun times. Also, it was great for my son and I to learn together that making memories doesn't have to cost a lot of money.

Rachael W. in St. Louis, MO

#74 Budget Bedroom Makeover

I recently did a budget makeover on my bedroom. A little paint and some decorative accents can go a long way. I painted the long wall an accent color of rich deep garnet red and then painted the adjoining short wall a complementary shade of purple! (Think about the inside of Jeannie's bottle.)

I hung a window scarf in an orange shimmery color over the bed. Brightly colored exotic accent pillows are strewn around the room. Low lighting and a hanging shell lamp makes soothing tinkling noises when a small fan is on.

I got some great incense with a decorative wooden holder, and each day I can feel extravagant as I burn my sandalwood or jasmine incense! The incense is available as a cone or sticks and only costs pennies a day. What a luxurious treat to brighten up your day. It feels like I am being treated to a great vacation in a five star hotel each day.

Elly

#75 Camp Cousins

I stumbled into this because of my grandson. He loved camping, so still in need of a vacation, but not able to afford to one, he sparked an idea.

Camp Cousins was born! And it has grown by leaps and bounds. For what one night in a motel would cost, we get four or five days in a campground. We always get one with a pool, and swimming for campers is included in the rent. We make all kinds of crafts. All craft supplies are purchased at garage sales! Most prices vary from 25 cents to a dollar.

We bring all the food from home. I make cake layers ahead and carefully pack. I precook pasta. One year our theme was tie dye. So we had tie dyed pasta salad and cake.

Exercise is always included in our activities, and the kids do not even seem to notice. Besides swimming, we hike, bike, go climbing, and play very active games. There is always a moral lesson of the day, a play with your food time, and cake decorating.

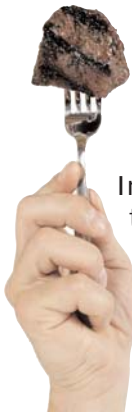
On the last day, I award blue ribbons and small prizes for various categories. Each child earns one for things like all-around best camper, best crafter, best cook, etc. Everyone has a ball. Recently, we renamed it "Camp Cousins and Friends." I have actually had strangers come up to me and tell me that they have heard about it and their child wants to go next year!

Annette E.

#76 Feeling Like a Winner!

You only have to turn your radio on and listen to a local station and the announcer for a chance to win passes or tickets to local sporting events, plays, music concerts, etc. I won two free passes to sit in the grandstands of a ladies golf tournament on Saturday. All I had to do was call in and be the third caller! My husband loves golf, so naturally I let him join me! This ladies tournament is one step away from the LPGA. We were in the shade, got a free meal, drinks, and were just yards away from the ladies as they finished up their game on the last hole. It was peaceful, the birds were singing and we were watching quality golf.

Theresa in Maroa, IL



#77 Beat the Steakhouse

In a "big box" store, I found two small bacon-wrapped beef tenderloins for under \$5. We roasted vegetables from our garden with olive oil, garlic and our own basil. We split a baked potato and felt we had bested the local steakhouse by close to \$50.

Sandra in Indiana

#78 Curbing Shopping Withdrawals

I admit that I enjoy shopping. I like trying to find good deals, but since the economy has been so bad, my shopping excursions have suffered. I have found, however, a way to shop and save money.

I allot myself \$10 to \$20 per month, and I shop with that. It's amazing the things you can find when you know you only have a few dollars to buy anything with.

Last month, I went to JCPenney's, and I found several items that were on clearance racks. If you watch closely, they usually start marking down stuff on Wednesdays (at least here in TN). Stuff is marked down to \$4.79 each. Within just a couple of days, they will mark this stuff down again. Usually to around \$2.50 to \$1.97. If the racks do not become empty, the next day they will mark them down again, usually to around \$1!

So, last week I came home with a beautiful pink polo shirt and a 3/4 length purple sweater for a little over \$7!

I know it's still spending money, but I am really watching how much I am spending. When my \$10 or \$20 is gone, then I am finished with my "luxuries" for the month.

Candy in TN

#79 Super Conditioning

You can purchase great smelling conditioners and lotions for very little these days. I use hair curlers and other products that dry out my hair. From time to time, I treat my hair to a heavy conditioning. I lather my hair in conditioner and leave it wrapped up in a towel for 30 minutes or longer. After rinsing it out, my hair is super soft and all the damage is gone. Also, from time to time, I lather my feet in thick lotion, put on ankle socks, and sleep in them. The next morning my feet are soft and moisturized.

TT

#80 "Me Time"

For me, this "little luxury" has always been a passion and a great "day starter." I've always awoken about an hour before everyone else in the house. Usually it's about 6 a.m. This is "me time" to read some pages of one of my "can't put down books," and to enjoy a great cup of coffee along with a big mug of fruit juice.

I can hear the birds chirping outside my kitchen window, as the sunrise comes peeking up over the trees. Wow! It's such a favorite part of the day for me.

Susan K.

#81 A Victorian Tea

The other afternoon I was invited over to a neighbor's for coffee and cake in the early evening. When I got there, I found out that our neighbor had invited ten other neighbors. She had set her table with her best cups and saucers, and cake plates, and napkins. It was a ladies only coffee/tea. We had a lovely visit, and I met new neighbors that I hadn't met before. It has been a long time since I laughed so much and so often. The ladies ranged from 20 to 73 years of age, and we had a wonderful time. The total cost of the evening: one cake iced, one date nut loaf, a pot of coffee, a pot of tea, and a pot of green tea!



When I went over, I took some flowers out of my garden and arranged them in a coffee mug (I get these year round at the thrift store, and give real flowers or artificial arrangements in the fall or winter). My hostess gift cost 25 cents. My hostess was thrilled to get an arrangement of flowers. One of the other ladies, who is a great baker, brought over a square that was made with raisins and dates, and we all had a taste of that too! It is something I hadn't thought of doing and yet it was such a treat for all of us. It felt so special. Felt like we were at a very expensive Victorian restaurant, with the lovely china and table settings on a fresh table cloth. Everyone relaxed, and I met two ladies that I didn't know before. Makes for good times, and a closer, friendlier neighborhood! And we all felt completely pampered.

Pat in Kitchener

#82 Using Time Productively

When my job was cut in half, with all benefits ending, I resigned. I decided to use my newly found "free" time to get healthy and do something special for me. I joined the local Girls Club, so I could use their pool. For \$25 a month, I have access to the pool five days a week plus I can attend water aerobics classes. The instructor lets me use ankle weights or waist weights to enhance the workout.

I haven't felt this wonderful in ages! I'm getting fabulous exercise and am losing weight. I feel healthy and great about doing something good for me. I am getting healthier so that I won't have to make doctor visits too frequently. Prevention is imperative. The tough times, and even the job loss, have had hidden benefits. And I, for one, am very, very grateful.

Susan

#83 Time Together

Though we live only 10 miles apart, my sister and I rarely got to see each other. My car was totaled a couple of years ago and she's taking care of grade-school-age granddaughters while school is out. Her son lost his vehicle, job and home in this economy and has to borrow her truck to get to work. We're thankful he managed to get another job. Every day we talk on the phone multiple times, but it's not like being together. You can't hug a best friend by wire.

Our solution? Once a week, as soon as her son gets home from work in the afternoon, she dashes out to get me. We stop to pick up anything she needs to shop for as we head back to her home.

I spend the night so we can look at old family pictures and enjoy replaying the happy memories of our youth over a small glass of her homemade rosemary wine. When she takes me home the next evening, I do my shopping.

We usually try to have one special meal, even if it's just grilling hotdogs on a stick. And I get a good visit with my great-nieces that would otherwise not happen. I have no grandchildren of my own to watch grow up. This is a grand luxury for both of us, a bonding of family in hard times.

Sis and I teach them things like making yarn dolls, corn starch beads, sewing, and spinning yarn on my spinning wheel. They will carry memories like we do of our past into their future. Memories that can help them find things to rejoice about in their hard times.

Priscilla

#84 Fine Dining for Less

To feel special every once in a while, we make dinner fancy and elegant. Dinner is served on the "fine china" with the good silverware and matching glasses. We eat with a cloth/lace tablecloth and pull out all the stops for our meal. I prepare it in advance, and when the kids were young, they could be bribed to be the waiters, even designing menus for our evening.

The food is usually the same thing we would have had at any dinner. Just the presentation is different. Occasionally, I will splurge on one item like a fancy dessert or shrimp cocktail for an appetizer, depending on what is on sale! Food is sometimes prepared around a theme like when we had parfaits for French night. We dress for dinner and play music. Arroz con pollo feels like much more than rice with chicken in this atmosphere.

On "Clean the Fridge" night, we serve buffet style. There is a whole smorgasbord of the foods we ate earlier in the week. Who needs those fancy high priced restaurants? Presentation is everything!

Bonnie

#85 A Touch of the Best

There are so many beautiful yarns available of luxurious natural fibers, and many are hand-painted. While I would love to knit a whole sweater or afghan of these fantastic yarns, the cost would be far too great.

Instead, I buy one or two skeins (which can be found substantially marked down because they are all that is left of a dye lot), and knit a neck scarf, shrug, hat, fingerless gloves, etc. For little money, I can enjoy creating and working with gorgeous fiber, and have a great, one-of-a-kind designer-quality accessory to wear or give as a gift.

Karla T. in Remer, MN

#86 A Special Book

I love to read. It is my chosen form of entertainment, but I rarely buy new books anymore because they are so expensive. Instead I use the public library. However, I do allow myself to purchase the new releases of one favorite author when they come out. I buy the brand new release in hardcover! Since it doesn't happen very often, it doesn't affect my overall budget, and it really gives me a lift!

Linda in Murray, KY

#87 Rewards of Rewards

I sign up for free rewards cards at every store I can, including Sephora, Aveda, Ulta, L'Occitane, LUSH, Bucca Di Beppo, Daphne's Greek Cafe, etc. Aside from the nice coupons they send you from time to time, they also give out free samples for your birthday. Last year I had almost no money for birthday goodies or a party, but I rounded up all my cards and printed up any "Free Birthday Stuff" notices I got in my inbox and went round to each store like a trick-or-treater. By the end of the day, not only did I have a bag full of free cosmetics from all the beauty stores, but I also ended up with a free lunch and a free dinner courtesy of two separate restaurants.

Just remember that having a rewards card doesn't mean that you have to spend a lot of money at that store!

CM

#88 Dollar Store Finds

I prowl the aisles of the dollar stores for little luxuries. Such luxuries might be a special cookie or candy that usually costs plenty at a grocery store, a CD of interesting music, or maybe a DVD of TV shows that I remember from way back when. I keep my limit to about \$1/item (one dollar store raised its price to \$1.10), so I don't get carried away.

MR

#89 Date Nite

My husband and I have date nights throughout the month. One of the places we go to is a bookstore that has a coffee shop inside. It's quiet and serene. We select the books or magazines we want to read, purchase our coffee and snuggle together on a comfy couch. We usually have a coupon for the coffee and we've never left without buying a book off of the bargain table. It's our little bit of indulgence. We're saving to buy a house.
Jenni C.

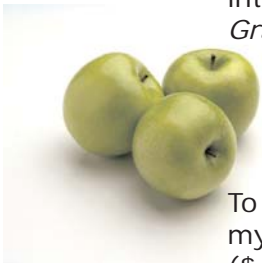
#90 Donut Time

For a little treat, the kids like to go to out for a donut and chocolate milk. Once they realized it cost the same to take-out a dozen and get a gallon of pre-made chocolate milk from the grocery, we did that instead. It's still a little luxury, but now their special milk and treat lasts for three days instead of one!
S.



#91 Enjoying the Market

My husband and I love to go to a large farmer's market in a nearby city. We walk around the square, admiring the flowers, getting exercise and fresh air, and watching people. As a bonus, we get to buy fresh, organic produce and bakery items from interesting people at prices that beat the local grocery stores.
Grace K.



#92 A Beautiful Scent

To add a subtle room fragrance, I found a cheap way to make my own. I found sample sizes of cologne at the thrift shop (\$.25) and small glass bottles at a garage sale (they had held spices). Then I bought wooden skewers at the dollar store. I combined all of these to have room diffusers for nearly pennies, and they are refillable!
DA

#93 Dining Out Double

Here's a strange tip for one of life's little luxuries. A friend and I went to lunch the other day and she ordered the largest steak in the place. It was \$2 more for a lot more meat. She asked them to pack it immediately and told me that she always does this and gets a wonderful second meal for the next day for \$2 more with no hassle. She said that it made her feel pampered! What a great idea, especially if you have a coupon like we did!
CS

#94 I Speak French

I love having French manicures, but I refuse to pay to have it done, so I found a cheap and easy solution. I bought a bottle of white nail polish, a bottle of clear nail polish, a bottle of acetone, and a very fine makeup brush.

I apply a coat of clear polish. Then I apply the white polish to the ends of my nails and let it dry. Once the polish is completely dry, I use the acetone and brush to remove any extra. Finally, I then apply another coat of clear polish. It takes a little practice, but now I have people asking where I get my nails done!
Meagan H.

#95 Just Like Raspberry Mocha

Like many people, I enjoy specialty drinks from the local coffee shack or Starbucks. But at nearly \$5 per drink, the price tag was too steep in light of the economy. So I found a substitute in the dairy case. I found a Raspberry Mocha Creamer that lasts about one week, sometimes 10 days. It tastes great, is satisfying, and costs a whole lot less.

Becky

#96 Garage Sales

I love garage sales! Often I just browse and don't buy anything. I just really enjoy wandering through them. Yesterday our little town had an all-city garage sale day. People could sign up and be "mapped," which makes lookers like myself more inclined to look and buy a bit.

I spent the better part of the day seeing streets that I did not even know existed and saying hello to others who live in my area. I spent a grand total of \$14, which included \$5 for a burger at one of the churches with the money going to help their local charitable activities. For my \$9, I got several items, including some pots for planting house plants that I have started from other plants. I also got a brand new bird feeder and a hummingbird feeder that looks like brand new for 50 cents, a Scrabble travel game in a very nice case for \$2, two decks of cards, and a bracelet for 40 cents. The buyer wanted 50 cents, but I pulled 40 cents out of my pocket and she took it.

Probably the most fun for me is telling about this to others. There were a couple other little items. Out of one free box, I got a very nice wooden planter and a blue jean overall apron. I'm not sure if I will use it as an apron or use the material for another project, but it was indeed my favorite price being free.

My husband joined me for this adventure and his only "purchase" was an item out of a free box. It was such a fun day!
Merry L.

#97 The Special Breakfast

For almost two years, I've made my own cereal. I don't like all the artificial ingredients in most commercial brands, and they are expensive. I mix old-fashioned oats with quick oats, buying the cheapest store brand oats I can find. Then I chop up some inexpensive tropical trail mix and mix in. I keep this in a plastic "cereal" container with a half a cup measuring cup inside. One scoop is normally enough for me. A friend of mine started doing this also, but she just scoops the oats into her bowl and adds some chopped nuts and dried or fresh fruit, according to what she has on hand. With a little milk, this is very satisfying and keeps me going for several hours.

Kristin S. in New Hampshire

#98 Finding Affordable Wines

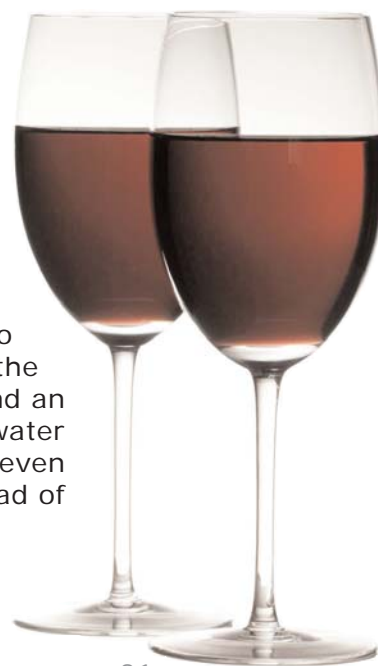
My husband and I like wine and have spent a fair amount of time refining our palates. There is a saying, though, that anyone can find a good \$100 bottle of wine, but the real trick is finding a good \$20 (or less) bottle of wine. While many people enjoy the "Two-buck Chuck" sold at Trader Joe's (some of those wines are bottled under other labels as much more expensive wines), it is hard to obtain a consistent flavor based on the rotation of stock used for this label. I did find, however, some very good wines for \$10 and less. At this price, I can get three bottles for less than the cost of a mid-range wine, and we have a nice wine to pair with meals prepared at home. My friends enjoy this wine, finding it refreshing and flavorful. These are the same friends who, if I told them the price before they tried the wine, would bring their own "quality" wine.

Kelley

#99 Dining Out Differently

Don't deny yourself the pleasure of dining out. Instead, just dine a little differently. Don't be afraid to use coupons. They offer them as a way to get you in. Go early to take advantage of "early bird specials." The upside to this is that the staff is less harried and the food is fresher. To avoid gigantic portions, see if you can order off the kids' or senior menu. If not, order an appetizer and an entree to split with your dining partner. Drink water instead of soda and save 10-20% off the bill or even more if you have that glass of wine at home instead of at the restaurant.

JG



#100 Fun Family Dinner

My family recently went on a mid-week dinner picnic in our local park to celebrate an anniversary. Even with gourmet sandwiches, desserts and drinks, we spent only a fraction of what we would have spent celebrating the anniversary at a restaurant. Plus, we got to spend time lounging on a blanket that would otherwise have been spent cooking and cleaning up. Since we have two toddlers, we also had a much more relaxing time than we would have had in a restaurant. When the kids finished eating, they were able to run around and play while mom and dad lingered on the blanket and watched them. Being a weeknight, the park was far less crowded than it would have been on a weekend (though by no means empty).

We had so much fun that we plan to do this on a regular basis. Ordinary sandwich fixings, fruit, chips, salads, etc. can be purchased or made very inexpensively for non-celebratory dinners. If you don't have a park near you, even setting out a blanket in the backyard elevates the fun level out of the ordinary. Never again will we consider picnics only a daytime or weekend activity!

Claudia in New York

#101 The Salon Solution

I love a good pedicure. I recently took my mother-in-law up on a trip to the salon and enjoyed every minute of it, all the while absorbing every piece of information I could. I learned that most, if not all, of it can be re-created at home for a fraction of the price.

The best part is the soak that I recreated with a bubble foot massager found at a garage sale for \$3. Next, the lotions and cleansers are all available at any local store, or for the bigger bottle, check the beauty supply store. Last, but not least, for the polish, I found that with a little practice on my seven daughters, I got pretty good pretty quickly at French tips, stars, snowflakes and other simple shapes. With a little convincing, I can even get one or two of them to massage mine when it's my turn! Maybe I'll even save enough to treat myself at the salon again next year.

Cheryl E.

#102 Free Massage

My kids can "earn" extra minutes for our nightly read-aloud time together if they first drive on my back, arms, and back of my legs with their Hot Wheels cars. It's a free massage!

Christine B. in Ashburn, VA

#103 Date Night In

With the warmer weather upon us, my husband and I have been taking advantage and having date nights in. We feed the kids and put them to bed early. Then we sneak out to the back porch for a romantic dinner as the sun sets. We get to actually chew our food, have adult conversation, and enjoy the moment.
Angela

#104 Cooking Together

My son and I have given up our cable TV programming. In the evenings, we work together to prepare dinner instead of watching TV, which also offers me help in the kitchen, time with my son and teaches him the life skill of cooking. He loves to pick out the dinner recipe. He even has his own cookbooks for kids! Spending this time together is far more worthwhile than sitting in front of the TV, watching shows with questionable values.
Chris

#105 Affordable Hardcover Books

I like to buy hardcover books from my favorite authors. I do, however, wait a week or two and go on Amazon.com to see if the book is being sold as used. You can then save a substantial amount buying it used. So far, I haven't had a problem with any of my purchases.
Cioc in Frankfort, IL

#106 Re-Reads

To save money on books and avoid a trip to the library, re-read the ones you already own. Yes, that's right. Read them again! It's a scientific fact that when we read, our brains only absorb 30% of the text. That's why when we were in school studying for tests, we had to re-read everything several times to insure we truly understood the material. Well, here you are with a bookcase full of books that you've already read. Sure, you may remember "whodunit," but do you remember "howdunit" and "whydunit"? You only retained 30% of that book. Try reading it again, and you'll be amazed at what you missed.

If you live with another person, try swapping books. Each of you read the other person's collection. There are bound to be some books of each other's that you'd like. I read my husband's spy thrillers, and he reads my science fiction. We've both expanded our libraries by at least 50%!

CHP in VA



#107 Designer Clothes

eBay has been one of the best little luxuries. I have reached the point where I am overcome with guilt if I even dare purchasing a designer-labeled item in the stores without at least searching for it on eBay. I have been able to purchase incredible clothing for pennies, so I simply look through catalogues and conduct searches for the exact items on eBay. If I do not find them or lose a bid, then I just move on to another item on another day. No more impulse shopping!

Laureen

#108 The Back Porch Swing

On our back porch where we like to sit and watch the birds at the feeders or the children play, we have an old aluminum glider with the original canvas covered innerspring seat and back, which are badly stained but still very supportive. Each season, I purchase an oblong vinyl tablecloth at a discount store for about \$3 that is large enough to cover the seat and back. Voila! I get a new glider that reflects the seasons throughout the year. If the covering lasts longer than the season, I don't bother to replace it until it's torn or dirty. These can be used on other outdoor furniture as well.

Laura S.

#109 Reasons to Smile

Get a piece of paper and a pen. Set your timer for two minutes. Write down all of the things that you've been blessed with that you can think of.

Arla A.

#110 This Day Is Free

When we go on a vacation, we always plan for one day that will be totally free! For example, if we go to Chicago, we take a trip to the beach, eat a picnic lunch on the beach, and then go to the zoo, making a free and full day. If we have more time, we might walk around Chicago. You can search for free places to visit online before your trip.

Donna W. in Indiana

#111 Cookie Treats

It has been very tight for us this month. We even had to eat what is in the house, so I made up a batch of cookies with M&M's®. This made me feel rich and my family loved the homemade treats.

Pamela in KS

#112 Restaurant Night

We are really trying to save money and eat healthy at the same time, so we are steering clear of eating out. Along that line, our family sometimes has "restaurant night." The kids help decide the main course and then draw up a menu based on the selection. We work together to cook the meal. Then we have a lit candle on the table during dinner. They "take orders" and serve us (their parents). At the end, they hand us a bill and the amount we "pay" goes into their savings account. The kids love it! A favorite is Italian with lasagna, salad, bread, and dessert.
Kim

#113 The Walk About

We have always liked to walk but found circling the block so boring. When we changed to "destination walking," we found a wonderful way of sharing our day and accomplishing an errand or two.

Our first walk to the library, about one mile each way, encompassed a golf course, baseball diamonds, park, and tennis and racquetball courts. Surprisingly, this was not an effort. We shared our day, exercised the dogs, took a break at the library, and enjoyed the sunset on the way back home. We picked up rackets and balls, and we added tennis to our walks occasionally. We weren't good at it, so we didn't keep score.

Once we discovered the bike paths that snaked through the area, we were limited only by how far we could walk before exhaustion! We became explorers and found a route to our favorite market by way of a wooded foot path!

It's been a few years now. We enjoy it so much that a four-mile walk to Starbucks for Saturday morning breakfast with our dogs is something we relish so much that even though we have moved away, we drive back to take the walk. And did I mention the health benefits? We are no longer 10-15 lbs. overweight and our color is so healthy!

So take a destination walk or follow a bike path or just a bicycle's tracks! You will be glad you did. Maybe you will even get into "geocaching." Treasure hunting is great fun!
DB in Mission Viejo, CA

#114 Day Old Treats

Shop the day-old bakery cart at your grocery store for half-price items. I found a big carton of croissants for \$2 and a huge "happy birthday" cookie for \$1! I put these in the freezer to use when I need them. As long as that's not months away, it should be fine!
Rhonda in Kansas

#115 The Freebie Stash

I collect free samples to use for holiday gifts, Christmas stockings, or extras for any gifting occasion throughout the year. My sister loves little samples and trying new products.

So far I have received a beautiful two-ounce pricey body wash, upscale nail file and buffer, various samples of creams and lotions, a full size name brand rosemary/mint hair conditioner, and two fragrance samples all for free! I'm still signing up for more free samples and there are several months left before the holidays arrive, so I will have quite a collection of items!

This is a nice way to give someone you love little luxurious treats. They might also find a great new product that they might not otherwise have known about!

Trisha in NJ

\$116 The Theater

I belong to a theater group that performs an annual comedy show for the benefit of a local church. I was checking my local newspaper for fun and interesting things to do and found an invitation to join. It takes very little of my time, and I enjoy being around other people who like comedy as much as I do. I consider this a luxury because it is fun, entertaining, non-fattening and free. It's something I do just for me. We raise money for charity and have a ball doing it! Local newspapers are an excellent source for free entertainment opportunities.

D. T.



#117 Going Resorting

My friend and I go "resorting" for a little luxury. We live in the SW so luxury resorts are many. We go to a resort's restaurant for a glass of soda or tea and perhaps a dessert and then just leisurely absorb the atmosphere. We walk around the grounds before we head home again.

Janet in AZ

#118 Cool Summer Special

We store beverage glasses in the freezer door. We always have a frosty, chilled glass when we want a refreshing cold drink!

Ivy Maria

#119 A Princess at Home

Clean your house. I realize that the cleaning part isn't always loads of fun, but the feeling afterward is great. When my house is in order, I feel like a princess. When everything is cluttered and dusty, I sometimes forget just how fortunate I am and how good I've got it. I have a home and a soft chair to sit in. If the house is clean and it's raining outside, it's absolute rapture. I can sit with a cup of tea and a good book and feel like I've earned my peace and relaxation.

Can't clean the whole house at one time? Clean just one room. It's amazing how much a clean space brightens your outlook. Things out of control and you don't even know where to start? www.Flylady.net is a good resource. It's like having a coach and a cheerleader all in one.

Amy J. from IL

#120 A Little Italy

I like to eat off of plates, bowls, or cups that were made in Italy that were bought, of course, at thrift stores or yard sales. I am slowly building a collection. It makes the food or drink more special.

Susan S.

#121 The Fashion Show

I really love fashion. I find a lot of fun things at thrift stores and refer to many websites for outfit ideas. I also consult fashion magazines, which I get for free. Every so often, when the mood strikes, I tell my husband that I am going to do a fashion show for him.

I go to my room, put together some outfits, walk down the stairs, and then do my little catwalk into the living room. I model about six outfits. We turn on the Internet radio, so we can have some music as well. This gives me a chance to try out some new fashion ideas and he lets me know what he thinks! We always have a lot of laughs, and I end up being a fashion model for a night!

Lisa, The Frugal Vegan

#122 A Larger Room (sort of)

To add a sense of spaciousness to my small apartments, I covered an entire length of wall with inexpensive full-length mirrors, so that the room looks twice as large and open as it would otherwise. You could also get the same effect from using mirror tiles.

BJ

#123 Treats for Kitty

My cat, Seven, is a treat hound, but all those little packages of treats can get expensive. I had a coupon for a good brand cat food and purchased an 18-ounce package. It is in a zip top bag like the three-ounce treats come in. He thinks that he is getting a treat, but it is a healthy hairball formula cat food instead. It is better for him and lasts six times longer than a regular bag of treats.



I paid \$2.50 for this and the normal treats are \$1.60. The equivalent amount of cat treats would have cost \$9.60. I'd say \$2.50 is a fantastic price for a much better treat!

Shawna P. in Barberton, OH

#124 Kids' Luxury

My husband and I have eight children (nine and under), and this "little luxury" has worked on the top seven so far! When having to go on a road trip or all day adventure, we pack brown paper bag lunches for all and turn them into "happy meals." The older children take turns at surprising their siblings by choosing small toys that we already have and putting them into the bags. You would think that they wouldn't get that excited, but it works every time. I guess if they like this "luxury," then it becomes ours as well!

Deanna T. in Live Oak, CA

#125 The Lunch Game

When I was little, I tended to throw away everything in my lunch sack. My mother started drawing a picture on the lunch sack, and when I brought it all home, she would add something to the picture. The next day at lunch, all my friends would gather around to try to spot what she added. I was so careful with my lunch sacks that a little paper sack would often last a whole month.

It took a few school years to actually make it all the way through one package of small paper bags. I now have my own children in college and still remember how special my mom made lunch everyday, just by the pictures that she drew.

Karen B-E

#126 Family Play Time

I have a bunch of little luxuries we do as a family. It makes us feel good inside and out. Sometimes we walk around the block, and if we see strays, we pick them up and try to find their owner or, on rare occasions, keep a stray. Another little luxury we have is washing the dogs. It may not sound like it, but it is so fun. We wash the dogs and then inevitably the dog wash ends up in a water fight. Another thing we like to do is play on Facebook. It is free, so it is a little luxury after a long day of work. We send cute notes to our family members, and this is what I mean when I talk about playing on Facebook.

Hayley S.

#127 Affordable Sunday Brunch

If you go to church on Sundays, you know that the pressure is on to go out for breakfast or lunch and this can get expensive. Our church has a nice lawn and there are nearby parks. I started packing a picnic basket and stopping after service with my family. We told a few other families to join us. At first, they brought fast food, but now they pack picnic lunches, too. I have saved several families the cost of an expensive lunch or breakfast, and we have more fun since the kids can play outside.

Vanessa M.

#128 Getting Away from Home

My favorite little luxury is staying at a friend's or family member's home while they are going out of town. Even though my daughter lives nearby, she has a spa tub, an in-ground swimming pool, and satellite TV, which I do not have. I love going to her house and sleeping on her clean, cool sheets. I feel like I am at a luxurious hotel without the expense! I also enjoy swapping places with my brother. He is a city dweller, and I am a country girl!

M.

#129 The Getting to Know You Date

I'm a single guy and often "dating" or other entertainment can get really expensive. Often creative and cheap dates are much more fun and allow for a chance to get to know the other person much better. One of my little luxuries was a date where I took a girl to a few different nice restaurants and shared an appetizer at each one, finished off by a shared dessert. We alternated who got to choose the appetizer, which gave insight into the other person's personality. We got some exercise, walking from one restaurant to the next, and were able to enjoy a wide variety of dishes while saving some cash.

David M.



#130 Fresh Organic Herbs

This year I have been buying fresh organic vegetables and herbs from a local farm. In May, I bought a nice bunch of fresh basil for \$1. Instead of wrapping it in paper towels and putting it in the refrigerator to store, I stuck the bunch in a small vase of water and set it in my north facing kitchen window. Now, months later, that bunch of basil is still green with plenty of leaves for plucking off and adding to salads, pizza, pasta sauce, etc. The stems took root in the water and I could have planted them outside, but with the hot temperatures we have had, they probably would have died. That's a lot of mileage out of one small bunch of fresh basil!

Teresa R. in Burlington, North Carolina

Thanks to The Dollar Stretcher readers who shared their "little luxuries" we're able to bring you this ebook. Their shared wisdom and experiences make all of our lives richer.

How would you like to contribute #131 to our next edition? Share how you "live better for less" in an email to tips@stretcher.com.