

Linsey Knerl-Saving Dollars, Not Cents

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Lain: Hey, everyone, this is Lain Ehmann with 30MinuteMartha.com, and The Multitasking Moms Telesummit. Tonight's Guest Speaker is Linsey Knerl. Linsey is a freelance blogger, author, and public speaker as well as Community Manager for Killer Aces Media which includes the popular personal finance blog, WiseBread.com. In addition to having her work published in magazines and online outlets such as *Grit Magazine*, *American Express Open Forum*, *Intel's Life Scoop*, *Tom's Guide*, and as industry pieces for companies such as WalMart, American Greetings, and The Learning Annex, her success as a blogger has been featured in publications such as *All You* magazine and *WalMart World*. Her personal finance tips have been written up in *Women's Day*, *Better Homes and Gardens*, *Time Magazine*, *Shape Magazine*, and *USA Today*. She is also co-author of the book: *10001 Ways to Live Large on a Small Budget*, and the soon-to-be-mom of five children. You homeschool, too, don't you?

Linsey: Sort of, but yes. We get it in there somehow.

Lain: We're talking to Super Mom...Super Woman. Linsey, thank you so much for taking the time out of your obviously busy schedule to speak with us. I so appreciate it.

Linsey: No problem. I appreciate being here. Thank you.

Lain: I'm so excited. This is a topic that is on top of everybody's mind. It doesn't matter where you live or how many kids you have, what you do or what your husband does, how much money you have in the bank, it's a topic that I think everyone is concerned about...saving dollars and trying to make the most of the resources we do have. Thank you so much.

I think you're the perfect person to be speaking about this because of your experience, not just being a frugal mom yourself but actually investigating different ways and avenues for saving money. By being a journalist you actually take a look at some of the suggestions that are out there to find out which ones really make the most sense. Some of them tell you to do things that are going to save you maybe a few pennies but aren't necessarily worth all the time that we might put into them.

Linsey: That's right. There's kind of an argument out there right now and you see it a lot on the personal finance blogs especially...*What's your time worth?* That's kind of a key to deciding which tips are going to be more penny tips or more dollar tips. Some of us have way too much time. Some of us have less time and so some of the tips aren't going to be a good choice for us. Really looking at what your time is worth is going to help you decide which advice is going to help you save pennies or going to save you more dollars.

Lain: That is such a good point. There's also times that there might be things that you can do while you're doing something else. I don't think anybody is

out there twiddling their thumbs, but you could be clipping coupons and planning your shopping list while your kids are at baseball practice. You're making use of time that might have just been dead time anyway. Maybe it's not worth \$30 an hour, but it's time that you weren't getting anything for, too. Do you have some kinds of guidelines or rules of thumb that we can evaluate some of the offers that are out there or the different suggestions that we read?

Linsey: I think what you'll find is that a lot of people write about what works best for them. Some of my best friends and some of the most noteworthy Mommy Bloggers are those who share the coupons and the deals and the freebies and that sort of thing. I really appreciate what they do and I really love what they do.

I take advantage of some of the tips that they give, but for me personally in my life, I've found that really the only way to know if it's a good fit for me is to give it a try. You can't really know unless you try it. Then be prepared after you try anything...whether you want to get started in Mystery Shopping or you want to start hitting the grocery game couponing scene really hard...to be okay with the fact that it might not work. It's not a failure on your part. It's just not something that fits your style.

We're all very different in how we run our homes. We're all very different in what we value. Activities are important to us. If you're finding that the coupon game is causing you more stress or perhaps your budget is

ending up more out of control, it doesn't mean you don't know how to do it right. Don't believe people who say: *Well, you're just not doing it right.* Maybe your lifestyle is that different. Maybe the foods you eat are really that specialized or you live that far away from a store that doubles coupons. Don't be afraid to take the results with a grain of salt and say: *We gave it a try and it's just not for us.* Then try something new. It's not a personal flop by any means.

Lain: Right. It can even depend on...like you were saying...where you live and how close you are to some of those stores. It might not be worth the extra half hour it takes you to drive to WalMart or Target or a brand name store to get certain items, to use certain coupons or deals or the CVS, for instance. It's just not feasible - the money you might save. It isn't worth the extra time or resources you've had to expend to do it.

Linsey: That's true. I live in a very small town...Tecama, Nebraska...which no one in the world has probably heard of unless you've lived here. We're close to Omaha. Forty-five minutes is a drive, but if we consolidate all of our trips, we can go and hit all the major stores. Our small store does double coupons but it only doubles up to 50 cents. It won't double on anything that's on sale, which kind of defeats the purpose.

I think a lot of times when people are blogging or sharing deals from their perspective - they're maybe not aware of what each individual family and their struggles in trying to save money are. No one would ever guess that

there would be a store that won't let you double on something that's on sale...when that's the point. There are all kinds of scenarios that you just can't even imagine. If you're in a unique situation, by all means don't feel bad if you've tried something and it's just not worth the time or it's not giving you the results that you need.

Lain: Can you run through some of the top themes that you see specifically for the mom bloggers that you associate with or from Wise Bread...kind of like you mentioned the couponing or the CVS game or Mystery Shopping? Are there a handful of top ones that you hear about pretty often that seem to be successful...maybe not for everybody, like you're saying, but a few that if people are listening are not really acquainted with any of these they might want to investigate?

Linsey: Sure. They really fall into two categories. One is saving money by decreasing your spending and then the other is making more money. Those are really the only two ways that you're ever going to positively affect your budget. Some people can't spend any less than they spend. I remember making it on \$11,000 a year at one point with my husband. If somebody were to say: *Spend less*. I probably would've spit because I was like: *I don't think it's possible to spend less*. That left us to be focused on ways we could earn more.

With the job economy being what it is, you have to get creative and really research. I have done everything from Mystery Shopping to the surveys,

the blogging...a lot of different ways to get together small amounts of money and to make a really big impact into my family's budget. I think what we are seeing a lot of is there are a lot of ingenious moms who are actually making money teaching other moms. I think that reflects not only a trend but also it shows us as moms or dads (if there are any listening) that we all have unique talents and gifts and the key is just to find how those can be used in a way to profit.

I had a friend that sold a lot of things on eBay. I did okay with that but I didn't near have the passion and enthusiasm, commitment, and skills that she did as far as taking the pictures, listing things just right to get the right response. So there are a lot of trending topics.

You could Google ways to make money or stop by the Wise Bread site and look for ways to make money. It's really important that you go to somebody who is trusted because people are really trying to make money by telling you how to make money. I just cut out that middle person and go straight to somebody who's done it. I'd say the Mystery Shopping, selling things around the house, if there's a hobby that you have whether it's baking or soap making or maybe you can teach something. Maybe you're really good on the computer and there are a lot of people in your community who are always calling you and saying: *My email...I don't know what happened but something happened.* You can consult or teach a class.

There are just all sorts of ways, but it really has to fit your personality. Don't give out too much money to get that information. There are a lot of mentors and great people in the community that will share that with you for free.

Lain: That's such a great assessment of what goes on. It's like a common trend I think. The same thing in the information marketing space where there are a couple of people making money online. The next thing you know everybody is selling programs on how to make money online. Many of them have never even done it. The only way they're making money is by selling stuff to other people on how to make money. It's kind of like a shell game in some ways where people could go straight to the source. I know there are tons of blogs out there on Mystery Shopping and couponing and turning hobbies into cash where people wouldn't have to shell out big sums of money to actually get some good training and advice.

Linsey: One thing, too, to be completely transparent, I made money. It's probably not the way most people think. I've co-authored a book and books aren't usually outselling their advances. That was our case. We had a very successful book in the budgeting category on Amazon, but we chose to turn the profits back into marketing and more opportunities, so I'm actually making the least amount of money sharing financial tips and personal finance.

The magazine mentions are all great, but it's not like you get a check if *Women's Day* shares your tip. So there is something to be said for you might not be able to make money at what it is that you really enjoy doing, but the fact is you're out there and doing it, too.

Lain: Right. There's something to be said for doing what you love even if there's no direct financial income resulting from that. Something you and I have talked about before is talking about the Mommy Blogs that you see that are such a hot area right now with all the conferences and the blogs and kind of a home niche of its own...yet the reality is that it's more for fun than for profit it seems like. Is that an accurate assessment?

Linsey: It's an accurate assessment. I'm not sure what the numbers are. I would love to see a study done. I know there's been several studies that have said the average blogger makes less than a thousand dollars a month from their blog. As far as the Mommy Blogger circuit goes, I'm sure it could be even less because there are so many more of us. It's not something I would say to start and make money. I kind of get discouraged when I see the ads on the side. The two that I hate more than anything are: *Obama Wants Moms to Go Back to College*. It has a cartoon mom shaking her tail, you know?

Lain: Yes, I get that one, too.

Linsey: You're going to get free money because there's like this free money everywhere. The other one is *Earn All This Money Being a Mommy*

Blogger. I don't earn anything being a Mommy Blogger. I think by the time I pay my hosting fees on my own website and the things I do for my community like some giveaways that I pay for out of pocket just because I want to do something for my community, I don't make anything.

But again, that's not why I do it. I do it for the connections and for the networking. If it wasn't for that blog that I started in early 2007 I wouldn't be writing or speaking. I wouldn't be making an income. If you see it as more of a networking opportunity and an opportunity to learn, a way to practice and stay on top of technology....No one really knew who or what Twitter was in early 2007 except for the hardcore kind of social media enthusiasts. I would have no need to learn about it if it wasn't for my blog.

Sometimes the blogging motivates to do better. It can hold us accountable for our audience. People will say: *I can write back*. It can just be a really great way to start doing something. Sometimes we just need that push out the door to start something and blogging can be a great way to just do it.

Lain: That's a great point...and also it's just as a way of documenting if not your family's memories and activities, your own personal ones whether it's a knitting blog or a book review blog or personal finance blog. It is a way of documenting what you're thinking and doing with your time. I think there is something just to be said for that.

Linsey: I totally agree. I'm not a scrapbooker. The closest I came was blogging. I felt like a mom who actually cared. I started taking pictures of my kids. It was a motivator for me.

Lain: That's great. Now on Wise Bread... are there cycles of what's popular in terms of money saving ideas? You see a lot of certain types of things whether it be refinancing your mortgage....everybody's kind of talking about that all at once...or eBay or utilities? Are there themes or cycles like that...trends might be a better word?

Linsey: Definitely. We see it driven by several things and one is politics. Obviously, when the Health Care Bill was like this huge thing going on, we saw a lot of people asking questions about how to put money in a health savings account and whether high deductible health plans were something that would be a good choice for their families. We also see cycles from pop culture. Yahoo puts a piece on the homepage about *Sixteen Things Your Hairstylist Won't Tell You* and we start getting crazy Google traffic from like *How to Sell Your Hair*.

It's so fickle. You don't really know. I wrote an article on *Cheap and Easy Homemade Sunburn Remedies*. This time every year, probably about early May or end of June, I start getting crazy topics from that same article that I wrote 2 years ago just because it's a trend. If you're kind of aware of trends and use common sense as far as the time of year and holidays and things that are more seasonally related, you can cash in on that whether

it's selling your old homeschool books on eBay...There's a certain time of year that that's going to be most profitable for you...right before people are thinking about buying curriculum. You don't want to do it during Christmas. You can just kind of be aware of that and whatever business you're doing is going to have a cycle. Cycles are very important to staying profitable I would say.

Lain: Just kind of thinking ahead of the curve...if I'm thinking I want to clear out the kids' closets and get rid of their winter stuff, then maybe September/October is when people start looking for that kind of stuff. I don't want to do it now because either everybody is doing it now or nobody is looking for it because it's the end of winter. I want to do it when the demand is there.

Linsey: That's correct. Another thing, too, don't think because you put it in a box clean it's going to look that way when it comes out. I can't tell you how many clothes I've pulled out that I swore I washed. You know how stuff can sit. But totally...I watch people all the time. I watch what they're selling. If you're selling on eBay or Amazon or you've got any kind of business, watch what the people who know what they're doing are doing. It's totally okay to sign up for someone's blog feed just because you want to see what they're doing. Competitive intelligence is nothing to be ashamed of. Everybody does it. Even if you're just going to another blog to see what homeschool crafts they're doing or going to see how they're saving money on designer shoes...even if they're not officially writing a

post to help you, you can get ideas from other people. If they didn't want you to know, they wouldn't put it out there and make it public.

Lain: Right. So getting information from other sites and even modeling how you're presenting things...They've really got a nice picture and then 5 bullet points about....Of course, you're not going to want to copy it exactly.

Linsey: No, but who are they doing business with? What affiliations are they a part of? What conferences are they going to? Who are they citing as their mentors and their inspiration? Maybe it's somebody you should be reading up on. It's totally okay to model. That's how I learned what I learned in Journalism and writing and that sort of thing. I'm sure all of your years in the writing industry that you had people you mimicked or followed and said: *Wow. They're doing well, maybe I should take note of what they're doing.*

Lain: Totally. Right. That's how you learn.

Linsey: We all do it. It's okay.

Lain: Let's talk about one of the big topics that comes to mind as soon as people think about saving money...that's coupons. We talked a little bit about how it may or may not be worth your time just depending on what types of things your family tends to buy and how frugal you already are. If you're already buying the store brands/generics/bulk foods, then you're probably not going to find a lot of coupons that are suitable for what you're

buying, but if you're not brand loyal, then you can. We kind of touched on that.

Can you talk a little bit about how coupons have changed? There are all these things like getting coupons on your phone or sites that will list all the coupons or electronic coupons, and all that was pretty new to me when I started investigating this. I would love to get your take on what's new and hot in coupons right now.

Linsey: Sure. Again, depending on where you're located and it's always the topic of hot debate...the principle coupons that you can print offline. I always find that because my ink is so expensive that I spend the bargain to print out these fabulous coupons that I don't end up using but I also find that my small time stores look at me like: *Where did you copy this? Did you take it to Kinkos?* They just don't believe they're real coupons.

Lain: You drew it yourself in Photo Shop or something.

Linsey: You'll see on the board different chains and current policies and what kind of coupons they'll accept. Within the chain each store manager sometimes is given the okay to say they won't take a principle coupon or a coupon that doesn't have this on it. Maybe understand how much mileage you're going to get out of it before you really start committing to any one way of using coupons.

If you want to get involved with new ways of couponing, the cell phone is definitely... You touched on a good way to do that. There's all kinds of new things now where even Target or different stores you can bring the coupon up on your Smartphone and just show it to them. They can scan it right there. If you're so frugal that you don't have a Smartphone, that's not going to help you, but the text coupon codes, the online coupon codes, principle coupons are huge.

One thing I've noticed trend-wise that I'm not so sure I favor is that a lot of the online coupon bloggers when they list a deal... Let's just use Walgreens for an example... Go in. Buy this. Get \$3 back in register rewards. Use a \$3 coupon and get it for free. Well, they'll link to the printable coupon but they won't necessarily mention that there's a perfectly good clipable coupon in Sunday's paper. So there's a tendency to ignore those of us who are still clipping. We can't use those printable coupons or maybe we don't have access to them. So look for blogs that specifically address us old school couponers, too, to get kind of a good balance of everything that's out there.

Lain: Right. There are blogs that will actually go by grocery store chain and tell you what's on sale, when the coupon came out-whether it was last Sunday's or 2 Sundays before- what the deals are and how to use them. Is that correct?

Linsey: Yes, and one note on coupons, too, there's an argument going that you spend more money by using coupons. Coupons are an advertisement. I'd be lying if I said that brands didn't pay big money. I write for RedPlum.com which is owned by Valassis and they stick those little Red Plum coupons in your newspaper every Sunday. I know that's how they make their money. They get brands to print coupons in their little inserts and they're hoping you're going to buy and there's also some money that changes hands. It is an advertisement.

Understand that when you get your coupons you are subjecting yourselves to marketing. If you are somebody who is a little less firm in your spending choices, coupons might not be the best way to go for you. If you really want to pursue coupons but you don't like the temptation of seeing every new fabric softener with a new scent that comes out that you think you need to buy...sites like Coupon Mom and Grocery Game and some of those others will actually just list all the deals and say: *Don't clip the coupons. Leave coupons in a little folder by date and then when I tell you it's on sale you go to that date and you clip that particular coupon.* So you're not like flipping through pages and pages of advertisements.

Lain: Got it. Interesting. Name a couple of the blogs that people might want to check out if they're just getting started couponing.

Linsey: Deal Seeking Moms is a great one. Common Sense with Money is another good one. Erin Gifford has one called CouponCravings.com. The

Centsible Sawyer has one as well. You're going to find a lot of them and what you'll find is a lot of the deals they mention...it's not like they've spent hours scouring. They share between them.

The Deal Seeking Mom doesn't actually go out and find all the Walgreens. She has another blogger who provides her with those and then she links back so you could actually go to any one of these blogs and find offshoots of all these other blogs and just kind of get in a maze where there are just so many deals you could just go on and on forever. There's not usually just one blog that has everything on it. That's okay.

Lain: Right. But if you go to any one it sounds like you'll find a way into that maze so you can follow the rabbit trail and find all the info you need, probably.

Linsey: Definitely. One thing is some of the bloggers are getting very savvy with understanding that I'm not going to be taking my computer screen with me when I go shopping when I don't want to write it all down but actually creating Google Docs with everything listed on it but you can easily print from their blog. So you're like: *I really want to go to Walgreens but I don't have time to fool with writing down all the deals.* Hit Print. Google Doc pops up and there's all the deals. They're getting really savvy with how they do it and a lot of them have links to the printable coupons right from their website or if there's a refund or mail-in offer, they are getting very smart and want to make it easiest for you.

Lain: That's great. Most of these sites are free, is that correct?

Linsey: Yes, definitely free. Now I know there are some forums on some sites. ConsumerClean.com has a forum. I don't believe she's charging right now. (I may be wrong.) There are some sites that charge for access. You have to weigh that. I actually have paid the \$2 a month to be a member of certain forums where they share some deals a little sooner or I can kind of cut through the lists and get to what I want. If that's worth it to you in order to be a better shopper, don't be afraid to invest. You just have to kind of look at what works for you.

Lain: Right. If I came to you and said: *Hey, I need to start saving money today.* What would be some of your recommendations for looking at the 'saving money' and 'making money'. What would be some of your suggestions for me to investigate...realizing, of course, that my mileage is going to vary depending upon my family? What would you suggest?

Linsey: Number one, I would make a list of the ten meals that your family loves the most. We're kind of a big spaghetti, meatloaf...*Did we have a spaghetti this week? No. Well, I guess we can have it again.* I'm okay with that. My family eats it, but look at those things that you're definitely going to make no matter what and make a list every single time you see something that can be thrown into one of those meals. For us...diced tomatoes, tomato sauce, hamburger....When you see those things, you buy....when they're on sale. We will buy 40 or 30 pounds of hamburger.

People think we're ridiculous. You know what? Hamburger hasn't been on sale in our area for over a month and a half. I'm not going and buying the \$3.50 pound hamburger because I still have it in my freezer. I wouldn't say go and buy a bunch of stuff on credit, but even with what my credit card would charge me in interest it still beats the cost of inflated foods that aren't on sale.

Make a list of things you know you can't go a month or two without buying. Buy it when it's on sale no matter what and leave room in your budget for that. If your grocery budget is \$500 a month or \$200 a month, leave a certain percentage for stocking up on those items that you will for sure use so you aren't feeling guilty or blowing the budget. You'll be surprised at just how your food bill will go down over the course of 6 months to a year.

Lain: Right. So it might go out of sight in the short term because you're stocking up, but the next month you aren't buying hamburger and the next several months you're not buying hamburger. You could probably spread out those bulk purchases, too. If you go to Costco or something and then this month you buy the hamburger on sale and the next month you buy something else, that's just kind of spreading it out.

Linsey: That's right. You know a note about that...it's not to be confused with the stockpiling that you hear people talk about. I know a lot of people who shop like CVS or Walgreens and they do like what's called stockpiling where people are kind of on both sides of the argument.

I'm not talking about buying a whole bunch of something because you can get it free whether you need it or not. This is something that cannot be a bad purchase. You just can't go wrong. I can't go wrong with buying spaghetti sauce. It's never a bad idea to buy it on sale. You don't have the guilt...*Wow, Honey. You spent \$15 on spaghetti sauce this month. What were you thinking?* A good home manager...it's actually stuff I learned from my husband surprisingly...spaghetti, dry beans (if you use those), rice...You just can't go wrong. If you keep your purchases kind of focused on those kinds of things, you'll build a pantry. You'll not feel guilty. You'll always have food on hand and you'll see costs go down.

Lain: Right. Awesome stuff. What else? Stocking up on our staples like you just said...What else can I do? I'm in deep trouble here, Linsey. You've got to help me.

Linsey: You know what's funny? Everybody shops for different reasons and everybody is motivated to shop different ways. I am horrible. I do the daily deals at Wise Bread so every day I'm looking at these deals and that's my job. I bought something yesterday that I just didn't need to buy but then it turned out okay. It's a little easel for my kids. They've always wanted one and it was on sale at WalMart and so I bought it.

What I would suggest first is looking at the last 5 purchases you've made that were not planned, budgeted for, and you really didn't need...whatever

they may be. It could be something from a pack of gum to a pair of shoes you got on sale. Write them down and then write down how you came to find out about that item. Was it because you were standing in the checkout line and happened to look to your left? Was it because you get a newsletter from a deals site and you just couldn't help yourself because the price looked so good? Was it because you had a coupon for it?

Whatever you find yourself doing that causes you to buy, stop doing it. We get a lot of people unsubscribing from our deals newsletter at Wise Bread because it's like: *I have to stop buying stuff*. I can't blame them. We're supposed to be teaching people how to be good with their money.

Lain: I was just on there today and I thought: *Oh, my gosh. Look at that deal. That looks good.*

Linsey: You don't need it!

Lain: Right. I didn't need it 10 minutes ago, but...

Linsey: That's the one thing I would say...Look at your habits and find out what motivates you and it's really touchy/feely...whatever...but no. Find things and ask how you found out about them and look at that and see if there's a way you can cut that out so you don't do that again. Maybe you don't go on the candy checkout. I think there's like one no candy check out...if your thing is chocolate turtles or whatever. Maybe you unsubscribe from some

of those email lists. Whatever it is, just get it out of your life. You don't need it.

The other thing I would say is look at things in your budget that you can't spend any less on. A lot of people think: *I'm going to buy special curtains and my electric bill is going to be down like a million dollars.* Realistically over the course of a year you could save X amount by doing something, but generally you have to spend money. You have to buy the new curtains and the new energy efficient whatever.

There are some areas you're just going to have to accept that you can't get any lower on the cost. For some people it might be health insurance. Then just don't worry about those areas because sometimes you get so many things on your mind that you're worried about. *How are we going to save money here? What can I do there?* There's really very few areas you can influence but focus on those.

Lain: Yeah, it's like buying a new Prius so you can save on gas.

Linsey: Exactly. Our cars are so old. My husband seems to always be fixing them, but at least I have a husband who can fix them. That saves us a lot of money.

Lain: Yes. That is such a good point. Focus on what you can control. It is very overwhelming to start thinking about whether you should refinance or do

this differently or there are a million things...change gym memberships or quit the gym. When it comes down to it, you're right. You could do a couple of big ticket things that would make up for all the small changes you might make in changing your dishwashing liquid.

Linsey: Another thing is sometimes we get so caught up in making our own or doing our own...I've very rarely ever done anything or made anything on my own and saved that much money. It depends on what it is. Cheap bread is probably like the only thing but I really like my light bread sandwich sliced and I can't make it myself that way.

Try it and see if it works for you, but if making a 50 gallon bucket of dish soap or laundry soap is like something you're not finding that it's saving you that much money and you're spending six hours to do it...that's a whole time versus money thing. Don't feel guilty. You tried it. You gave it a shot but it just didn't stick or didn't appeal to you. That's okay. Families are so different. Maybe you're going to be able to find ways to save money in a completely different area.

Lain: Oh, sure. I can think if you just had 3 hours that you didn't do something like making your own wipes- which I know a lot of people did when I had a baby around- and instead you're making your kids' lunch which you usually don't have time for in the morning...that's going to save you more money right there.

There are tons of tradeoffs like that...Making your own birthday cards for people or just little tags instead of buying something at the store. It takes 2 minutes versus investing hours in the dishwashing liquid or laundry detergent - which may not even work.

Linsey: I totally respect people who have embraced the lifestyle where they don't have to buy much. We're really trying to get there. We live rural. We have two cows, chickens, eggs, and my mom next door has goat's milk. There is something that's very appealing and charming and romantic about doing more for yourself and becoming less dependent upon companies and manufactured type goods, but for the majority of people who get up in the morning and have to take the kids to school and go to work and do this and that, they're lucky just to have an hour at the end of the day together as a family.

I would say if you look back 20 years from now...are your kids going to think: *Gosh. My mom was so awesome. She made our own soap.* Or is it going to be: *My mom used to read to me or Dad used to take me out when he worked on the car.* So think about that, too. I know we can get wrapped up in dollars and cents but somebody used to say: *How much does therapy cost?*... because it was kind of like a delayed expense you have to think about.

Lain: That's a good one. What about kids' stuff? Any suggestions on saving on items for our kids either the physical items we might need---equipment wise- or just their activities or kid care in general?

Linsey: I would have to say that the majority of people that can buy brand new kid stuff all the time every time are the same people who are never home to use a lot of it. So you've got two income parents. The kids are in school. They're gone or whatever. You see a lot of things on Craig's List that's recycled...like a brand new swing set. No one has ever used it. Or a brand new designer whatever for the kids....tricycle that's never been used. That's not always the case, but people say: *Why would people throw out a perfectly good whatever?* A lot of times people are working really hard to buy really nice things but because they're so busy working hard they don't have the chance to use it.

That's where people like me can benefit because I'm home and kind of on a more modest income. You can pick those things up at garage sales and at Craig's List. Freecycle which is really competitive right now, so good luck with you if you're still using Freecycle. EBay ...just all sorts of ways to buy what somebody else doesn't use anymore.

Be aware of recalls and things like that. The CPSC.gov website is very useful for checking out toys and used baby equipment to see if it's been recalled because stuff gets recalled all the time. For the most part, I see the best brand name clothing at garage sales. I look at it and think: *Did*

this child ever wear this outfit? My four little boys (I will have four)...it doesn't look like a human being wore it. It looks like the dog wore it through the jungle. So I buy used or the \$3 whatever at WalMart and that's okay, but I would definitely take advantage of what other people don't have a chance to use.

Lain: It's almost like figure out what you want. Go to the store and do the window shopping and figure out what you're looking for and then do a search on eBay Craig's List and if you plan far enough in advance... *Okay, next year my son's going to need a larger bike.* I can start looking at the garage sales now or keep an eye out on Craig's List now so when it comes up you know what it goes for in the store and you know what size you need or what brand you're looking for.

Linsey: You bet. Definitely don't be afraid to go a couple of years ahead especially when they're really little. We have boxes of stuff that my boys won't be able to wear for a year or two. First of all, they're homeschooled and they're not like the kids that...Homeschool kind of gets a bad rap like they're goofy or something. My kids aren't goofy but they will wear stuff that...I'm all about if it's warm and covers your body you can wear it outside. I have this kid that will never wear anything that matches and he wears headbands and vests over everything. It just looks so goofy. My defense is: *He's homeschooled. I don't have to worry about him going somewhere. He's in the backyard. He's enjoying himself and having fun.*

We have clothes that maybe I wouldn't say they go out of style because they're for little boys, but 2 years from now a little boys' jeans size 5...Are they going to get fat or outdated? Twenty years? Maybe...but 2? You can buy a size or two ahead if you're not really sure. Same way with shoes. A lot of times you see kids that wore shoes for like a day because they grew so fast. Hand-me-downs are great if you have a cousin or friend that you can work it out where they just automatically give you what they outgrow and you reciprocate some way. That's the best.

Lain: That is great because especially little kids in their toddler years... their stuff is almost disposable. They wear it once or twice and then it doesn't fit or sometimes -with Michael and my very messy children - it just gets trashed. So the hand me downs are great idea.

A lot of families that I've seen at garage sales or within preschool or things like that, they just want to get rid of it and know that somebody can use it. They don't even care if they get any money for it...just getting it out of their house and not throwing it away makes them happy. That's a great idea.

What about kids' activities? Any ideas there? I know your kids are in a different environment. They're not in the suburbs or an urban setting like many kids are with constant rounds from violin to French lessons and things like that. Any thoughts there?

Linsey: My daughter is 11 and we still participate. She's getting into volleyball and that sort of thing. We found ourselves not planning very well ahead of time. She had a volleyball clinic and we're like the night before combing our one store within 30 miles for like any kind of accessible tee shirt and basketball shorts she could wear. Ultimately we ended up spending more than if we'd planned it out a little bit. Definitely planning is the best thing that you can do.

Hand me down band equipment...rent band equipment. You don't have to buy a new saxophone..please don't. It's like a law of nature if you buy a new instrument for your kid they won't want to play it. They hate it. Then it's like a new car....once your kid puts their mouth on it, it loses like a third of the value. Totally let them try it out.

It's with any sport or hobby. If there's any way to rent or borrow until you figure out if it's something they're going to stick to, totally do it. If your kid's totally going to the Olympics and you want to buy all this equipment for your backyard, that's cool. Most kids have short attention spans or maybe they don't know what they're getting into. There's no way to buy new as a requirement. Then ask questions. There's a dress code for a certain activity we participate in and if I hadn't asked, I wouldn't have known and then I would've bought clothes that didn't follow the dress code. Just be aware...

Lain: Or find yourself scrambling and buying anything. You didn't care how much it cost because you had to have it. I've been in that situation. It's like: *Oh, black shoes? I don't care how much they are. We have to have them.*

Linsey: Yes, if they fit, we have to buy them. That's a horrible feeling and you know when you're doing that this is like a hundred coupons that I've clipped right here. Why did I even bother?

Lain: Great stuff. Linsey, this is really very helpful. I think we've covered a lot of ground and given some people some direction that they can go in if they want to investigate a little bit more. What I'm going to be doing is writing up a summary from the telesummit with all the resources. I'll make sure to list these sites for everything from Wise Bread to Coupon Cravings and everything so people can find those links directly from the blog. So thank you. Very helpful. I feel like I've got more money in my pocket already.

Linsey: I don't know about that, but maybe you'll spend a little less.

Lain: I will sure try. My husband will probably listen to this and say: *Linsey says you need to....* Anyway, we've been speaking with Linsey Knerl. This is Lain Ehmann with 30MinuteMartha.com and The Multitasking Moms Telesummit. Thank you all so much for calling in. Linsey, thank you for

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Saving Dollars, Not Cents

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your time and best of luck with your last few weeks of pregnancy. I'll be thinking of you.

Linsey: Alright. Thank you so much.

Lain: I'll talk to you soon. Bye.