



HOW TO SAVE **HUNDREDS** EACH MONTH



by Vicki J. Warner

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Yes, it can be done

Impossible, you think. But it isn't. I know, because that is what I've done for the past several years. And it's been a never-ending source of help to deal with prices that seem to go up and up. These days, with climate and other disasters that seem to happen so often all over the world, it may be nice to think about an alternative approach to dealing with your hard earned money, and how you spend it.

I know, I know--your eyes glaze over as you think, "*Not again! Not that budgeting stuff again! Puhleeze!*"

But I promise you, if you start opening your mind to this incredibly easy way to deal with your daily spending, you'll save an *amazing* amount of money.

I'm not a lover of budgeting either. Fortunately I've always managed to pay my bills, but using this method ensures I, in my case, manage to come out each month with quite a lot of spare cash to use where I want. Mine goes into a travel fund. That happens to be something I love to focus on. You might have something completely different.

How to start your empire!

Initially you must have a good idea of how much money you have to work with. If you start with the unfortunate situation of being in debt, you'll have to decide how you'll deal with it. There's help though, and I'm going to suggest you go visit this website, Build a Budget that works and have a look at the online, interactive worksheet there, designed by Gail Vaz-Oxlade. Just [click here](#) to visit the page.

Fact: [Gail Vaz-Oxlade](#) is the maestro of money.

Even if you do nothing else, just bite the bullet, download one of her budgeting forms and work out **exactly** and **honestly** how much of a predicament you're in. There is no escape from this, if you want to start saving mega money each month. It is the most important thing to know.

Because I had no debt it was easier for me at this crucial stage. My dearly beloved and I just went about spending quite happily for two months. We did keep receipts though, so we could track our expenditure. Sometimes we used our credit cards, sometimes, debit cards, but mostly we tended to use cash, because we're dinosaur-age people.

At the end of the two months the axe fell. We both committed to using cash only for one month! Dearly beloved had his binder that he'd prepared, with a monthly form inside it. We'd decided on some categories of monthly expenditures. Remember though, if you start off with debt, you'll have an extra purse, *literally*.

- Groceries
- Entertainment
- Pharmacy
- Transportation
- House maintenance
- Donations
- Miscellaneous
- (Debt repayment)

I went and bought some little purses from the local dollar store. Once I would have bought 10, just in case we needed more. But now the first saving occurred. I bought the **exact** number of them that we needed!

Oh yes, that was an *immediate saving of \$3.00*.

I already had a nice fat Sharpie pen, and each purse was promptly labeled with its purpose.



Your Plan of Action Development

Looking at the last two months of spending, we were able to figure out how much money should go into each purse, then we were set for the month. From that time on, cash has been the way to pay.

With things like online shopping and big items paid for by debit, we always ensure that at the end of the month these are fully paid up.

This turned out to be the start of a whole new way of thinking and viewing things - literally. There are a couple of never-changing principles that are followed.

You usually know what you plan to do each day. It might be to *buy groceries*. Easy, you put the grocery purse into your handbag. Sometimes you might have three labeled purses inside your handbag.. You put the change from purchases back into the little purses. You ***always get a receipt.***

Remember the binder with pages that dearly beloved set up? At the end of each day the receipts are either entered in it (*takes all of five to ten minutes*) or kept in a nice box for a couple of days, ***no more than that.***

Why plastic destroys you on a spending spree

Now here's the thing. Whenever I talk to people about this they'll often tell me, "I prefer to just use my debit/credit card. All my receipts are there, and I know exactly what I've spent!"

Well, yes.

Problem is, you only know *after* you've spent the money

When you actually *see* it disappearing it's a different story. When you can **see** how much you have in that little purse, it makes you think whether you actually want to spend the money or not.

Credit and debit cards don't do that for you. They focus on you being *unaware of what you're spending* until the end of the month.

When the day of reckoning arrives, it can be a nasty surprise to learn you don't have enough money left to to pay that credit card bill, or have enough to pay it but realize you spent far more than you should have or intended to.

That's how credit card companies work. Their focus on record keeping is for them. Not you.

Some folks say, "But, I get cash back on my spending when I use a credit card." Or, "I get rewards, flights and things."

Well, by the time you qualify for those, they've managed to make you spend so much that you could have bought so much more, just with what you've saved using cash. You'd be richer, and the credit card guys would have to be dreaming up new ways to fleece you.

All I can tell you is, it was interesting after the first month of using this system. We had to cut our budget by \$250 because we had allowed too much money into our budget, so we reduced it.

The best is yet to come

Now, dearly beloved goes to the bank once a month and withdraws the amount we budget. You could do the same weekly, if you prefer. He distributes the cash into the purses, and we're good to go.

This was started quite some time ago and we're **still** saving a few hundred each month.

Because I'm so visual, and crave **seeing** my reward, it goes into another one dollar purse before the huge amount goes into the bank, after I've gloried over it for a couple of months!

That's for our travel fund. We can choose either to use it ourselves, or help others visit us. Living on a peninsula can be costly.

Remember, debt repayment is your first obligation. Fill out the form. If you have debts to start with, you'll be paying it off quicker by using this method.

If you have comments or questions about any of this stuff, I'm easily reached via the [Contact/Subscribe page](#) on [WarnerWords](#).



Welcome!

Please join me in listening to *life-speak*.

Here we can collaborate on what we're hearing, where we're going and what we've learned along the way. It's about more than examining our losses, it's about sharing the burden, being compassionate and sharing the experience of discoveries along the way!

Sign up is safe, free, and your email will never be shared.

[CONTACT ME](#)

About the author



Vicki J. Warner is an author, pro-blogger and semi-retired educator.

She has been a successful business owner and active supporter of the global independent business community for more than three decades.

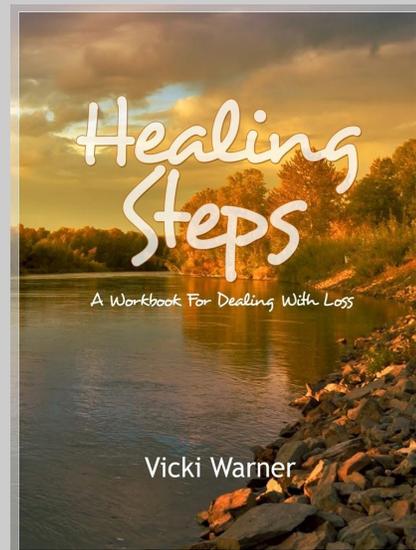
With a passion for literature and writing, Vicki teaches community classes on writing, book development, and pro-blogging.

A resident of the Sunshine Coast in beautiful British Columbia, Vick is also an avid gardener and chef, often publishing fun, delicious and easy to prepare recipes in the WarnerWords [Food Therapy](#) blog.

[Vicki's Spin](#) is a weekly publication of WarnerWords, where she produces multi-genre content covering a wide and interesting variety of topics including current events, travel and leisure, gardening helps, money saving tips and reviews on products and businesses she's familiar with.

She is a founding member and associate manager of the [Tips for Talent Club](#) as well as a founding member, editor and contributing scribe of the [Legacy Archives Foundation](#).

Vicki is also the author of [Healing Steps: A Workbook for Dealing With Loss](#), featuring a foreword by [Prof. Maria Jordan of marcoujor's musings](#).



A free [*Companion 4-Week Calendar-Journal to Healing Steps*](#) is also available by request via the embedded link.

The book was inspired by the desire to help others who struggle with the blow of grief, much like Vicki endured after the unexpected passing of her first husband. It is also offered as a gift from [Lasting Impressions Funeral Home](#) to all of the families they serve.

Epilogue

Thank you for your time, interaction and support of the independent business community, pro bloggers and authors. I hope you'll find this book useful and would love to hear from you if you have questions or results from employing the inclusive tips you're inclined to share with me.

This book was produced in collaboration with...

[Prof. Maria Jordan of marcoujor's musings](#): Editor

[Angelia Phillips of flashPress](#): Second editor and content design

Best wishes on saving and growing your money!

[Vicki J. Warner](#)