

5 FRUGAL HACKS

\$ 4,265 SAVED

JEFF KOSOLA - DELIVERAWAYDEBT

LUNCH

In my past life (before living like no one else), I would purchase lunch at work. Sometimes from our work canteen (love that word) or from McBurgerWopper down the street. I've never added up how much I was spending but I know it was alot. Of course now that I'm on a budget I made sure NOT to allocate much for lunches, but I still needed to find a tasty cheap way to supply my body with calories.

ENTER THE RAMEN

While strolling through the grocery store one day I noticed the ramen noodle area. I purchased a few and began my journey to become know as "*The Noodle Boy*" at work. I eat ramen noodles every single day at work. I will never allow myself to eat them at home, work is my ramen dojo. Notice that I used the term *Work* to describe my locale when eating, I'm not in college though I do remember the ramen days of my young.

THE COST (CANTEEN/FAST FOOD)

Looking at my previous life and how I ate lunch is eye opening. I use to eat my lunch out 100% of the time. Taking a conservative \$5 per lunch the totals become *\$25 per week* and *\$1,200 per year*. (240 lunches per year -- I took out for vacation and holidays.) That is

just crazy when you cost it out.

THE COST (RAMENS)

The best part about ramens is the price. I currently buy them at Sam's Club. At Sam's they are sold in a case of 36. The case costs \$5.88 which yields a 16.3 cent price per pack. At my grocery store I can buy them individually for 18 cents or in a 6-pack for 99 cents (16.5 cents per pack). I currently consume 2 packs per sitting bringing my lunch cost to *33 cents per day*, \$1.65 per week, and *\$79.20 per year* (Using the same 240 lunches per year.)

TRICKS OF THE TRADE

Ramens are not very healthy and contain a lot of sodium. To combat this issue I've found a way to balance the sodium and still have the great taste. I use my fist to crush the noodles into smaller pieces. I then dump them into a medium sized plastic bowl, and add some water. After nuking them for 5 minutes and draining them, it's time to add the seasoning packet. Since I use two packs of ramens, I toss one whole packet into the trash and use only 1/2 of the remaining packet. This still provides enough flavor, but saves you from raising your blood pressure with all the sodium. I also choose to use chop-sticks to eat the ramens with. It keeps me in practice from my China days, and always gets me some strange looks.

RAMEN NOODLES

\$ 1,120



PRODUCT	PRICE	SERVINGS	COST PER SERVING	COST PER LUNCH	COST PER YEAR
CANTEEN/FAST FOOD	\$ 5.00	1	\$ 5.00	\$ 5.00	\$ 1,200.00
RAMENS (SAM'S CLUB)	\$ 5.88	36	\$ 0.163	\$ 0.33	\$ 79.20
RAMENS (KROGER)	\$ 0.18	1	\$ 0.18	\$ 0.36	\$ 86.40

20 OZ. VS 2-LITER

BEVERAGES

I don't know about you but I LOVE caffeine. I tend to have an addictive personality, meaning once I like something I just keep going back to it and using it. No, I'm not a lab rat hooked on some crazy substance hitting a button all day long for more. I just know what I like and continue to use it. I'm sure you have something like that too. For the rest of this post I will refer to this beverage as POP. I'm from the midwest and we call it POP. You may call it Soda, Pop, Soda Pop, Coke, what have you. I've been all over the country and sometimes have been laughed at for ordering a Pop. Oh well, this is my story and we will use POP!!

ENTER THE DIET PEPSI

Diet Pepsi is one of my best friends in the world. I drink at least two 20 ounce. bottles a day during normal working hours. When I deliver pizzas on the weekends I tend to suck down even more. I usually only start drinking pop after 10am in the morning. I reserve

the early hours for my other friend, coffee. *My name is Jeff and I'm a caffeine addict.* The good thing about being budget minded is the ability to look for cheap ways to finance my habit.

THE COST

Around here, the average cost of a 20oz. bottle of pop is \$1.40 each. A 2 bottle a day habit results in a cost of \$19.60 per week at 7 cents per oz. That will be \$1,019.20 per year just in pop. My frugal hack is to buy 2-liters of pop instead of single 20oz bottles. The costs are greatly reduced. I will use 64 oz to represent a 2-liter for easy math, yes a 2-liter really has 67.6 ounces. A two liter of pop costs \$1.79, or 2.8 cents per oz. Doing the math we can purchase (5) 2-liters a week for \$8.95 and pay \$465.40 for the year. That works out to a **54%** savings just for buying the larger bottle.

TRICKS OF THE TRADE

The best trick is to surf the sale papers on Sunday and Monday to locate the best deal on

pop. Once a month my local grocery store sells Diet Pepsi for 89 cents. I buy the limit of 10 bottles and store them at home. Another store has the same sale 2-weeks apart. I buy the limit of 10 bottles there as well. As a result I get my weekly requirement of 5 bottles for \$4.45 or 1.4 cents per oz. Using this hack I can spend \$213.40 for an entire year of pop, that's a **77%** savings over buying the pop from the vending machine.

Fluid transportation tricks. You can use the frig at work to keep your vice cool all day long. I like to take used bottles from my co-workers and toss them in the dishwasher to reuse. We have the 10 cent bottle return policy here in Michigan so nobody throws them away. I know it sounds gross, but it works. I also have a travel cup that I use to drink "the nectar of Gods" with. I keep a 2-liter at the pizza job to charge up while delivering. Yes the 2-liter is not as easy to work with, but saving **\$787.80** is well worth it.



	VOLUME	COST	COST PER OZ.	COST PER WEEK	COST PER YEAR
SINGLE 20 OZ. (14 PER WEEK)	20 OZ.	\$1.40	\$0.078	\$19.60	\$1,019.20
2-LITER REGULAR PRICE (5 PER WEEK)	64 OZ.	\$1.79	\$0.028	\$8.95	\$465.40
2-LITER SALE PRICE (5 PER WEEK)	64 OZ.	\$0.89	\$0.014	\$4.45	\$231.40

ENFAMIL VS. MEMBERS MARK BABY FORMULA



HEALTHY KIDS

If you are planning to have children this frugal hack can save you time and money. My wife is currently pregnant with our third child so I understand the impact of a young child on a family budget. The diapers, wipes, clothes, formula, furniture, bottles, and everything else that goes into raising a healthy baby during the first year. This hack will focus on baby formula, the most important piece of the puzzle. My first child was raised drinking Enfamil Lipil baby formula. We liked the Enfamil Lipil but the cost was huge, \$22.49 for 25.7 oz. It worked well for my son; he has turned out to be a monster. Both of my kids are above the 90th percentile for height and weight. If I keep going I could field the offensive line for an NFL football team.

MEMBERS MARK

It was during the pregnancy of our second child that we began focusing on our money and blasting away debt. One of my cousins told us about Members Mark Formula and how it saved her money, so of course we started to look into it. My wife took a Members Mark and Enfamil label to our Doctor for her thoughts about switching. To our surprise, the Doctor already had many people ask her the same question. She believed the product to be a great

alternative to Enfamil. The ingredients are the same, and the nutritional values are extremely close according to the labels. The only complaint I read on the Mommy Blogs and forums was it's consistency. People said the Member's Mark was not as "smooth" as the Enfamil. We were willing to try it with our daughter and see if she would like/drink it. My daughter drank the Members Mark Formula from birth until she was 1 years old. I believe the product was great and she no issues. My cousin has since had another baby which is currently drinking Members Mark, and our third baby will be doing the same.

THE COST

There are no Tips and Tricks when it comes to baby formula so we'll go right into the cost savings.

- *Enfamil Lipil* costs \$22.49-\$26.75 for a 25.7 oz can
- *Members Mark* costs \$19.38 (Sam's Club) \$26.06 (Amazon) for a 51.4oz can*

*Sam's Club does require a \$50 yearly membership.

This frugal hack saved us \$614.40 during the first year of our daughter's life. That's a lot of money by anyone's standards. If you are thinking of having kids, this is a great way to offset the new baby expense.

PRODUCT	PRICE	SIZE (oz.)	COST PER (oz.)	CONTAINERS PER MONTH	COST PER MONTH	COST FOR 1 YEAR
ENFAMIL	\$22.49	25.7	\$0.88	4	\$89.96	\$1,079.52
MEMBERS MARK	\$19.38	51.4	\$0.38	2	\$38.76	\$465.12

DIY FENCING SAVED ME

\$1,744



THE CULPRIT

Fletcher is my 6 year old Black Lab. In Dave Ramsey's terms, he'd be the *Free Spirit of the family*. Fletcher is always getting into trouble and causing problems. I love the dog, but sometimes he can be too much to handle. I live in an older neighborhood with small lots and houses that sit a few yards from each other. Most homes have fences on all sides, but somehow ours is only fenced on two sides. Usually this would be a blessing, and promote neighborly love and friendship. It has proved to promote the love of Fletcher venturing next door and "do his business", and my neighbor loving to throw "the business" back over in my yard.

THE MONEY PROBLEM

A fence needed to be installed to keep the Culprit (Fletcher) in my yard. This has been anything but an easy solution. It turns out that in our city, a fence cannot be installed by a 3rd party without having a lot survey documented with City Hall. The survey is usually passed from party to party during the sale of the house. Unfortunately ours wasn't passed down during our closing. I was informed about it at the time, but was assured by my realtor it didn't matter. *Lesson learned*, I should have insisted on the survey before the sale could be completed. A new survey could be completed from a local survey company at the cost of \$700 to \$900. Not a good use of my limited financial resources while in debt. The cost to have a black chain link fence installed along my property line is \$1,200. Add the \$1,200 to the survey required and the grand total is \$1,900 to \$2,100. Damn, that's a lot of money just to keep the Culprit from causing a nuclear war between neighbors.

THE SOLUTION

The solution needed to keep the dog in the yard and not break the budget at the same time. I stumbled on a

nifty little concept while cruising the aisles of Lowes and Home Depot. Turns out there is product on the market called Welded Wire Fencing. WWF is just a fancy name for chicken wire, which has now been altered to "Poultry Fence". I guess the Chicken Union (CU) lawyers clucked with the Politically Correct (PC) lawyers and renamed it. The fencing is cheap and can be installed quickly without any expensive tools. After purchasing two 50 foot rolls and the required amount of posts, the total monetary damage was \$156. The time required to install the fence was just over 2 hours, and required the help of my wife and 3 year old son. My son performed the difficult task of making sure that all the tools were placed just out of my reach, I believe it was his innate sense for safety that prompted such action. I'm also happy to report that there were no injuries or arguing during the installation process. It was an extremely fun family task to complete.

THE RESULT

Fletcher has changed his name to Inmate #007. The fence stands at 4 foot high, and he is unable to scale it. My neighbor is extremely happy. Even though she does not talk with us, I could tell by the smile she had after noticing the new fence. Now the fence isn't the prettiest fence around, but it serves it's purpose. The lesson I've learned through the process is that you don't have to follow the main stream thinking to solve a problem. A little personal investigation can save you money. Our savings came out to be at least \$1,744.



ABOUT THE AUTHOR

My name is Jeff Kosola and I use the screen name [@DeliverAwayDebt](#) to navigate the twitter world. I also write about personal finance and second sources of income on [DeliverAwayDebt.com](#). Why DeliverAwayDebt, because I'm paying down my debt by working a second job. Yes that job involves delivering pizzas. I am 35 years old, married to and have two young children and one on the way. I operate out of Southeast Michigan, also known as the "Motor City."

DELIVERAWAYDEBT ON TWITTER:

I started using Twitter to tweet about the tips I make while on delivery. I also like to share some funny stories that happen along the way, in 140 characters of course. Check out the [Stiffy Tracker](#) page to get an idea of some the quick stories I tell. FYI, a "Stiffy" happens when a customer gives you less than a one dollar tip, not the other thing you may be thing about. At the end of the night I will tweet my total earnings. You CAN make some serious coin delivering pizzas. During the week I tweet about the

normal happenings in life and love to share articles from other PF (personal finance) bloggers from around the globe.

DELIVERAWAYDEBT THE BLOG:

I use the blog to write about personal finance issues. I mainly use my own experiences but also branch out into main stream topics. I also update the weekend delivery totals for all to see. If you look above you'll see the tab for ["Pizza Delivery."](#) I enjoy writing about PF and love to add in my own humor. No matter how much debt we have or how much money we have, we still can't take ourselves too seriously.

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Take-care
Jeff