



THE <sup>Mis</sup>ADVENTURES OF  
**Doofy Dizee**  
My Quest For The Simple Things in Life

Rookie Mistakes I Made in My Quest to  
Save Time & Money

Disclaimer:

I am not an expert – I make mistakes. I am nicknamed Doofy Dizee, after all. All thoughts, pictures, etc, expressed within are my own.

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## Introduction

Everyone has that friend who knows how to save a buck. Whether it is by cooking from scratch, buying in bulk, sticking to a budget or swapping clothes with friends – they always seem to recognize the best ways to save money. It is inherent to their being, a skill they were born with.

That is not me.

I am constantly in awe of these people. Because, boy, do I know how to spend money. I am a pro. I am that girl who spends [thirty bucks at the dollar store](#). The one who has the collector spirit - why buy one when you could have the whole collection! The one who always seemed to have a bag in her hand, her credit card out and another errand to run.

To my credit, I usually didn't pay "Retail" - my purchases were almost always bought on sale or with some other incentive. But, spending is still spending and it was starting to impact our lives (and credit cards). Not to mention – we had a lot of stuff!

Sometime after son number two was born and before puppy number three arrived, we decided it was time to reign in our spending. But, with busy lives and a house full of mammals, finding time to talk about money was tough. Our household costs are basically set, so it was our discretionary spending that needed to be controlled. I should mention my husband has an allergic reaction to the word "Budget". And I am allergic to his reaction to it. Enough Said.

I started searching the internet looking for the holy grail of money saving tricks & tips. There are so many great sites where the writer has it all together but I couldn't really find what I was looking for – a list of sorts with Do's and Don'ts.

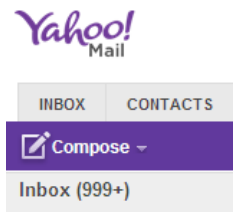
Needless to say, I made my fair share of mistakes (I still do), but here is a quick round up of my best tips to start saving money without hammering out a budget (I bet you already do a bunch of them!)

## Without further adieu, I present “Dizee’s Rookie Mistakes”

### 1. Not Using a Pseudonym

When I first started looking into this world of money saving, I signed up to newsletters, websites and the occasional spammy site in order to receive a coupon or a free sample of a product. I did not anticipate just how OFTEN these sites would email me. They LOVE me!

On a typical day I get 50+ emails to my personal mailbox! I have so much mail that even YAHOO can't keep track anymore!



I keep waiting for my mailbox to explode.

My email address (as geeky as it is) is as important to me as my phone number. I don't want to change it, so I just tolerate the bursting mailbox. And apologize profusely when I miss something important –

***“What? I missed your email? Sorry, I didn't see it”*** has been uttered way too often by this girl

The easiest solution is to create an [alternate email](#) to use. Check it once or twice a day to see if you have a great deal waiting and then forget about it. This maybe obvious to most, but I would classify this as one of my biggest mistakes. I was finally able to stop the bleeding a bit by creating a non-de-plume through [Gmail](#).

Keep it simple. There is no need to get über creative – an easy way to create a new email address would be to add **'saving'** or **'coupon'** or **'most\_exalted\_one'** in front of your normal email.

Remember, don't mix business with pleasure. You should never use a work email when signing up for discounts.

As an aside, Facebook is a fantastic tool for finding deals. Simply search out the company you love- let's say Old Navy – and hit the "Like" Button . Then you will be able to access coupons, be alerted to possible free samples and be notified of upcoming sales.

Yet, some people don't want their entire **Facebook World** knowing they like a particular Hemorrhoid Cream. You can always create a Facebook Alter Ego. This way you can you can "Like" to your heart's content and people will be none-the-wiser.

## 2. Forgetting to Negotiate, Negotiate, Negotiate!

Just about everything is [negotiable](#). Don't assume that your 'rate' is set in stone. You just need to pick up the phone and make a call, especially to your utilities. I was able to score ten bucks a month off my cable bill.

I recently called my Credit Card Company – it was my first credit card which had an obscene APR. I explained to the representative the card was from my college days of yesteryear and asked if they could lower my APR. Guess what –they did!

This extends to products too. If a product exceeds your expectations (or fails utterly), it pays to contact the manufacturer. My beloved Auntie Eyeball (which is not, in fact, her given name) has had great luck calling manufacturers. One time her favorite paper towels were leaving pieces of lint everywhere. She called to report the change and was sent coupons for free paper towels!

The moral of the story – if you don't ask, the answer will always be "No". It takes a bit of nerve, especially if you are reserved like I am. (Seriously, I am a very quiet person! Please stop laughing...) Just remember, always ask nicely. No one is going to want to give you anything if you are belligerent or act like you expect a generous handout to be sent your way.

### 3. Coupons, Freebies and Reward Programs Oh-My!

In the past, I had little respect for the coupon. I would scoff at a seventy-five cent coupon for Kleenex – you couldn't buy a can of soda with that! And I would never sign up for a store rewards program – who wanted to carry all those little cards on your key ring? Let's not mention free samples - isn't that just another scam?

## Coupons

What a novice! Present-Day Dizee reveres the \$.75 coupon because I know my local grocery store doubles coupons up to \$.99. That's a dollar-fifty off my bill and in my pocket. I will take that any-day-of-the-week and twice on Sundays.

Still a little confused about this whole 'coupon thing'?

Check out my post-  
[10 Commandments of Coupons](#)

There are more [places to find coupons](#) than just your Sunday newspaper. You can print them online from a number of sources including Facebook and company sites. My favorite thing to do is stacking coupons – this is when you use both a manufacturer coupon and a store coupon for double savings. It is a great way to get the most bang for your buck.

Do you think you do not have the time to coupon? Many websites have coupon databases that allow you to easily comb through available coupons. This is the technique I use for [Couponing like a Pro](#). It cut my time spent on coupons to less than 30 minutes a week.

## Rewards Programs

Rewards Programs offer you lucrative savings and special perks (birthday freebies, extra discounts and marked down prices to just name a few things). What a goose I was to thumb my nose at that! Most stores will allow you to look up your reward number by phone number – so you won't have to carry all those cards around.



Now-a-days Reward Programs are offered by just about everyone – Craft Stores (such as [AC Moore](#)), Grocery Stores (such as Stop & Shop), Drug Stores (such as CVS), Restaurants (such as Red Robin) and Pet Stores (such as PetSmart). Click [here](#) for more rewards programs.

Typically you get periodic offers, such as coupons, cash back or birthday freebies. I am a big fan of rewards programs – but only free ones. There is no need to pay for joining a club. So, start signing up!

### *Freebies*

I would have thought this was totally a scam. Free stuff from the internet? Sure – does it come with a free virus? Most turn out to be totally legit. I have been able to get full size, trial size and all sorts of freebies in between.

Companies will sometimes post a freebie on Facebook which are typically a limited number of samples available. So, it can be a mad rush to sign up. Many times these samples will last only seconds! But when you score one, it is tantamount to scaling Everest (of course this is spoken by someone who has never actually scaled Everest... but it really is a bit of a rush.)

I never sign up if I have to supply too much information – like credit cards or such. I generally give my address (how else to get the freebie?) and my year of birth (I may fudge the actual date).



Some recent free samples I received – note the full size Olay moisturizer and eye wand.

#### 4. Not Stocking Up at Sale Time

Did you know most groceries go on sale every 3-6 weeks? I didn't, so each week I would diligently buy my week's worth of groceries, never plan ahead and just be happy when I hit a sale. Silly! My weekly grocery bill was over \$145 and that was pre-babies!

The trick is to play the game and make sure to stock up when the price is right. For instance, my kids love the Perdue Dino Nuggets (I guess there is something to be said for biting into a T-Rex). Typically, they are \$3.99 at my local Stop and Shop. However, every few weeks they go on sale Buy 1, Get 1. I usually buy six packages for the cost of three. Throw in the occasional coupon and I can get them for less than a dollar a package. Score!

I find the best time to purchase clothes for the kids to be the end of the season – I just buy a size up. Some stores such as Children's Place and Kohl's even give coupons or store 'cash' as an added bonus. I have found brand new clothes for less than a dollar! My son's winter jacket, originally marked at \$120.00 cost me \$12.00 at the end of winter.



Seasonal items are best to buy – when? The end of the season as well! I buy all my summer stuff (inflatable pools, bubbles, outside toys, even flowers) as prices get marked down. We bought our \$800 Christmas Tree (obscene price, I know, but it has 'real growth') for less than \$100. It is still going strong 10 years later. We have an inordinate amount of Halloween Inflatable balloons (an obsession of my husband) that we have never paid for even close to full price.

So, in the end, it is all about timing (but then again, isn't everything?)

## 5. Trying to Buy Everything at the Lowest Price

When I first started out, I would run from store to store to snag stuff at the lowest possible cost. I would race from CVS to Target to Walgreens. But, when I would add everything up, I wouldn't see a savings! Cue the steam pouring from my ears!

My problem is I lack the discipline to make multiple stops. Inevitably I would find something additional to buy at CVS. It was never expensive, but those couple of dollars I would spend would eat at my savings. Another scenario – the store has a skill crane and I have my children (or husband) with me. I can sink an easy few bucks right into that game of chance (sucker!)



It is all about how one handles temptation. I have never once gone into Target and come out purchasing only the items I had on my list. I am not sure it is even humanly possible (kidding, I am sure people do it every day. I just haven't met one). The point is – know your limits. I would rather spend \$2.99 on detergent on sale at Stop and Shop than spend \$1.99 on the same detergent at Target plus an additional twenty dollars on other odds and ends I would pick up.

## 6. Shopping



I am sure you are sitting there thinking, Duh! But it never occurred to me! I always had something to go out and buy – groceries, gas in the car, the newest toy. Sometimes I just wanted to get out of the house for a bit!

And what would happen? When I would go shopping, I spent money. When I took the kids shopping, I spent money. When I would go shopping with my husband, I spent **double**. (although sometimes I would get a nap out of the kids...).

The trick is to find lots of fun things to do that cost little to no money. I thought finding these places was the equivalent to finding the lost city of Atlantis. Something people searched for but never quite found.

Learn to [love the library](#). Granted, I know libraries are different in different places, but it is a great way to burn an easy hour or two. My kids love picking out books, reading them to each other, playing a game on the computer. My library even has board games to play! Round out your trip by renting a movie and popping popcorn for a movie treat at home!

Many libraries put on shows, offer free tickets to establishments (like a museum) or free classes. I typically make a wish list of books I want to borrow and head over there like a kid in a candy store.

Parks are a fantastic place to hang out and break out of your cabin fever. Even though we have a kick-butt playset at home, my kids lose their minds

over a slide that isn't theirs. Pack a blanket and a lunch and have a little picnic. Everything tastes better outside on a blanket. Even a quick Google search can provide ideas on where to hang out. (This is what [popped](#) up for the Town of Hempstead on Long Island).

I have seen events sprouting up at stores and I have ACTUALLY started to take advantage of them. [The Disney Store](#), [Home Depot](#) & [Lowes](#) all run free programs. Some aren't even for kids! These are great if you can refrain from spending!



Free Crafts from Lowes Kiddie Program

## 7. Not Planning My Meals

I know, this doesn't sound like fun but it really is important. The weeks where I plan (and, granted, there are plenty where I don't) are so much simpler than trying to wrack my brain for another dinner that no one complains about.

The key, for me, is to base my meals on what I have on hand and what is on sale. We also include a lot of simple meals – chicken nuggets, peanut butter or cheese sandwiches, home-made pizza. I try to incorporate fruit or veggies for those that will eat them.

I am also the wife and mother to incredibly picky people. I know many people will say absolutely not, but a few nights a week I plan two simple meals - One for me and one for the boys. Why? I don't want to eat the same thing over and over (and over). Hopefully someday we will all be on the same page, but today is not that day!

I typically use this [list](#) that I then tack up on the refrigerator. My husband isn't a fan of a 'planned' day (ie Tuesday will be Tacos) so I just make a list of possible meals for the week and check them off as we eat them.

The big trick here is to actually eat the meals you plan. This is where I FAIL! Especially with my lunches.

## 8. Going All Out

There was a time in the not-so-distant past where I didn't think twice about heading to Sephora, drop a small fortune and never use half the products I bought. I had a veritable beauty salon in my house – nail polishes, bases & top coats, frizz tamer, gel, shampoo, conditioner, deep conditioner, clay masks, daily moisturizer, night time moisturizer, multiple colors of eye shadow, lipstick and mascara. It was crazy, especially since I am a wash-and-go type of girl.

I have been able to get rid of shaving cream, [expensive scrubs](#) and make –up remover just by using coconut oil. Now, I [try one](#) item at a time and pace myself. I also buy items I know I will use – Yes, I am talking to you eyelash curler. As much as I want one, I know I wouldn't use it.

Pre-kids I bought a gym membership because I wanted to get toned (I didn't have a weight problem yet). I never used it. Now, when I think about getting one I give myself a swift kick in the behind and vow I would have to make time to exercise weekly for six-weeks before considering one. Guess what – I didn't make it a week.

*Do you think of hoarding when I mention stockpiling?*

*Click [here](#) for tips on how to create a stockpile without people calling you crazy.*

Bringing this back to saving (instead of splurging)– I went on a mini-binge when I first realized I could use coupons and get items for remarkably low prices. I think the first week I spent 100 dollars. Granted, it was on three hundred dollars worth of stuff but I was missing the bigger picture. I was spending too much -Even if I was getting stuff on

sale.

Remember, slow and steady wins the race. Start by giving yourself a 'stockpiling' budget. Maybe five to ten dollars. You can build up a nice stash that way!

## 9. Waiting Until The Perfect Time to Start Saving

Sometimes this feels like an uphill battle. There were times when I felt all my money was going to bills. I am sure we have all felt like that at one point or another. But, you have to start somewhere.

I realized I could effectively put away twenty dollars a week without feeling it. That is the amount of money that I 'lost' in a week – on gum, lunches, and other odds and ends that I could never really quantify.

I realized if I started on Jan 1, I would have a thousand dollars to spend by Christmas! Um, can you say sweet? This is great for a no-brainer saving plan.

But wait – I actually DID have a problem. I could never remember if I **actually** added money to my envelope. So, I created [this](#) handy dated

packet. I have used this for all sorts of things – saving for birthdays, Christmas or even a vacation.

Remember, this is totally a scalable thing – if you can put \$10 away a week, that is \$520. Even \$5 a week translates to \$260 a year. Hey, it is more than when you started and a little can go a long way!

By the same token, you can set up a coin jar where you stash singles and loose change. I was able to accumulate more than \$200 from change I used to misplace. It was great to use this money when we went away last summer

A little here, a little there, it all adds up. Just like calories....

## 10. Doing What Works for Others

In the end it really comes down to doing what is best for you. Don't compare yourself to others and be proud that even little changes are saving you money.

I know I have only so much willpower. This willpower will prevent me from buying a twenty-dollar dress until I lose weight but will desert me when it comes to making purchase at the dollar store. So, I now avoid the dollar store (or the Thirty-Dollar Store as it is called in my house).



Many people suggest paying in cash and using an envelope system to budget weekly. When I tried it, I found this didn't work for me. First off, I decided I needed to buy a new wallet to hold the cash

envelopes. (In retrospect, this should have been a warning sign...)



Then something mysterious happened - Cash literally evaporated in my wallet. I would spend it on seemingly innocuous purchases – perhaps on a light and sweet tea from Dunkin Donuts. All of a sudden, poof- my money was gone.

Lesson learned – I rely on my debit card for most purchases. I think the fact my husband can see what I buy (Taco Bell, McDonald's, Dollar Tree) tempers my purchases. And remember, in the end, it is doing things that save you money that counts.

## Conclusion

I am constantly making mistakes – I did earn my nickname. Hopefully my stories will give you some ideas on ways to save without making you mental thinking you had to get eight boxes of cereal for \$1.89 out of pocket. And remember, you can do it!

## About the Author

Doofy Dizze is a married mother of two ~~rambunctious~~ precious little boys and three ~~loud~~ friendly beagles who is always searching for easy ways to make life simpler. She also finds it strange to write about herself in the third person.

When not hanging out with her family and friends, she enjoys learning new things and writing about them on her blog ([www.doofydizze.com](http://www.doofydizze.com)).

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