

Ask Aimy Blog

The Ask Aimy blog is no longer active, but these are some posts I was paid to write for it.

5 Quick Tips for Eating Out for Less

by Claire M. Caterer

Dining out is an American reality, especially for busy moms juggling multiple family schedules. According to the National Restaurant Association, an average of four of our meals per week are commercially prepared. So what can we do to stem the cost?

(1) Know Where to Go.

Take an hour or so when you're *not* hungry and stressed to map out the best choices in your area. Collect menus of your usual haunts and cost-compare: Which Chinese takeout has the cheapest lo mein? Which pizza place gives the best value? Don't compare one entrée against another; compare the total cost outlay for each restaurant. In other words, think about what *your* family eats. Your son may order one hamburger at Burger King but three burritos at the local Tex-Mex place. Then, create your list of budget-friendly places, keeping in mind most common routes you travel for commuting and carpooling. Keep the list in a notebook in your car's glove box or on your smartphone so you're never caught off guard.

(2) Resist Impulse Carryout.

At our house, Wednesday is a busy night. My daughter has a voice lesson late in the afternoon, and I have choir practice early that evening. So Wednesday has become Taco Bell night. It's quick and cheap, but best of all, because we've planned ahead, we know exactly what our limits are. Before we walk into the restaurant, I've already discussed with my daughter whether or not she'll be allowed to order a fancy slushy drink. No arguments, no impulse purchases. (Just for the record, that slushy drink adds **almost 50 percent** to our total bill.) And speaking of drinks ...

(3) Skip the Drinks.

Restaurants make a lot of money from beverages. Make a firm rule that ice water is the drink of choice and you'll save money as well as calories. Your child's supersized Sprite often gets pitched anyway.

(4) Have Side Dishes at Home.

If your family orders pizza or sub sandwiches, keep bagged lettuce, potato chips, or canned fruit on hand at home. Simple salads and chips are often sold as side dishes at restaurants—another easy money maker for the franchise. Serve them yourself to round out the meal.

(5) Eat Out Less Often.

Often we dine out because we're pressed for time. But sometimes it's because we're tired or the kids are whining. Have a few easy-fix suppers on hand for those nights—boxed dinners, frozen burritos or pizza, jars of pasta sauce, prepared hamburger or veggie patties. Convenience foods from the grocery store aren't as inexpensive as food made from scratch, but they're still cheaper than a trip to the hamburger palace. Plan ahead, and you'll find your pocketbook a little fatter.

Organizing Your Child's Paperwork

by Claire M. Caterer

One of a busy mom's biggest time wasters is dealing with the avalanche of paper that descends on the house via a child's backpack. Teaching your kids a system for dealing with it will save you time as well as give them a valuable skill.

Designate a paperwork area. Clear a space for a plastic bin in a corner of the laundry room or office. For grade school-age kids, you'll want an easily accessible 10-gallon bin *for each child*. If space is limited, you can make do with stackable plastic storage drawers, designating one drawer for each child. But remember: The smaller the container, the more often you'll be cleaning it out. A large bin will last you the school year and save the most time.

Teaching the system. Each evening, homework time begins with sorting. (Even if your child doesn't have nightly homework, she should sort papers daily. It maintains the structure of study time and keeps the habit solid.) To begin, have your child do the following, under your supervision:

(1) Pull out all the stray papers from the backpack and binder or homework folder. Separate them into two stacks: work the child is finished with (random artwork, graded tests and worksheets, etc.) and papers for your attention (grade reports, field trip forms, notes from the teacher).

(2) Toss all the work the child is done with into the plastic bin. Don't haggle or deliberate. Later you'll decide whether or not to save Jimmy's autumn-leaf project for posterity. Right now, it has a home. Why bother saving old spelling tests or papers? Two reasons: One, it's faster to throw it in the bin than to figure out if you might need it. Two, you'll have it if there's ever a question about whether the homework was turned in. Don't think: Just keep.

Do your homework while your child does hers. File any important notes. Sign permission slips and write the lunch-money check. At the end of study time, watch your child to see that she packs up everything she needs for the next day.

Dealing with artwork. Little ones bring home a ton of art. Designate a bulletin board for these masterpieces. Your child can decide what to display if he likes. Everything else goes back in that plastic bin. (See why it's so big?) Rotate the bulletin-board art weekly if necessary.

Dealing with bulky items. Science-fair trifold? Giant collage? Strange invention? These projects represent hard work and kids may balk if you try to throw them away. Leave a big project in a place of prominence for a set period—say, two weeks. Then take a gorgeous

photograph of your child standing next to his pride and joy. The photo is a keeper; the project is recycled.

As they grow ... Eventually your child should take over this system independently. It's up to you to decide how much responsibility he can handle and how much help you're willing to give him. Some kids are more challenged in this area than others, so be patient and guide them until they've got it down. Remember: Most kids manage to learn similar systems in the classroom. Hold them accountable at home as well.

At the end of the year. Once school is out, clean out your bin. Saving this task till year's end both saves time and affords some emotional distance. Save a few examples of your child's best work to go in a memory box, scrapbook, or other storage. Just make sure that bin is empty before you start all over again next year!

Save Money by Brown-Bagging It

by Claire M. Caterer

Nothing beats the convenience of the school lunch, which someone else plans and prepares, but it's a convenience that you pay for. If you want to save a few pennies—and pennies do add up to dollars—you might try the brown-bag lunch.

First, some facts: Here in my midwestern school district, lunch for an elementary-age child costs \$2.15—a bit above the national average of \$2.08. When I added up the cost of a typical packed lunch, I came up with \$1.63—a difference that adds up to about \$93 over the course of our 180-day school year. (My “typical packed lunch” included a pb&j sandwich, a banana, two Oreo cookies, a handful of baby carrots, and 8 ounces of milk.)

Another benefit is that you control what your kids eat, provided you pack something they like. And if your child has allergies or special dietary needs, bringing a lunch makes nutritional as well as economical sense.

Tips for a Successful Brown Bag

It's essential to buy a sturdy nylon lunch bag that's well sealed, preferably one that includes a zippered compartment for a cold pack. Being able to keep food cold adds to the variety of things your child can bring.

You'll also want reusable plastic containers in different sizes. Tiny ones hold dips, condiments, or salad dressing. Larger ones are for sandwiches or other items. Remember the bag will sit for several hours, so pack soggy sandwich components separately and have the child assemble them at school.

What to Pack

Make sure your kid likes everything going into the bag. Get your kids involved in choosing what goes into the lunch, within limits. Allow for a main dish or sandwich, a drink, a side dish of fruit and/or vegetables, and a dessert or other reward food, like chips. For maximum savings, buy foods in bulk, not snack sizes. Be sure to add a napkin and flatware if you want, although your child may be able to pick those up from the lunch line if permitted.

Below are some ideas to add variety to your packed lunches. In addition to these, always consider leftovers and homemade items to save even more money.

sandwiches made with:

- cold cuts
- sliced cheese
- egg or chicken salad
- bacon, lettuce, and tomato
- hummus on pita bread

- leftover meat loaf, roast beef, or turkey

baby carrots, celery sticks, or other small vegetable with dip
fruit cocktail or sliced fruit
homemade breads or whole-grain muffins
cereal bars
cold cereal (child uses the container for a bowl and adds the milk, packed separately)
cracker pizzas (large crackers, sauce, cheese, and pepperoni slices packed individually)
yogurts and puddings