

Parenting Tips for Hip Moms - Everything from household tips to tax deductions



Ways to Save on your Baby:

Home Made Baby Wipes

Many new parents are looking for frugal and money saving tips for their new baby. The cost of baby wipes plays a factor in these expenses. Therefore, why not make your own. It's a simple project that can be done easily at home. Just follow the steps below.

Ingredients:

1 cylinder shaped plastic container
1 roll of paper towels
2 cups of boiling water
1 TBSP. Baby Bath
1 ½ TBSP. Baby oil

Instructions:

Cut the roll of paper towels in half (cross wise) with a knife (serrated edge works best). Remove the cardboard from the middle. Place your paper towels in the container with the cut side down. Mix the baby bath and baby oil into the boiling water. Stir well. Pour the mixture over the paper towels in the container.

So, how much money can this save you? A brand name box of baby wipes costs around \$4 for 80 wipes. If you buy a box every two weeks, your costs would total about \$100 dollars per year.

With the recipe above you should be able to cut your costs by 3/4! Best of luck! There are tons of homemade products you can make straight from home and save hundreds of dollars.

Save all of your empty lids, cereal and oatmeal boxes, and foam cups. These can be used to make various creations once your baby is at a sitting up age.

How to save on babysitting

If your employer allows, participate in a child care flexible spending account. This is a special account that has been created by the Internal Revenue Service that allows you to set aside money for child care expenses with pre-tax dollars. You ask your employer to take out a certain amount of money each month from your paycheck and you can use this tax-free money on child care related expenses.

Ask family members to babysit.

Have one parent stay home with the kids

Work opposite shifts, allowing one parent to always be home with the kids

Ask for discounts if you have more than one child in daycare... the worse thing they can say is no.

Participate in a flexible spending program for child care costs

Trade off babysitting your friends kids.

Check into Moms' Day Out programs. These are often sponsored by local churches.

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Homemade baby toys

It's really not much use buying a baby a toy from the department store. The box will always end up stealing the show for you child. So if you like saving money and enjoy making things, take a look at these homemade baby toys.

Rice rattles

Place a handful of rice or pebbles inside a small plastic bottle or container. Secure the lid tightly and you have the perfect rattle. However, be sure to remove this toy once you child is capable of taking lids off.

Baby Mobiles

Mobiles are an easy toy that your baby is sure to be amused with. Decorate a coat hanger with various objects. This can be strips of fabric, soft small toys, strips of crepe paper, cut-out shapes, or anything you find interesting. Hang your mobile over baby's cot and safely out of reach.

Drums

Cans can be easily converted into your baby's first set of drums. A formula or coffee can would work perfect. You can provide a stick from a chopstick, unsharpened pencil, or something similar to lightly beat on the drum.

Sock Balls

Make a ball for your baby by rolling together a clean pair of socks into itself.

Stacking Toys

Save all of your empty lids, cereal and oatmeal boxes, and foam cups. These can be used to make various creations once your baby is at a sitting up age.

Household Tips

Sharpen your own scissors by using them to cut fine grade sandpaper. A half dozen cuts should sharpen them quite nicely.

Use a nylon net to brush lint off of dark clothing

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Save money on air freshener by squeezing a few drops of fresh lemon into the dust bag of your vacuum.

Did you know that you can freeze milk? So, next time it's on sale, pick up several gallons and freeze it!

A shot of vodka added to a vase will keep your cut flowers fresher for a longer period of time. Dusting with a paintbrush can help you to reach into those hard to reach door jambs and other tight spots.

Homemade Shoe Deodorizer - Simply put some tea leaves into a pair of stocking and stuff each into a shoe. Leave these in for a day or two and the shoe odor will vanish.

Brown sugar will not harden if stored in the freezer.



Saving money while dining out

If you have the choice of when to eat out, choose to eat breakfast. This is usually the least expensive meal at restaurants. Lunch is the next best, while dinner tends to be more expensive.

Early bird specials often occur between 4:00 and 6:00. This can save you 20% or more.

Always consider the special of the day, since these usually provide good value for the money.

Consider splitting a meal if it's convenient.

Pass up on dessert until you get home. Later on, you can whip up some ice-cream with all the toppings of your choice. (not to mention, you could end up saving quite a chunk of change.)

Restaurants like to squeeze our dollars through alcoholic drinks, so its best to pass up on these when at a restaurant.

Order water with a squeeze of lemon instead of a soft drink. You could even bring your own tea bag. When dining out with a family, this can save around \$6-\$10.

Dessert, coffee, and drinks are often priced at a 100% to 500% profit for the restaurant.

Check your local newspaper for discounts.

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Get restaurant discounts on the internet. Restaurant sites such as restaurant.com offers coupons at various restaurants that you can print straight off your computer.

Make and take your own lunch to work instead of eating out. This can save hundreds of dollars per year.

Homemade carpet cleaning solution

Cleaning your carpets can turn out to be a very expensive ordeal. So, here are some tips that your frugal side will cheer for.

You can easily rent a carpet cleaning machine, there's no need to buy one. However, you might be surprised to hear that there's really no need to buy cleaning solution either. Here are some cleaning recipes that you can make right at home.

A recipe that kills odors:

Use one scoop of OxiClean, one cup of generic Febreze or one cup of vinegar, and the recommended hot water. This mixture will clean your carpet and kill odors. Don't worry about the vinegar. Once the vinegar dries, the smell is gone.

Another great recipe requires that you add about 3 teaspoons of clear dishwashing liquid (non-moisturizing), 1/4 cup of ammonia, and 1/4 cup of vinegar to a few gallons of water.

You can also use just plain old white vinegar to clean your carpets. This is a very inexpensive solution that works great.

Some people swear by a mixture of hot water and OxiClean. This solution should do well on your carpets and does not ruin your Scotchgard.

If you're not real thrilled about the homemade solution, you can opt for the following brands that are very inexpensive.

Sam's sells a carpet solution for about \$7 or \$8 for a large container.

You can also visit your local dollar store for a product called "Awesome". It's a yellow liquid in a clear bottle with red writing. Not only does it work great on carpets, it's also great for cleaning all kinds of things. The dilution ratios are right on the bottle.

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Below is an article by one of my favorite online web mistresses.

Gardening - Fun and Frugal!

by: Cyndi Roberts - <http://www.cynroberts.com>



pretty

Whether you are an avid vegetable gardener, a beginning herb gardener or just like to have a yard, these frugal tips may help you save a little money!

1. Stale coffee and coffee grounds make great organic fertilizer. They provide many trace minerals and low, gentle levels of nitrogen, potassium and phosphorous.
 2. Remember that a good soaking of water less often is better than a light sprinkling every day -- for veggies and for your lawn.
 3. If your neighbor has a plant you particularly like, ask for a cutting, instead of going to the nursery and buying one. Maybe you could trade a cutting from one of your own plants.
 4. To easily water a tomato plant, bury a bottomless coffee can next to the plant and pour the water into the can. This allows the water to go straight to the roots.
 5. Plant marigolds in your vegetable garden. They will attract insects that eat aphids and other pests.
 6. My husband bought some used carpet at a garage sale, cut it into wide strips and laid it down between the rows in our garden. Now we can pick peas with getting our shoes muddy.
 7. Use grass clippings as mulch around your vegetable plants to keep moisture in and weeds out. Just don't use the clippings right after you have fertilized your grass or treated for weed control.
 8. If you have access to them, pine needles make excellent mulch.
 9. A natural, frugal garden pest spray: mix 1 tablespoon of liquid dishwashing soap and 1 cup of
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cooking oil. Use 3 tablespoons of this mixture to 1 quart of water and spray on plants.

10. In the herb garden, to keep plants like mint from taking over too big an area, put it in a clay pot and simply plant the whole pot!

"He who plants a garden, plants happiness."

About The Author

Cyndi Roberts is the editor of the "1 Frugal Friend 2 Another" bi-weekly newsletter and founder of the website of the same name. Visit <http://www.cynroberts.com> to find creative tips, articles, and a free e-cooking book. Subscribe to the newsletter and receive the free e-course "Taming the Monster Grocery Bill".
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Clean Your House in Half the Time



When cleaning your house, the first thing you need to do is to find a supply and tool apron. (gardening apron works well) The apron should contain several large, deep pockets. In these pockets, you will keep your cleaning supplies (glass cleaner, vacuum nozzles, bathroom supplies, etc.). This little known secret can cut your cleaning time in half.

Wear microfiber cloths at all times (they are the best dusting tool for all surfaces.) This way, you have your dusting tool handy at all times.

Work your way around a room. Start at the top with your high dusting and proceed to your low dusting.

Buy filters for your home that minimize dust.

When you begin your cleaning routine, move clock-wise around the room. Moving in one direction as you dust and clean glass is the fastest way to clean a room.

After dusting, it's time to vacuum any cloth furniture and then proceed to the carpets. To save time, clean every floor in your house at the same time. If you vacuum one room at a time, dirt and dust can easily be carried from the dirty floor to the clean floor.

To finish, mop the bare floors and allow them to dry thoroughly.

The bathroom is often one of the most dreaded chores. However, you can turn it into a manageable task by taking five minutes twice a week to spin through with a paper towel and pine

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sol.

Concentrate. This is often hard to do because housework can get very boring. However, if you focus on what you're doing, you'll finish faster. Put on some music for a little extra motivation!

Below is an article by one of my favorite web moms.

7 Ways to Get Organized on a Budget

by Maria Gracia

Getting organized does not have to be an expensive task. You may think that you have to go out and purchase all sorts of organizing baskets, bins, holders and cabinets. In other words, you may think you have to spend lots of money to lead an organized life.

But, the truth is, organizing is a **PROCESS**, not a **PRODUCT**. It takes skill, application and motivation. And yes, tools certainly help--but there are many frugal ways of getting and staying organized, without breaking the bank.

1. **DE-CLUTTER**. Chances are, you have available storage space in your closets and cabinets. But, perhaps they're currently filled with clutter. Empty them out this weekend, and dump or donate things you don't need and no longer want. It's the least expensive way to gain lots of storage space. In fact, you may even consider holding a yard sale, and actually making some money!

2. **MAGAZINE STORAGE**. First of all, it is very important that you assess your current magazine situation. Most magazines older than a month, can generally be recycled. If you want to keep a recipe or article that appeared in a certain issue, tear out the page and keep only the article; not the entire magazine. Next step is to pick up a magazine holder. If you're on a budget, most office supply stores carry very inexpensive cardboard ones. Once the box is full, don't allow yourself to put another magazine into it until you toss one out.

3. **ICE CUBE TRAYS**. Need to organize smaller items, such as earrings, or extra buttons, or push pins? Ice cube trays are perfect for keeping everything sorted. Place one in your drawer, and these smaller items will always be handy. The cost? Cheap! And readily available at most supermarkets and home stores.

4. **STORAGE BOXES**. While I generally suggest sturdy, plastic, see-through containers for storage, for the budget conscious, that may not be an option. If this is your situation, you can certainly use good old cardboard boxes. Just make sure you clearly label the contents in each.

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5. **SMALL SHALLOW BOXES.** If you have a long, shallow desk drawer, chances are it's filled with an assortment of paper clips, pens, tacks, loose change, etc. etc. My first suggestion is to pick up a desk organizing tray. But, if you'd rather save some money, there is a very frugal solution. Gather small shallow boxes--the type that jewelry or bank checks often come in. Most people have these floating around the house. Empty out the desk drawer and line up these boxes inside, arranging them so that there are no open spaces. Viola! You now have the perfect sorting system for all of those loose desk items. By the way, before you put anything back into that drawer, toss out anything you no longer need, or can no longer identify!

6. **HOOKS.** Often, wall space is forgotten about. But you can free up so much space in your cabinets, on your dresser, in your garage, and so on, if you always think about how you can use your walls. And the solution is hooks--very inexpensive and available at all hardware stores. Hang your pots, pans and teacups. Hang photo frames. Hang bikes. You get the picture.

7. **BABY FOOD JARS.** Clean out those jars, remove the labels, and you have the perfect storage containers for nails, screws, nuts, bolts, buttons, loose change, paper clips, elastic bands, and so much more!

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by Maria Gracia - Get Organized Now!

<http://www.getorganizednow.com>

FREE Get Organized Now! Idea-Pak, filled with tips and ideas to help you organize your home, office and life at the Get Organized Now! Web site.

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8 Ideas for Organizing Your Child's Room

by Maria Gracia

Clean your room.

Ugh! Oh, Mom. I'll do it later!

This same dialog is shared by millions of parents and their children all over the world. Do you suddenly have the driving urge to get your child's room in order? Where do you start? Here are a few ideas:

1. **SCHEDULE.** Schedule a specific date and time to clean out your child's room. Your daughter or son, if she or he is old enough, should be there to help.

2. **DUMP OR DONATE.** Have a large box on hand for items you will be donating to your local charity or selling at a rummage sale. Also, have a large plastic garbage bag--maybe two or

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three--for everything you will be disposing of. Your son or daughter can help here. Let them know that every item that is of no use to them, that they donate, will be helping another child. Also, tell them that it's important to discard anything that will never be used, to make room for new, useful items.

3. CLOTHES CLOSET. The clothes closet is usually a good place to start. Pull everything out until it's completely empty. Then, the only items that should be returned to the closet are those articles of clothing or other items that are going to be used again. This should eliminate clothing that doesn't fit, is worn out, and so on. If you're not sure if an item fits your child anymore, have him or her try it on right now.

4. BASEBALL CAPS. Hang a baseball cap rack on the back of your child's bedroom door to keep all caps neat and organized. Ensure it's at a reachable level for your child and that he/she understands the proper way to hang the caps on it.

5. SHOES. A shoe rack can keep children's shoes organized, easily accessible and in one place. Show your child how to organize shoes, keeping all pairs together and separating dress shoes from casual.

6. STUFFED ANIMALS, TOYS AND GAMES. Put up shelves in children's rooms. This is usually a better solution for toy storage versus containers, because the toys won't get crushed and will be easily obtainable. Make sure the shelves are at a reasonable height so that your child can reach wanted items.

7. PAPER. Create a filing system for your child, to keep artwork, rock star photos, blank paper, notes from family and friends, etc. Use a portable filing container that is capable of holding hanging files and that can be transported to someplace else if necessary. The ones with handles are nice, since they can be transported to different homes, on vacation, and so on. Some of these containers have snap-shut compartments for pens, pencils, clips, and more.

8. RESPONSIBILITY. Teach your children to clean and organize as soon as they're old enough to do so. If you help them do this now, you will be helping them when they're old enough to move out on their own. Devise a simple daily checklist for maintenance. If you have two children sharing the same room, divide the room in half with an imaginary line. Describe this imaginary line to each child. Assign each one the responsibility of keeping their side clean and organized.

<http://www.getorganizednow.com>

Visit Maria's Get Organized Now! website for lots of FREE STUFF to help you get better organized, including a FREE Idea-Pak and Newsletter, plus slideshows, articles, tips and ideas!

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Maria Gracia may be contacted at <http://www.getorganizednow.com> getorgnow@aol.com. Click here to view more of their articles.

Maria Gracia, founder of GET ORGANIZED NOW!, specializes in helping people get better organized to live the kind of stress-free life they've always dreamed of.

Frugal Beauty Tips



To dry nail polish in a hurry, spray nails with PAM Oil spray.

Add olive oil to bath water to soften your skin.

Save money on services by looking for students in training. This can include your hairdresser, dental, etc. You save money and support your community.

Always consider generic when shopping for medicine.

Instead of purchasing a tube of Chap Stick for \$1.49, buy some petroleum jelly and divide it into small containers. These will go a long way.

Make your own facial by mixing dry oatmeal and water into a paste. Spread the mix onto your face and lie down and let it dry. Wash off with warm water.

Make sure you take advantage of all that your health insurance pays for.

Petroleum jelly makes a great facial moisturizer. Wash your face while it is still wet and apply a tiny amount of jelly. Rub in a circular motion, while adding very warm water until the jelly is spread evenly. This will keep your skin soft and non-greasy.

Ever left your lipstick in the car to find that it has melted. Not to worry. Simply place it in the freezer and it will be like new. Transfer to another container if necessary.

Extend the life of your deodorant - When your deodorant stick is no longer usable because it is below the plastic line, be sure and save it. When you have several near-empty containers, microwave them for about 10 seconds until the remaining deodorant liquefies. Pour the liquid deodorant into a plastic container and let harden.

Laundry Tips

When washing dark clothes for the first time, use cold water and put some salt in the water. The <http://www.babynamibox.com> - Join other hip moms in search of household tips, pregnancy and parenting info, and general friendship. Please send us your feedback and comments. We'd love to know about what you'd like to see at the Baby Names Box.

salt helps set the color. To brighten dark clothes in the future, simply throw in some salt.

Are your black clothes looking faded? Add coffee or strong tea to the rinse water.

Dryer sheets work just as well when they are cut in half.

You do not need to wash with hot water unless you are trying to sterilize your laundry. Use the warm or cold setting whenever possible to save money. Washing in cold water can save the average family over \$120 a year.

You can save hundreds of dollars a year by using your own homemade laundry soap and laundry softener. Here are some recipes you can try.

Homemade Laundry Soap/Detergent

Liquid Laundry Detergents

Ingredients:

3 pints of water
2 cup washing soda
1/3 bar Fels Naptha Soap, Grated
2 cup Borax
2 gallon bucket
1 quart hot water
hot water

Mix Fels Naptha soap in a saucepan with 3 pints of water and heat on low until dissolved. Stir in Borax and Washing soda. Stir until thickened. Remove from heat. Add 1 quart of hot water to 2 gallon bucket. Add soap mixture and mix well. Fill the bucket with hot water and mix well. Set this aside for 24 hours or until the mixture thickens. Then, just use 2 cup of mixture per load.

Here's a recipe that's a little bit simpler.

Ingredients:

1 Cup grated Fels Naptha Soap
2 cup Washing soda
2 cup Borax

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2 TBSP Glycerin
2 gallons of water

Mix all three ingredients together and then add glycerin and water. Use 2 - 3/4 cup mixture per load. This recipe seems to work best when used with cold or warm water.

Powdered Laundry Detergent

Ingredients:

1 cup Grated Fels Naptha Soap
2 cup Washing Soda
2 cup Borax

For a light load, use 1 tablespoon of this mixture. For a heavily soiled load, use 2 tablespoons.

Some Extra Tips and Tricks:

Ivory Soap, Deodorant Soap, and Beauty Bars can be substituted for the Fels Naptha Soap
Essential Oils can be added to the soap for fragrance
Liquid Detergent can also be used as a pretreater for stains.

Homemade Laundry Softener

Ingredients

4 cups of water
2 cups white Vinegar
2 cups of Baking Soda

Combine these ingredients slowly and carefully over the sink. The baking soda and vinegar will fizz. Pour the mixture in a plastic bottle, cover, and shake. Use 1/4 cup of this mixture in the final rinse or in a Downy Ball.

Ingredients:

2-3 cups of water
1 cup liquid fabric softener
large sponge

Combine the water and liquid softener. Cut sponge in half and keep in liquid. When you are

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drying clothes, remove the sponge, squeeze out excess liquid, and place it in the dryer with clothes. Then, whenever your sponge is dry, just place it back in the liquid to be used for the next load.

When you first switch from commercial detergent to homemade, wash laundry once with washing soda alone to get rid of any detergent residue and avoid yellowing of fabric.

Wash and dry clothes inside out in order to prevent fading.

Make your own spray starch - 2 tablespoons cornstarch and 1 pint of cold water. Place cornstarch and water into a spray bottle and shake well before each use.

Stain Removal

Blood Stains - For fresh stains use cold water. For Dried stains use hydrogen peroxide. Pour over stain as soon as possible.

Red Stains (This can include Koolaid, Popsicle, and Berry juice) - Pour rubbing alcohol over stain before washing.

Wine, Coffee, and Fruit Stains - Pour club soda or moist salt over stain and soak in milk before washing.

Grass Stains - combine a few drops of household ammonia with 1 teaspoon peroxide. Rub the stain with this mixture and rinse with water as soon as the stain disappears.



Removing crayon markings from walls- You can easily remove crayon markings from walls by blow drying the crayon markings to heat it up. After that, you just simply wipe it off!

You can also use some toothbrush and toothpaste on it. Scrub gently and it should come off fairly easily.

Rust stains - scrub with crumpled aluminum foil.

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Lipstick stains- Rub with shortening and wash with washing soda.

Removing sticky labels:

When removing sticky labels from washable surfaces, cover the label with a cloth or sponge saturated with warm vinegar and let stand. Once the label is saturated, it should peel off easily without causing damage. Rinse.

When removing stickies from glass or metal (other than aluminum), first test the cleaning removal material on the surface in an inconspicuous area.

Fold a paper towel or cloth to make a thick pad that is as large as the label. Dampen the pad with household ammonia and lay it over the label. You may use masking tape if needed. Wait 30 minutes to 2 hours. Re-dampen the pad if you find that it is drying out. Label should now easily slide off.

To remove sticky labels from plastic, dampen a small piece of cloth or the end of a swab stick. Dip the end in dry cleaning fluid. Allow the fluid to remain on the label only until the label is able to be rubbed off. Wipe away all excess fluid immediately. Wash the article in sudsy water and dry.

Important Note: If the fluid remains to the plastic surface very long, it will dull the finish of the plastic.

Grocery Shopping Tips

Before you buy something, wait a few days to consider if you really need it. Ask yourself the following questions:

Can I live without this? Do I truly need it? Can I borrow it from a friend or relative? How long will I have to work to pay for this?

Always shop with a list. It has been estimated that as much as 40% or more is spent on impulse purchases when grocers shop without a list. (Quick Tip: Planning your menu ahead of time for the week will help you to shop more efficiently. Doing this enables you to buy only what you need.)

Stockpile when items are on sale. I find it helpful to learn the sales patterns of my favorite stores. Many stores have some sort of routine.

Buy in bulk when it saves money.

Always use generic when possible.

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Try to do your grocery shopping in one weekly run. This helps restrict impulse buying and cuts down on your gas prices.

Shop at thrift stores.

Always check the unit pricing when comparing two products.

Be on the lookout for hotels and other business selling furnishings when they remodel. You may find a real steal.

Instead of buying books, check out your local library.

Shop garage and yard sales.

Always have a calculator handy when shopping. This enables you to always make comparisons. Some stores have actually installed calculators on the shopping carts.

Most bargains are found at the higher and lower shelves. The most expensive brands are often at eye level where they will attract your attention.

Frugal Kids Activities:



Bubble Recipes:

Basic Bubbles: Combine 2 TBSP of dish soap and 1 cup of water.

Magic Bubbles : Combine 1 TBSP of glycerine, 2 TBSP of dish soap, and 9 oz. Of water.

(This recipe makes bigger bubbles that tend to last a little longer)

Colored Bubbles: Combine 1 cup liquid tempura paints, 2 TBSP dish detergent, and 1 Tbsp liquid starch.

Quick Tips for making the best bubbles:

Mix up the recipes the day before for best results.

Glycerine helps make the bubbles a lot better.

Color bubbles tend to be a bit messy. Be sure to use washable paint.

You can add a little water if the mix is too thick.

Homemade Playdough

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Ingredients:

1 cup of flour

2 cup of salt

1 cup water

1 Tbsp of vegetable oil

3 Tbsp cream of tartar

Food coloring of choice (To create a pastel color, add liquid food coloring before cooking. For vivid colors, use powdered tempera paint.

Mix all ingredients in a pot and cook over medium heat. Stir continuously until it makes a ball. It should only take 3 - 5 minutes.

Place the ball on the counter and knead it. Let it cool down some before you let the kids play with it.

Store in airtight container in the refrigerator and it will last several weeks.

Edible Playdough

Ingredients:

1 cup of creamy peanut butter

1 cup light corn syrup

1 2 cups dry powdered milk

1 2 cups powdered sugar

Instructions:

Beat all of the ingredients in a bowl until smooth. Chill in the refrigerator for at least 3 hours. Put wax paper down on a table and let the kids loose. When finished, store the peanut butter play dough in a plastic storage bag (a Ziploc bag should work well) and store it in the refrigerator. It should last a good 2 weeks.

How to save money on insurance

If you're young and in good health, compare prices before joining your company's health plan. Although company group rates are usually less expensive for most people, those in their 20's can sometimes find better individual premiums. It always pays to do some comparison shopping. Auto insurance rates can vary by several hundred dollars for the exact same coverage. You can compare insurance rates at sites like www.nextag.com, www.lowermybills.com, and www.insurance.com.

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Maintaining a good credit rating can lower the cost of your insurance policies. A good credit rating often qualifies you for discounts.

Only purchase life insurance if someone is financially dependent upon you and would suffer financially at your untimely death. Most people who are single do not need life insurance.

Raise your homeowner's and car insurance deductibles as high as you can afford. This simple tip can save you over 10% a year on insurance costs.

Save on Your Taxes

Overlooked Tax Deductions

You would be amazed at the many tax deductions that are overlooked by taxpayers. You must stay informed and up-to-date to take full advantage of all possible tax deductions. Listed below are some of the most overlooked tax deductions. Read on so that you can take advantage of these deductions on your next tax form.

Accounting fees for tax preparation services and IRS audits.

Alcoholism and drug abuse treatment.

Alimony paid (not including child support)

Amortization of premium on taxable bonds.

Appraisal fees for charitable donations or casualty losses.

Appreciation on property donated to a charity.

Casualty or theft losses.

Cellular telephones.

Cleaning and laundering services when traveling.

Commissions and closing costs on sale of property.

Contact lenses, eye glasses, and hearing devices.

Contraceptives, if bought with a prescription.

Costs associated with looking for a new job in your present occupation, including fees for resume preparation and employment of outplacement agencies.

Depreciation of home computers.

Dues to labor unions.

Education expenses to the extent required by law or your employer or needed to maintain or improve your skills.

Employee contributions to a state disability fund.

Employee's moving expenses.

Federal estate on income with respect to a decedent.

Fees for a safe-deposit box to hold investments.

Fees paid for childbirth preparation classes if instruction relates to obstetrical care.

Foreign taxes paid.

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Foster child care expenditures.
Gambling losses to the extent of gambling gains.
Health insurance premiums for some self-employed persons
Hospital services fees (laboratory work, therapy, nursing services, and surgery).
Impairment-related work expenses for a disabled individual.
Improvements to your home.
Investment advisory fees.
IRA trustee's administrative fees billed separately.
Lead paint removal.
Legal abortion expenses.
Legal fees incurred in connection with obtaining or collecting alimony.
Margin account interest expense.
Medical transportation, including standard mileage deduction and lodging expenses incurred for medical reasons while away from home.
Mortgage prepayment penalties and late fees.
Out-of-pocket expenses relating to charitable activities, including the standard mileage deduction.
Part of health insurance premiums if self-employed.
Penalty on early withdrawal of savings.
Personal liability insurance for wrongful acts as an employee.
Points on a home mortgage and certain refinancings.
Protective clothing required at work.
Real estate taxes associated with the purchase or sale of property.
50% of self-employment tax.
Seller-paid points on the purchase of a home.
Special equipment for the disabled.
Special schools and separately stated feed for medical care included in tuition.
State personal property taxes on cars and boats.
Student loan interest
Subscriptions to professional journals.
Theft of embezzlement losses.
Trade or business tools with life of year or less.
Worthless stock or securities.

Best of luck in all of your frugal adventures. For more household tips, parenting advice, pregnancy info, and saving tips ; join our community of moms at <http://www.babynamexbox.com>

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