



Be CentsAble: How to Cut Your Household Budget in Half

Chrissy Pate , Kristin McKee

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As seen on *Good Morning America* and successfully adopted by thousands of subscribers, this easy-to-use system will help slash any household budget

Now more than ever, people are desperate to save money without scrimping on every little purchase or sacrificing their lifestyle. Like most Americans, stay-at-home moms Chrissy Pate and Kristin McKee spent the lion's share of their budgets on what they assumed to be static costs such as groceries and utilities. But when using traditional couponing and cheapskate guides didn't help their budgets shrink by a dime, Pate and McKee decided to come up with their own way to save.

Within a few months, their household expenses dropped by more than half-from spending \$800 each per month to less than \$350! only a few years after developing their "be centsable" system, Pate and McKee have helped thousands of subscribers save money without spending hours finding and cutting coupons, or giving up "extras" like travel and entertainment. In this prescriptive guide, these authors show how anyone can save thousands of dollars on cleaning supplies, pet care, toys, travel, and most importantly, groceries-without giving up healthy foods, favorite products, or the occasional splurge.

Be CentsAble: How to Cut Your Household Budget in Half Details

Date : Published March 30th 2010 by Plume Books (first published 2010)

ISBN : 9780452296244

Author : Chrissy Pate , Kristin McKee

Format : Paperback 245 pages

Genre : Nonfiction, Economics, Finance, Currency, Money, Frugal

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From Reader Review Be CentsAble: How to Cut Your Household Budget in Half for online ebook

Dea says

The book talks about what two typical families learned when they started trying to drastically cut back their budgets without giving up the things they valued in their life styles. These two families took months of digging and reading to learn all of these strategies, and they have packaged all of that up into one short book to save everyone else the trouble.

Some of these things I already knew, and others I didn't. This is a good book for anyone just starting out with actively cutting their spending, and even those who are experienced deal-seekers could learn something from it. The authors do refer the reader to their website often (www.becentsable.net), but I have found that it is easier to absorb this kind of knowledge from a concentrated source like a book. Websites can be sort-of random in when and where you encounter certain information. It's a pretty quick read, and at least worth checking out of the library. ;)

Aron Lawrence says

This book is fine for people new to home budgeting and saving money. It introduces you to many ways to save money, like couponing, making your own cleaners, how to save money on eating out, and all kinds of different things. The problem is, it doesn't really go in depth.

Take couponing for example. It takes up almost half of the book, but it doesn't really teach you what to do, just tries to convince you that it's a good idea and you should go to becentsable.net to learn more. The writers never use the names of stores, and they never talk about specific rewards programs. I think it's an effort to make it timeless, so the information doesn't go out of date when Rite Aid or Walgreens changes its policies. But it ends up sounding weird and not teaching much. I would recommend "Pick Another Checkout Lane, Honey: Learn Coupon Strategies to Save \$1000s at the Grocery Store" for anyone interested in learning about extreme couponing.

This is true for the other sections as well. There are a few recipes for making detergents and window cleaning solutions and things like that, but if you really want in-depth information about it, just buy The Tightwad Gazette, and you'll have an abundance of recipes for making things at home you might not have thought of.

Travel and entertainment are covered, but at this point, I was basically just skimming through. Nothing really caught my eye as a new idea I had never tried before.

The authors write in a unified voice, using "we" constantly, and referring to each other by name. And they constantly talk about their small children and how hard it is to take your time shopping with kids screaming and throwing tantrums. They bring their kids up on every page, it seems. There isn't really a problem with that, except that as a man with no children, it wasn't relatable to my situation.

All in all, there's nothing wrong with this book, it just wasn't for me. I'm looking for more in-depth information, not just a introduction to saving money in general. If that's what you need, then by all means

give it a try. But I recommend going with more specialized guides instead.

Debi says

I picked this up at our library. I will list it as suggested reading for my upcoming Coupon Class. I already knew the info, but I did like how it was presented. On the downside, I was quite dissatisfied with the website which is referenced multiple times. All the items I went to the website to find, were terribly difficult to find and then not very well done. (Sale cycle list for example).

One other downside is that the authors are enviogreenorganicheads which I am SOOOOOOOOOOOO not into. so a good amount of their savings had to do with savings on cleaning products had to do with savings over so-called environmental friendly cleaning products (which, they never defined what that meant, why is it enviro friendly, how do they know). I did appreciate that they listed foods that were not worth purchasing in organic (I also don't believe in organic food as the denotation and the connotation of organic food is not at all the same and purchasers are NOT getting what they think they are!) I did learn more about utility savings than I had known about.

Melissa says

As another reviewer said, this book was written for people who've had the luxury of never needing to watch money. If you consider using wholesale clubs and clipping coupons as great insights, then this book is for you.

Both women went from having lucrative careers to stay at home moms so they needed to find ways to cut their budget. The first states that the tips she gives helped her cut her \$800/month grocery budget (for a family of 4) to \$500/month.

Stephanie says

Really helpful, encouraging book by the two creators of Becentsable.com. The first half or so is about how to start couponing to save money while gradually building a stockpile of items your family uses. It's NOT all about how to stock up on Hamburger Helper, though. Their families do not eat a lot of convenience food and even have some gluten-free eaters.

The last half is about saving money on clothes, restaurants, travel, etc. and includes the recipes they use to make their own cleaning supplies (cleaners, laundry detergent, dishwashing detergent). The tone is not preachy and the authors are up-front about all the mistakes they made while trying to figure this all out.

Wan Shoo says

The tricks in this books are useful tips for those living in US or Canada, not applicable to those in Malaysia. However, it serves as a platform for frugal living. Though it is not as practical for those outside of US, some chapters, such as energy saving tips, cheap and efficient homemade detergent, travel tips and cooking

websites that provide good tips for fast yet healthy and cheap food are particularly useful. Even those small tips such as the usage of coupons or price matching do not fit into your daily marketing expenses, keeping in mind might make you more alert on those trivial leaflets and advertisement. With the authors consolidating those websites for money saving tricks with weekly updates, there is no reason why you should miss out this book. This book teaches you how to earn money rather than saving money.

Jennifer says

FINALLY! After reading every self-help "saving money" book, I found one that I can recommend to people who ask me how I do it. The first 75 pages gives detailed instructions on how to make couponing work for you. I have not seen another book go into detail in this regard, usually they just offer sweeping generalizations. I'm pretty sure I'd be friends with these ladies if they lived in my home town. Common sense saving tips AND common sense way of teaching others the same thing.

Becky says

Be CentsAble is a book on how to reduce the money you spend in a household. While it primarily involves reducing spending on groceries, there is also advice on reducing spending on entertainment, travel, utilities, and more.

I found this book to be a nice easy read and very well written. It has practical suggestions for reducing regular expenditures in a household without significantly altering lifestyle. I would highly recommend this book for someone who is beginning to use coupons, as it gives many practical suggestions for improving grocery shopping. My main complaint with this book is that there is very little in it that I do not already do. It is really tailored to beginners. Unfortunately, many people who will read it probably already do many of the activities suggested. Still, good read for a newbie in grocery savings.

Rene says

I would say that this book is less about frugal living and more about frugal shopping. I'll admit that I rolled my eyes when I read through the table of contents. I've long followed the tenant that the best way to have more money was to spend less of it, but in my mind that always meant just doing without and not shopping.

What really got me about this book was the first few pages where they described their initial experiences with coupons which mirrored my own exactly. I felt if they'd hit the same brick wall I had with it and found a better way that it was worth reading on and I'm glad I did. The book is very methodical, if a bit overwhelming, as well as being warm and engaging. I especially appreciate the action items at the end of each chapter to help you figure out how to deal with the massive amount of information they throw at you. I think the most important thing to keep in mind is that they describe a process that you will have to develop for yourself over many months.

The book very often refers to the website of the same name. I checked myself and all the resources mentioned are still there, though some of them have become a bit outdated. They also continue to update the blog so it is a viable secondary source to the book.

I have been inspired to give coupons another shot. I can speak from personal experience that even if you just do the first step, making a list of what stuff costs so you'll know when it's on sale so you can stock, that you'll see a difference. I'll have to report back on their couponing strategy, however.

The rest of the book (about the last third) covers topics like eliminating waste from your budget, being more frugal with utilities, homemade cleaning products, and travel. These all had fairly basic information that you could find in other books or even online.

Jennifer says

Good resource that does just what it says it will; give you ideas on how to cut down your household budget and put more in your savings. My favorite sections were on food (where most of my money goes!) and making your own household cleaning products.

Liz says

Lots of good tips on shaving unnecessary expenses off your budget and getting the most bang for your buck. They really, really love coupons, but even after three chapters dedicated to them, I'm still not totally sold. They also offer good tips on keeping your utility bills low, cheap household cleaning, meal planning, etc. In a way, it was a nice pat-on-my-back to read, because I already do a lot of the stuff they talk about, but I gleaned a few more things I could do to save money. I would recommend it, but I didn't fall in love with it.

Jennifer says

This book, for me, wasn't so much about learning a ton of new ideas, as it was putting into a concise format a lot of the strategies I have learned over the past 3 years. For me, the strategies aren't for more wiggle room in my budget, they are simply for survival, and to follow my belief that living within my means is a personal responsibility. I think that this book has a lot of good information for moms who are looking for simple ways to save money, especially if they feel overwhelmed by couponing. I like the emphasis on "money-making" techniques; for all the time I spend planning and budgeting, I'm saving my family not only money, but stress. The more I plan and find creative ways to spend my money, the more I am thankful for what I do have, and the more I am able to distinguish between wants and needs. This book isn't for everyone, but it was very appealing to me, and I know a few people I'm going to recommend it to!

Edith says

This is a very good book if you are new to being budget conscious. I was looking to see if I could learn something new and I feel good about the steps I take to spend efficiently. Great overview of the steps you can take for all aspects of a busy life.

Ciara says

tips on tricks on cutting the chaff out of your household budget, affiliated with the frugality-themed website of the same name. holy cow, do these ladies ever love coupons. seriously like half the book is about how to get the most bang for your buck while using coupons. it also touches on topics like weatherizing your home to save on energy bills, creating a grocery stockpile with the aid of a wholesale club, using sales & advance planning to stock up on family necessities on the cheap, etc.

i think this book could be especially helpful to a family with children & access to a car. especially if the people involved have never really thought twice about how to more responsibly manage their household budgets. i am well-versed in the struggles of making ends meet on a fixed income, so this book didn't have much new to offer me. what was new is not especially accessible to me because i don't have a car. (for example, the book suggests maybe hitting a few different stores when you're picking up groceries, in an effort to maximize smart coupon usage. i can't do this because i can really only get to the grocery store that is within walking distance of my house. though perhaps the savings available to me through not owning a car make up for the savings i might be able to access through coupons?) & a LOT of the tips were on how to save on child supplies like diapers, baby clothes, etc. i don't have a child, & even if i did, i am well aware of the fact that it's really easy to get baby stuff on the cheap if you're willing to buy used.

but still. i do think this book is probably worth checking out for anyone who is struggling to make ends meet without giving up every fun thing in their lives. there were some nice tips for saving on plane fares & family entertainment. better to read a book than whine, right? check it out.

Casey Bell says

Great read for people with families especially big families. There are also some great pointers in here for those single people. The advice shared is great on anyone looking to save more of their hard earned money they make. If you are someone who is spending more than you make this book is for you.
