

THE MONEY COACHES

ST. PATRICK'S DAY RECIPE



EASY SHEPARD'S PIE

Prep Time: 20 minutes

Cook Time: 40 minutes

Serves 8

- 1 pound ground lamb or beef
- 1 medium onion diced
- 2 cloves garlic minced
- 4 cups mixed frozen vegetables defrosted
- 1 cup shredded cabbage
- 10 ounces tomato soup or mushroom soup
- 1 teaspoon Worcestershire sauce
- ½ teaspoon salt
- ¼ teaspoon basil
- ⅛ teaspoon black pepper
- 3 cups prepared mashed potatoes
- 1 cup shredded cheddar cheese optional

Instructions

1. Preheat oven to 400°F.
2. In a large skillet or Dutch oven, cook lamb (or beef), onion, and garlic over medium heat until no pink remains. Drain any fat.
3. Stir in mixed vegetables, soup, Worcestershire sauce, salt, basil, and pepper.
4. Spread into the bottom of a 3 quart or 9x13 inch casserole dish.
5. Spoon mashed potatoes over top and sprinkle with cheese if using.
6. Baked for 25-30 minutes or until bubbly.

Recipe courtesy of
spendwithpennies.com.

TIPS TO CUT INFLATION

Inflation is hitting Americans hard these days. The average family can't even shop for eggs without the promise of first born. And while that leaves many cutting back their shopping lists and living on less, that doesn't mean there's nothing else you can do about it. Here are some tips on cutting down on how inflation is affecting your family in this season.

1. **Re-evaluate your spending habits.** We challenge you to go beyond just looking at your subscriptions and bills by grabbing a piece of paper and writing down every single dime you spend for one week. That's right! All the way down to the penny. That includes every iced coffee, gas station special and stick of gum. The results might surprise you.

2. **Avoid new debt wherever possible.** Let's be honest here, our job as Money Coaches is to help you eliminate and reduce your debt standings. That means helping you decide whether or not you really need that brand new car, luxury purse or new iPhone just because it's yellow. I'm talking to myself here... we all know it's pretty. Ask yourself, do I need it or do I want it? And most importantly, can I afford it?

3. **Coupons and sales are your friend.** When is the last time you clipped to save? Nowadays, there are so many apps that offer digital versions to cut back on the paper and make it easy to use with just your phone number at checkout. Every penny saved is a penny earned, right?

4. **Look out for rewards programs and loyalty perks.** By now everyone has probably heard that Kroger's and Casey's offer rewards programs for shopping there that you can use for cents off a gallon at the pump. But are you using it? Living in a rural community doesn't have to stop you, make a shopping list and pre-plan your trip. That will give you time to clip coupons, fill up for less, and stick to a list that fits your budget! Don't forget, Fetch is all the rage right now. Simply scan your receipts for money back!

5. **Lastly, protect your savings.** Your savings are meant to protect your family from unexpected life events, situations, and unforeseen expenses. Not, the next big thing. So don't go down with a fight. Rest easy knowing that nest egg is your family's fail safe.

Jessica



DID YOU KNOW?

The cost of gasoline 50 years ago (1973) was \$0.39 a gallon, 40 years ago (1983) was \$1.16 gal, 30 years ago (1993) was \$1.11 a gal, 20 years ago (2003) was \$1.36 gal, and just 10 years ago (2013) the average gas price per gallon was \$3.80!

-www.energys.gov

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OTHER SERVICES



The Money Coaches offer a wide variety of services to meet all our clients needs. Here are some to take advantage of:

- Access to a Certified Dave Ramsey Master Financial Coach through email, Zoom, FaceTime or phone. (Please allow up to 24 hours response time)
- Monthly Newsletter which details topics that are both timely and relevant to financial subjects that affect daily life for all of us.
- Unrestricted access to all material on our website including videos, blogs and ever-expanding array of resources designed to help you better understand your finances.
- Access to use forms including retirement checklists, budgeting forms, quick ways to save money and automated savings plans.
- The Harrison Assessment for individuals and their teenagers heading for post high school education. (Additional fees might apply)
- Social security analyzer by Alan Cobb. (Additional fees might apply)
- And more!

No matter where you are in the process, The Money Coaches are here to meet your needs and help you win with money.

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COLD, HARD FACTS

Since we're talking about beating inflation with ways to save this month, it only makes sense to chat about my own savings journey. It's pretty eye opening, really.

Clearly, I'm the spender and my husband is the saver. We've made a plan. We have clear expectations of each other to hit our goals. But, I get distracted easily and like new gadgets. He still has an iPhone from the bronze age and is perfectly happy about it. Needless to say, I test his patience on occasion. But, a wise person once told me that there is always a spender and a saver in every relationship and if you can figure out who you are (and own it essentially) you can overcome the obstacles that it might create as you move forward.

Now, don't let my husband fool you. While you may think being the saver is ideal, it's not always. He can be a tight wad. (I say that with love) But, he is always hesitant to pull the trigger which can be precarious in situations that need a quick resolve and can't otherwise be avoided.

We have figured out what works for us... communication. We pretty much discuss everything. Not in the way of asking permission but to see the others point-of-view. The one we don't possess. It has helped us effectively build our savings regularly and move towards our financial goals together.

I've shared before that we have "money meetings" once a month, more if needed, to keep each other in the loop with where we stand. This helps us adjust and work together for the effectiveness of our family. Which is the ultimate goal here.

I realize that can be difficult and I'd be lying if I said we didn't have a rough patch here or there where communication just wasn't happening. But, that's where The Money Coaches come in. The majority of arguments come from lack of understanding or vision. It's incredibly helpful to have someone help you map a plan to financial wellness AND give you the tools to be successful. So don't hesitate to reach out because your only one step away from building a better future.

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