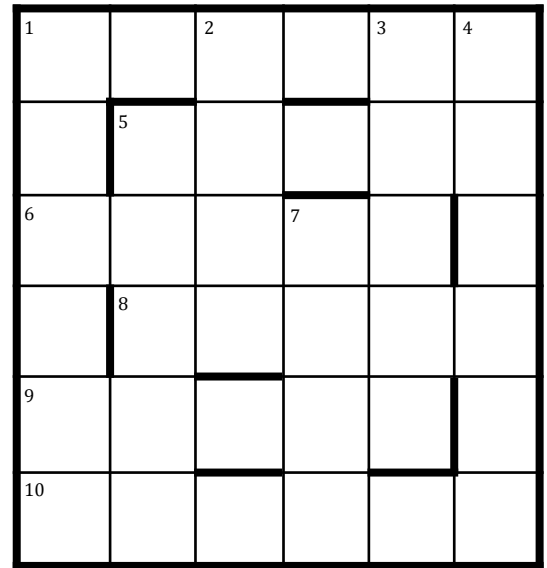


Money by Binder

- I've never been good with finances - I tend to throw my money around. As such, I've added a little something to each of the Across clues, to be removed before solving - it's what I have, and also what I have to do.
- Thankfully, I've recorded a few tips for managing my money:
 - Focus on the second half of your life, in terms of savings
 - Instead of wasting the middle of your life, work overtime
 - However you start out, it'll likely be the opposite in the end
- I've applied each of these tips to two Down answers before grid entry (each such clue contains a one-word description of the resultant grid entry). I've been stingy with all enumeration and tagging, but 3 clue answers each consists of 2 words. If you apply each rule, in order, to the extraction from (1), you will find a descriptor of what I have collected, and what I want to have instead.



Across

- Despite collapsing when eating orc ...
- ... while harmless, Ridley is one primarily greedy Nintendo villain
- Horse found in Muscat's palace - not again!
- Key part where you might insert a lance, reportedly
- Number three's gin pieces
- Sue is held back by zine, say, and employed again

Down

- Note yellowish lead of back entrance hall
- One male sheep eats silver shit and hits for this?
- Story covering organisation's butt!
- Took charge around midtown and acted like a cow
- Tiny amount of snow hits guts
- War god drinks up final chances to get precious pictures?