

FRUGAL HELPS

This is a compilation of some of the tips of thrift that I have used over the years. Many are not original to me, but picked up here and there over the years. I hope they will be helpful to you, either as ideas in and of themselves, or springboards for your own ideas.

Many of the categories listed below follow those on the budgeting forms used by Crown Financial Ministries.

BUDGET!!! BUDGET!!! BUDGET!!!

A budget really is freeing! It will help you be a faithful steward of all the Lord has given to you. Remember that 100% of your money is His, not just the 10% (or whatever) that you give to your local church or various ministries. It does take discipline, but once established as a habit, it is simple. As it says in Hebrews 12, "No discipline is pleasant at the time, but rather painful. [This can include self-discipline!] However, afterwards it yields the peaceable fruit of righteousness to those who have been trained by it."

Predetermine what you will spend in every budget category there is, and then stick as closely as you can to that amount. Have a contest (with yourself) and try to beat your "allowance."

Try to cut down your flexible budget areas by a certain percentage (example, reduce your eating out expenses by 20%). Once you can live within your lowered allocation amount, lower it again!!

There are many great resources available at www.crown.org. One of the best items for budgeting is the DVD *Creating a Spending Plan* and, if needed, another called *Eliminating Debt*. Each has an optional accompanying workbook.

HOUSING

MORTGAGE

If you have a mortgage, pay it off as quickly as possible. Paying half of your mortgage bi-weekly will give you an extra month's payment in a year. Pre-paying your principle as often as possible (send a separate check with your mortgage, indicating that it is for the principle only) can greatly reduce the time it takes to pay off your house – and therefore the interest paid out. You might be surprised at just how low one-month's principle amount is. You will need to check the terms of your mortgage before taking advantage of either of these ideas. **DO IT YOURSELF:** don't pay a company to set this up for you! **Don't believe that having a mortgage is great for tax purposes** – this is rarely the case. If you want to save on taxes, you're better off **to pay off your mortgage and use generous giving to reduce your taxes.**

If you are going to borrow money to buy a home, see if someone who has money set aside for retirement would want to use their retirement funds to invest in your home. This may give them a higher return on their investment than what they are currently earning, while possibly giving you a lower-than-market rate interest. Just be sure to get everything in writing, and that everything is done legally.

No amount is too small to put towards mortgage principle. I remember putting even \$10 or \$15 away towards accelerating our mortgage payment. We became mortgage free 17 years after purchasing our first home, and remained mortgage free when we built a larger home to better fit our large family.

RENT

Barter repairs/maintenance for rent, if appropriate (meaning you have the skills, and the landlord has the need).

HOUSING (Continued)

OTHER

Particularly if you are single or your family is small, look for housing situations that may be even free, such as being house parents for a group home, a live-in companion for elderly, etc.

INSURANCE

Check to see if your insurance has to be included in your mortgage, or if you have a choice in who your provider is. Your mortgage company won't typically shop around for the best rates/coverage, so it's worth checking out yourself.

ELECTRICITY

Use the dishwasher less. If you are going to be washing pots and pans by hand anyway, go ahead and wash dishes for that meal, or at least the ones that take up more room in the dishwasher. Try using a "light" or "normal" cycle instead of "pots and pans" when you are able.

Use the clothes dryer carefully. (See cleaning/laundry section for details)

Find out if it is less expensive to use electricity at certain times of the day, then do what electrical-using activities you can (laundry, cleaning, etc.) during those times.

Take quick showers. If the water is too hot, don't turn the cold water up. Rather, turn the hot water down. (And vice versa). Use shower-saver heads.

Use energy-saving light bulbs and appliances.

Invest in good insulation, energy-efficient windows, etc when doing home renovations.

Learn to take cold showers. YouTube and other places on the internet can inspire you regarding the health benefits, but you'll see a difference in your electric bill too.

And of course, set the thermostat (for heat, air conditioning and on the hot water tank) so that you can save as much as possible. A few degrees can make a big savings difference. Programmable thermostats can adjust according to heavy use periods without you having to remember.

PHONE

Telephone expenses fall under "housing", including cell phones! Carefully evaluate plan (and phone) options. Don't upgrade simply for the sake of newer and better. Check out pre-paid phones, track phones, etc. If you need a cell phone, consider using it exclusively, and give up your landline. Can you use your computer lines for phone calling? Do you need the full extent of "perks" on your plan, or can you go more basic and save money? Evaluate all your options to find what suits your needs – and your budget – the best.

OTHER

Check with your local sanitation companies to see if you can share trash pick-up with neighbor (as long as you don't go over their bags-per-pick-up limit).

HOUSING (Continued)

When it comes to housing maintenance (from leaky faucets to pest extermination) check out do-it-yourself manuals, as well as expertise of friends and professionals to find out how much you can do yourself. (I'm convinced you can learn about almost anything on the Internet these days!) See if there's a non-profit building supply company in your area where you can get materials at a reduced rate. Ask local contractors for sources for low-cost materials. Check with friends who work in construction for possible resources for free or low-cost supplies (and labor ☺) also.

Don't overlook auctions, yard sales, etc. for needs for the home.

FOOD/GROCERY

NOTE: This section contains things other than food, but items that are frequently purchased at a grocery or club warehouse store.

Most of these ideas are not new, but are worth mentioning because some people are not aware of them or have forgotten them. As a general rule, the more you stay out of the grocery store, and the less time you spend when you do go, the less money you will spend.

Separating your food budget into categories can enable you to discipline yourself more easily to save money for use when there are great opportunities. Some example sub-categories: bulk (warehouse club or co-op buying as well as special sales for stocking up), meat (for when it is on sale, or if you buy a "side" of beef, etc.) and "cash" (used for normal grocery store purchases, such as bread, milk, and those things not bought in large quantities.) The non-cash categories are allocated into savings every month and pulled out on an as-needed basis.

Watch for sales and then stock up. Especially watch for those grand opening sales and the other local stores resulting competitive price-war prices -- a great time to stock up!! A week or two before (and sometimes the few days after) a major holiday often yields some good deals too. For example, think hot dogs and snacks for Fourth of July and Game Days, and ham, turkey and baking supplies at Easter, Thanksgiving and Christmas.

Buy in bulk. Food co-ops are usually less than grocery-store bulk-food sections, and may be less than store sale prices and warehouse prices. Find a co-op locally or start one of your own!!

Even at a regular grocery store, if you want to buy a lot of one item, check with the manager in that section. He may give you a reduced rate, particularly if it saves repackaging or stocking shelves. Getting to know the workers/managers where you shop regularly can help in bartering situations. Be sure to show your appreciation when your needs are accommodated.

Check out reduced produce, meat, or dairy that your store may have. And ASK! If you see something slightly damaged that hasn't been reduced in price, or whose expiration date is that day or the next, ask if they can do so.

Make as much as possible from scratch. (i.e. Homemade pancake mix is often cheaper than store-bought, especially if you have bought the ingredients at a bulk price). Prepackaged convenience foods are typically more expensive. Alternatives are often cheaper and need not be costlier time-wise. Make a big batch of muffins or breads and freeze some for later use. Make homemade cereals (grape-nuts, corn cereal, granolas, etc.) instead of using store bought ones. Again, you will save more if you buy your ingredients on sale or through a food co-op. Using freshly milled flour for part or all of all-purpose flour increases nutrients and bulk for your diet.

FOOD/GROCERY (Continued)

When making gelatin salads, substitute plain gelatin for up to half of the flavored gelatin you normally use, especially if you can get it at a co-op price. If you use fruit and/or fruit juice in the gelatin, that helps to make up for the milder flavor. Do the same when making "jigglers".

Other substitutions in baking that may save you:

- 1 TB soy flour and 1 TB water for each egg. (Use caution with soy products, however. Some research indicates it may be good to stay away from them.)
- Homemade applesauce or home-frozen pureed yellow squash or pumpkin for some or all of the fat called for in a recipe (experiment). You can usually substitute half with no major difference. Healthier too!
- Dry milk powder and water when using milk in cooking or baking. You can also use this to stretch fresh milk, but start by replacing a little (2:1 ratio of fresh to reconstituted), then increase. It also tasted better if it has had a chance to chill thoroughly. Fresh milk may be cheaper – know your prices
- TVP (Texturized Vegetable Protein) for ground meat. (Again, exercise caution: there are some health concerns voiced by some about soy-based products)
- Check out the substitution section of a cookbook (especially old cookbooks) or call your local Extension Service to see if you can make less expensive ingredient substitutions.

A warehouse club may not save you. Consider carefully the annual membership fee, impulse buys you may tend to make while there, and any waste from things you don't use quickly enough. If you do buy a membership, make a big buy when the expiration date approaches then don't re-apply for several months. (This works for other memberships too.) My personal experience has been that often the prices at warehouse clubs are comparable to what I can find at the store with combining a sale with a coupon – without all the work. The special upgraded membership options may be a cost savings too in the long run. ALWAYS evaluate – and re-evaluate!

Make careful use of coupons. If the store brand is still cheaper, if the item is not something you normally would buy, or if the "homemade" version is cheaper, it may not be worth it. Know the different coupon policies of local stores to make the most of your coupons. And of course, try to combine coupons with store specials, and use both store coupons and manufacturer's coupons for the same item if you have them. (Most stores allow this.)

Making homemade bread from fresh-ground flour has more than paid for our grain mill and bread machine, not only in the area of groceries, but in health dividends as well. Finding reasonably-priced wheat, buying honey directly from a beekeeper in large quantities (or becoming a beekeeper☺), and buying yeast and oil in bulk helps to cut down on the cost. A loaf of homemade bread using freshly ground wheat has many more nutrients in it than store bought bread, and is much more filling. A lunch of soup, homemade bread and some fruit is very satisfying.

If you think the price of the required equipment is out of your budget, start saving what you can and let the Lord take care of the rest.

If you can't make your own bread, check out local bread store outlets, or day-old bread at your regular store.

Garden -- and preserve!! Even if you don't garden, let your friends and neighbors who do know that you'd like any fruit, garden produce, etc. of which they may have a surplus. And don't overlook wild berry patches and the like!!

FOOD/GROCERY (Continued)

Use low-methoxyl pectin for jelly and jam making. It uses much less sugar than even the low sugar pectins you buy at the grocery store (making cheaper AND healthier jam/jelly). This even has a no-sugar option which does not require a sugar substitute.

Use home preserved food (from jelly to pickles to pie filling) for gift giving.

Limit greatly your use of paper products. Use cloth napkins for every day as well as for company meals. A thrift shop is a great place to find linen napkins, or cloth you can cut up into napkins. Or purchase some inexpensive cloth and make them. If you have children, stenciling them can be a fun project. We keep the napkin we use earlier at breakfast day at our place at the table until the end of the day, and then place it on the washer or in the clothes hamper to be washed. Use paper plates, cups, etc. sparingly. (See information about paper towels in the cleaning section.) Cut down on the use of foil/plastic wrap used to cover leftovers by using plastic or casserole/leftover dishes that have their own lids. Depending on what the food is and how soon you will be using it, you can even cover a bowl with a luncheon or dinner plate.

Reuse plastic bags if they have been used for something relatively "clean", like bread or carrot sticks. Remember Ben Franklin: "A penny saved is a penny earned." (Actually a penny saved may be 2 pennies earned when you figure taxes and other deductions from your wages). (If you have to pay for your water, this may not save you. Always evaluate!) NOTE: Never reuse plastic bags that have been used for raw meat. If you have a "facing" above your kitchen sink, hot-glue some clothespins to underside and hang your bags there to dry. Whether hanging your bags or setting them on the counter, if you fold back the opening, they will dry better and faster.

You can often clean and reuse aluminum foil – again, never if it was used for raw meat!

Find the best place for buying fruits and vegetables, either from a wholesaler, orchard, etc. for in-season fruits to preserve to use all year round (or for fresh eating in season). Be sure to check out prices on "seconds", pick-your-own, or ask for a reduced price if buying a lot.

Learn to have meat be an accompaniment to your meal, not the main focus. If having meat by itself, only put on the table the amount of meat you want to be devoured at that meal, and cut it into small portions. Hold back what you want to use for another meal, casseroles, soups, etc.

Eat more meatless meals, and use healthier forms of protein (beans and legumes, grains, nuts, etc.) Learn what combinations make for "complete proteins".

Collect bones in the freezer to make soup stock. Add a little vinegar to your water to help leach out the calcium. (You won't taste the it.)

Learn what stores in your area have the best prices on items you buy regularly. (Make a price book – The Tightwad Gazette or most any grocery-savings website or publication will tell you how).

Use cloth diapers and cloth wipes (the latter made from a thrift-store sheet is practically free!) instead of disposable ones, at least for when you are at home. You can also make homemade nursing pads.

FOOD/GROCERY (Continued)

If you are an expectant or new mother, plan to nurse, and for as long as possible. This not only saves you on formula, but also health costs. And the fringe benefits are invaluable!!! When you do start feeding your baby table food, do as much finger food and homemade baby food as possible, rather than commercial baby food. Puree food from your meals in the blender (or use a manual food grinder) and freeze them in ice-cube trays, until they are ready for regular food cut into tiny pieces.

There are hundreds of little (and larger) ways to save on your grocery bills. Pick the brain of your frugal friends, and read the many resources available to help you.

NOTHING BEATS PRAYER when it comes to meeting your needs for food. God can provide food for less or for free. Be creative and seek the Lord, and you will be amazed at the way He provides. For example: He led me years ago to a local grower who paid me to pick strawberries for him (to sell at his market). He permitted me to keep the ones that were not suitable for his fruit stand free of charge. I did this mostly for the free berries – and the labor training for the children ☺, (but a little extra money for them and for me is always fun!). I used the free berries to make jams, jellies, froze them for later use (gelatin salads, smoothies, fruit salad, ice cream topping) and even dehydrated them (to eat plain or add to cereal or granola.) We did this for over 20 years! The Lord will open different opportunities for you. He truly does provide in amazing ways.

Pray about accessing local food pantries if this is an area in which you truly need help. Leave a donation if you can.

CLEANING/LAUNDRY

With any cleaner for any job, try using less and less till you reach the minimum amount needed for acceptable cleanliness. Suggested amounts on the product package are often more than what you need.

Keep paper towels in an inconvenient place. (Yes, you read that right!) Instead, keep towels (old hand towels work great) or sponges easily accessible to use for “clean” messes, such as spilled water. I typically use less than 3 rolls of paper towels a year, and that is mostly for when guests need one for some reason, or for blotting the grease off of bacon or sausage that we have occasionally.

Cleaners: Try to use less by soaking and/or pre-treating more. Baking soda, vinegar, and other such things can be effective cleaners. Check out concentrated cleaners that you dilute yourself, or recipes for making your own. The latter may not save you money on product, but by fewer exposure to toxins, can also save on health care costs. Clean and disinfect with just water and special Norwex products. These require an upfront investment, but save you in the long run.

Hang your laundry to dry (inside or out, clothesline or shower curtain). Even if you only put hanging clothes on hangars to air-dry and combine what is left in the dryer, it will save money. Put a dry towel (or small, loosely-woven tablecloth) in with a dryer load to help absorb some water and speed drying. Don't overload the dryer, however – too full of a load will interfere with the tumbling action of the clothes and decrease efficiency.

Use baking soda in the first cup of your dishwasher, and dishwashing detergent only in the second cup. You don't usually need to use as much as the manufacturer or the detergent company says to either.

Use white vinegar in the rinse agent section of your dishwasher.

CLEANING/LAUNDRY (continued)

Pre-treating: I like to use Fels-Naptha soap (a bar, available in the laundry aisle of some grocery stores or Wal-Mart type stores). Spray the spot, rub on the soap, gently scrub, and launder according to directions. I've even had years-old stains come out (though it's not fail proof for all stains). Alternatively, find an all-purpose cleaner concentrate that you can dilute to use as a pre-wash instead of the expensive ones you purchase at the store.

Learn to make your own laundry and dishwasher detergent. It's fun, and there are lots of "recipes" and DIY instructions on the Internet. Doing this has definitely saved us money, without costing me any more time than shopping for the same item at the store! One word of caution: Some people want to add essential oils to their laundry detergent to add scent, but these can break down the fibers in your clothes. Research! P.S. I've also learned to make my own body powder, tooth powder (instead of toothpaste) and deodorant, and have been very pleased with the results.

Use white vinegar in place of fabric softener. It won't leave your clothes smelling like vinegar, will add softness, but won't interfere with absorbency of your towels, etc. like fabric softener will.

Using a dishwasher may be more expensive than hand-washing, especially if you have pots and pans to hand-wash anyway. Make efficient use of space in your dishwasher. Use light wash, air dry options. Try white vinegar instead of expensive rinse agents, like Jet-dry. Evaluate whether using the dishwasher is saving or costing you money. (It might cost you more in the long run, depending on how often you run it, because your hot water temperature needs to be higher than might be needed otherwise.) You can wash dishes by hand with minimal use of hot water with the right technique (remembering, too, that you can rinse in cold water).

Consolidate use of electricity as much as possible. For example, brown a lot of meat at one time and freeze in desired portions. Have a baking day and do as much baking at one time as you can. If you are using the clothes dryer, try to dry one load right after another...your dryer won't have to use as much electricity to do the initial warm up for subsequent loads if you don't wait until it cools.

If at all possible, don't buy new clothing that needs dry cleaning. I only buy dry clean items at thrift or consignment shops if they are inexpensive enough for me to risk washing them at home (by hand or on delicate cycle). You probably don't want to pay more to clean your clothing item than you paid for it!!

AUTOMOBILE

Don't lease! With few exceptions, this is a poor option.

Let someone else foot the cost of depreciation. Buy used.

If you don't have a car payment, start a special account for one and start saving! The money you accumulate will, at the least, be that much less than you will have to borrow (thus pay interest on). Best case scenario...you will have saved enough and the Lord will show you a vehicle that meets your needs that you can pay for in full!

Remember, regular maintenance can add a lot to the dependability and life of your car, and early maintenance of smaller problems may prevent larger, costlier repairs.

Check out prices between do-it-yourself or paying an expert. (This applies to other areas as well.)

AUTOMOBILE (Continued)

Use gas-saving tips, from the kind of car you drive, to keeping proper pressure in the tires, to being aware of how your driving habits effect gas mileage.

Car pool, consolidate errand-running as much as possible, look for cheapest gas prices but make sure the savings more than pays for any added expense to get there, etc.

INSURANCE

Shop around, be it auto, life, health, or other insurance. Evaluate prayerfully how much insurance you really need, and balance what you “need” with what you can afford. Remember, insurance is to provide for needs during an unexpected time of need, not to protect your family from every possible emergency.

If you are looking for an alternative to expensive health insurance, you might want to check out a medical needs sharing group, such as Samaritan Ministries or Christian Care Medi-Share. These work similar to an insurance, but are Christian-based. Be sure you understand their programs and conditions (they vary from group to group). These are recognized by the Federal government, so you won't be penalized as though you are uninsured.

Before buying AAA membership, see if your auto insurance provides roadside service. The AAA membership may not be worth the extra cost, and may be duplicating basic emergency services, such as towing, that you already have.

If you have mortgage insurance, check to see if you really need it. Once the equity in the house builds up to a certain point, many lenders no longer require this (but they won't necessarily tell you this!). If you can pay your principle to the point where this is no longer needed, you can save significantly! If your house has increased in value, simply having it reappraised may reveal that you have enough equity in it to forego mortgage insurance.

DEBT/ CREDIT

Borrowing is not a sin, but being a debtor is never portrayed positively in scripture. Many people experience the truth that “The borrower is slave to the lender”. Use your credit card only for budgeted expenses for which you already have the money in the bank. Pay off your total balance at the end of each month. The first month you can't do this, cut them up! Life can exist without a credit card. Don't presume on the future.

Part of frugal living (good stewardship) is not paying more than an item costs...which includes not putting things on credit so that you end up paying interest (increasing the final actual cost). Interest rates on credit cards can be usurious! The first month you cannot pay off your credit card bill in full, perform “plastic surgery” on the card(s).

If you already have consumer debt, get out of it as quickly as you can. Make a commitment not to buy anything else on credit until you have paid off all your consumer debt! The first step is to establish a budget so you can control your spending. The second is to always pay more than the minimum payment. Free up as much money as you can to apply to the credit card with the highest interest payment or lowest balance (whichever motivates you the most). When that is paid off, put the full amount of what you were applying to it towards the next highest interest debt (or smallest balance) and so on. You will eventually see a snowball effect! Using a debt elimination calculator (available free at www.crown.org) can really be eye-opening and motivating!

Debt/Credit continued

If you have consumer debt, you may find it helpful to go to a debt management program for help in eliminating it. Be aware, however, that it will affect your credit rating. Some of these programs charge a fee, some ask for a donation. Crown recommends *Christian Credit Counselors (1-800-557-1985)* www.christiancreditcounselors.org/ for credit card debt.

For assistance with your mortgage, contact CredAbility (1-800-251-2227) www.credability.org

Once you are out of debt, follow the guidelines for credit card usage (see above).

Don't use credit to live on even in tough times. Rely on God, and go to your family and the church body as He leads. It's amazing to see how He provides when we pray and wait on Him instead of reaching for the credit card.

ENTERTAINMENT AND RECREATION

If you need to spend less, this is a great category to reduce. Look for things you can do for fun at little or no cost. Trust the Lord to provide for desires in this area. He can provide in creative and unique ways!! (And always, always ask the "locals" for suggestions.)

Plan ahead for when you will (or might be) on the road during mealtime, and pack a lunch or carry a snack to carry you over until you do get home for a real meal (especially important where children are involved). After a short while, doing so will become second nature to you, and not a burden. This cuts down on eating-out expenses due to "emergencies", which typically is just a lack of planning.

Eat out less. Resist the temptation to eat out because you don't have a meal plan, have been extra busy or stressed out, or just feel like it. Try to only go out to eat if you have truly planned on it, not on impulse. (Added benefit – less guilt, greater enjoyment!) The Lord can easily bless your desire to cut down on this costly area of your budget (and teach you contentment too).

To help your children (and maybe you too!) get the idea of the cost of food at home vs. eating out, do the following. Figure out how much it costs your family to eat a meal at home (based on your monthly food budget). Then figure out how much it costs you to eat out at your typical restaurant (pizza, Mexican, family restaurant, etc.) Don't forget tip (and maybe gas too!) Compare these amounts by laying out \$1 bills for each, so you can see the difference. You can do this with other areas too – movie theatre vs. movie night at home, etc.

Go out for dessert instead of a meal, or lunch instead of dinner, or catch the early bird dinner specials. Use coupons. Share an entree. If at all possible, please still bless your server with a generous tip if you share an entrée – something comparable to if you had each ordered a full meal. Don't get soda and dessert with your meal. Check out the "mystery diner" deals where a company will pay you to eat out by reimbursing you in exchange for your evaluation of the meal and service. (Be sure to understand the terms and conditions.)

Pack your lunch to take to work, and bring coffee from home in a travel mug if you like to have something hot to drink while going somewhere. Take a thermos of something hot or cold for longer trips.

Vacation less often or more cheaply. Here are some ideas: go with family or friends, use a friend's vacation home or time-share, trade homes with someone, stay fewer days or a place less lavish, camp, get a place where you can fix some of your own meals, have a stay-cation with day trips, etc.

ENTERTAINMENT AND RECREATION (continued)

Borrow movies, tapes, or CD's from the local library (free at many local libraries), or from friends.

See if you really can live without cable!

Look for special days when admission is reduced at various museums and attractions. See if there is a special price for groups, and get a couple of families to join you.

Consider family memberships to places you would like to frequent. See if a membership to one place will give you a discount at another place. (For example, a family membership to an aquarium in one state where you are vacationing, which may cost only a little more than one day's admission, may have given you free admission to a zoo in your state of residence!)

CLOTHING

There are many ways to save on clothing, including thrift and consignment shops, Rescue Mission, Goodwill, friends (ask, swap, share), clothing banks (you can organize one yourself!), sewing, yard sales, etc. Be generous with what you have that you don't need as well by sharing/donating it to an individual or a local thrift shop.

Use/acquire basic sewing skills. Sewing from scratch, using store-bought fabric, may not always be the cheapest way to get an outfit. However, sewing skills can help you keep the clothes you have in good repair or adapt an inexpensive thrift store outfit or hand-me-down to meet your needs. Some great buys are available because someone didn't know how to mend, hem, or repair. You don't have to know how to tailor a lined jacket; just learn some basics. ☺

Check out thrift stores for materials you can use in your sewing, especially cloth and buttons. If you need buttons for an outfit you are sewing, they can be very expensive. You might find just what you need on a thrift store outfit and pay lots less buying the whole outfit there than buying the buttons new would cost (and you might be able to use the rest of the outfit for a project)! We found some gorgeous buttons on a thrift shop dress that more than paid for the price of the garment, as the same buttons new would have cost at least 3 times as much if bought new!! If you are throwing away clothes of your own that are in too bad of shape to pass on, scavenge any buttons, snaps, hooks, etc. from them that you can use.

Personal story: I have used fabric from thrift-shop clothing for items like baby booties, hair scrunchies, and costumes. 2 thrift shop raincoats, some soda bottles and hose scraps became a neat fireman's costume. The skirt from a cocktail dress and leotard from the local mission store became a beautiful ballerina outfit for my daughter. Café curtains were transformed into an Indian dress and a cowboy vest, a corduroy bed spread into a frontiersman outfit. The possibilities are endless! God is full of creative ideas. Seek Him!

If you know how to sew, you can adapt an oversized thrift-shop outfit (depending on the structure of it) to something that fits you, embellish it with different trims or accessories, etc. Think cutting and hemming, but also pleating, adding elastic, sequins or embroidery, etc. This may also allow you to adapt something out-of-style to something more trendy. (We often purchase thrift shop jeans or pants to cut off into capris or modest-length shorts.) YouTube has many "re-do's" of old clothing into new you can watch. Get inspired!

CLOTHING (continued)

When it comes to meeting your clothing needs (as with any other needs), nothing beats prayer (and then waiting) to see how creatively the Lord will provide. The ideas, creativity, patience and supplies for the "costumes" mentioned earlier came when seeking the Lord for how He could meet our need for an inexpensive gift with my children's love for "theme dressing". I praise God for answered prayer!!!

SAVINGS

Having savings to draw from for those inevitable "unexpecteds" will save you lots of money, because you will be able to use your own money to take care of it instead of borrowing at high interest rates. At the same time, don't neglect to pray when you have needs/emergencies arise, as the Lord may have a miraculous provision just waiting for you if you only seek and/or wait. You should have a "cushion" saved up that would cover your living expenses for a 3-6-month period. This should be done before you invest. Just remember there is a difference between saving and hoarding. Pre-determine "how much is enough". Use your savings when you need to. That's what it is there for. (Just be sure it is an emergency, not an impulse buy, indulgence, or something that can wait.)

MEDICAL

Avoid the doctor and tests as much as it is prudent to do so. How? Preventive medicine, proper nutrition, home and homeopathic remedies, vitamin supplements, etc. can help you to accomplish this. Read as much as you can to educate yourself so that you can make the most of your health situations. Ask lot of questions. (*Is this test/medicine really necessary? Can another test/medicine be substituted to save money?*)

Invest in equipment that may help you assess your health needs without going to the doctor. A stethoscope (*Is my child really wheezing?*) and an otoscope (*Is this an ear infection, or just teething?*) are invaluable. Educate yourself on medical and health issues. It may save you a trip to the doctor, or paying for medication. Even if you only have a small co-pay when going to the doctor, you have the hassle (and gas) of getting there, and the exposure of all who go to all kinds of unknown illnesses, which may result in more serious problems than what you went there for! There are ways to treat ear infections, sinus infections, etc. without ever darkening your doctor's door. Again, educate yourself. Read and seek the advice of others who have been through it (or who have some medical background). Seek the Lord's wisdom and don't be motivated by fear and uncertainty. To educate yourself, Take Charge of Your Child's Health, by Dr. George Wootan, and Prescription for Nutritional Healing, by Balch and Balch are good book to start with, and there are lots of resources on the Internet.

Shop around for physicians who charge reasonable fees (without compromising quality of care in significant areas). Ask for lower fees if paying cash. Request samples of medication you need.

If you do not have medical insurance through a job, or if the portion you have to pay is high, consider joining a medical needs sharing program. These are generally for Christians who are non-smokers, non-drinkers, drug-free and monogamous. They are not insurance programs, but rather programs where members submit medical needs and other members help to bear one another's burdens. Not only may it save you money, but it is an excitingly Biblical way to approach health care (and you can be sure that your money is not supporting things you may find morally undesirable). Samaritan Ministries (to which we belong) and The Christian Care Medi-Share Program are just two such programs that are well-established. (These organizations satisfy the Affordable Healthcare Act, even though they are not actually insurance.)

MISCELLANEOUS

The miscellaneous category of your budget includes things like toiletries and cosmetics (unless you include them in your grocery budget), beauty/barber, dry-cleaning or laundromat, allowances and lunches, subscriptions, gifts, "blow money" and other expenses, like postage, ink, etc.

Learn to cut your family members' hair, including your own! Sound impossible? It's not. Intimidating? It needn't be. Never underestimate the abilities the Lord has given you, including your ability to learn! Check out how-to videos (perhaps books too), learn by watching, and ask an experienced friend to teach you and give you pointers. Just being able to do a bit of a trim job can extend times between salon visits, thereby saving money. If this seems impossible, and your schedule gives you the flexibility to do so, have your hair done (cut and styled, permed, colored, etc.) at a local high school in their cosmetology department. They are well-supervised, do a great job, and cost is minimal.

Providing an allowance or the opportunity for children to work for pay is recommended so that they can learn the regular habit and discipline of giving, spending and saving. There are many philosophies on this topic. I find it easiest to give a set amount on a monthly basis (though for younger children, more frequently works better).

In our house, an allowance is not tied to any particular chore list, but is just a benefit of being part of the family. However, if they are slack, they may have to pay me (or a sibling) from their spending money to do a particular chore that they are neglecting. I also have a list of above-and-beyond chores that they can do to earn extra money. If they volunteer to do them, they get paid. If they are assigned it because it needs to be done (due to neglect of volunteers), they generally don't get paid! Some examples: washing the car, cleaning out the fridge (washing, not eating!), polishing the silver, etc. If you find your children are asking for things that you don't deem necessary (from school-bought lunches to bowling money to cable t.v.), require them to pay for it with their allowance. As your children get older, increase their allowance and the things they are required to pay with it, such as clothing, sports, lessons, etc. This will help them learn the discipline of handling money; it also requires that you allow them to feel the pain of mistakes made. Wean them off an allowance once they are old enough to earn their own money.

Decide which magazines are really worth your time, and which ones you could borrow from a friend or the library instead of purchasing. A subscription to a paper or magazine as a gift idea will keep it from having to come out of your family's budget.

What other subscriptions have crept into your budget? For entertainment? Phone apps? etc. Capture them all and carefully evaluate.

Be sure to budget for gifts all year round. Decide who you buy for and for what occasions, as well as how much to spend. Be sure to add a little for those baby showers, office-pool gifts, etc. Shop year-round in order to take advantage of good deals, including purchasing craft materials if you are making gifts. I also put money in this account for gift wrap and cards that I buy on sale.

Be sure to use all of a product. Put lotion bottles upside down, "dig out" deodorant and lipstick, cut open toothpaste tubes, etc.

Use natural alternatives to beauty products, or learn to make your own (lotions, soaps, bug spray, toothpaste....). With the Internet, it's typically fairly simple. Learn to shampoo using the "no poo" method you can learn about on YouTube.

MISCELLANEOUS (Continued)

Having a little “blow” money is fun, as long as it doesn’t blow your budget. (Note the term “little”!) So make it a part of your budget by allowing you, and your spouse you’re if married, to have a little bit of cash that they don’t have to “account” for in the family budget. You will still have to account to the Lord, however – no way around that!

Check into refilled printer cartridges for your computer printer (or learn to do it yourself). Fonts make a difference. Century Gothic, Echo, and Times New Roman take less ink to print than some other fonts, such as Arial. I heard you can save up to 30% on your ink usage by changing your font. If you can, make margins smaller and use a smaller font size to save on paper. Collect paper that is only used on the fronts and use the backs for printing. Use quick print/draft settings when able.

Can you send a postcard to save postage? Give to ministries on a bi-monthly basis, or semi-annually or annually, instead of monthly (but consider what is most beneficial to them as well). Pay your bills over the phone using a credit card (if you are paying the card off in full every month!), using automatic bill paying, or over the Internet (if no extra fee).

SCHOOL/CHILDCARE

The best child care is caring for your children yourself! The question of whether or not you should continue to entrust your children to the care and influence of someone else is a serious one. If you think you “have to work” to make ends meet, again, I encourage you to seek God’s heart on the matter. Check out the ‘Work Related Calculators” in the “Tools” section at www.crown.org. to help you evaluate your decision financially, but the question is really a spiritual one. Book recommendation: *Women Leaving the Workplace*, by Larry Burkett.

For babysitters for special events, trade with other families for a time when they may need a babysitter. Or ask a single person if they would like to baby-sit for you in exchange for the use of your washer and dryer, a home-cooked meal, or something else of value to them that you can offer.

Stock up on supplies during back-to-school sales. Even if no one in your home goes to school, you still need paper, pencils, etc.

If your child’s school requires uniforms, see if you can get hand-me-down’s from another student for free or reduced cost. Remember to look for those you can bless with your child’s out-grown uniforms as well!

For homeschoolers:

If you are home-schooling, pray carefully before making curriculum purchases (supplies too!). Always ask yourself, “What do I have in my hands?” In other words, what do you already have access to that you can use in instructing your children?

Let others know what curriculum you are looking for – you may be able to borrow, buy at reduced cost, or have “for keeps” something they have used.

Don’t forget accessing libraries, including ones at your local church or a friend’s house. (And beware overdue fines. They add up quickly!)

Guard against buying the latest curriculum or buying something that you think will “fix” a weakness without carefully (and prayerfully) evaluating it first.

THRIFT SHOPS, CONSIGNMENT SHOPS, BARTERING

Second hand stores can provide a plethora of resources to use for gifts, toys, clothes, linens, household goods, craft projects, etc., either as is or adapted.

Get to know the days and hours of operation of these types of stores in your areas, as they often have limited hours. Also find out when they have special days (e.g. bag sales, end-of-the-season sales, etc.).

Get to know the workers and let them know how much shopping there has blessed you! This encourages them, which is a real treasure you can "give back" to show appreciation. A side benefit may be that if they know you are looking for something, they may alert you or "save it back" for you.

You will find certain stores are better than others for finding what you are looking for. Become familiar with the stores you might go to so that you can make the most of your time. After an initial investment of time and scouting around (and asking frugal friends), you'll get to know which stores have a greater tendency to have what you are looking for at the price you want to pay, and which have merchandise which is of acceptable quality. Look over items you are going to purchase. If you see a stain, tear, etc., don't be afraid to offer less if you still want the item.

Look for flaws in things that you might want to see if the store will reduce the cost. It might be a spot of dirt that will wash out, or a flaw that can be fixed or overlooked. (A cocktail dress I bought at the mission went from about \$8.00 to \$2.00 because I spotted a cigarette burn in the skirt. The item was black, I stitched up the hole and it wasn't noticeable at all!!)

Network with friends who like to go thrift-shopping or yard sale-ing. Send your wish-lists with each other.

Begin a thrift-shopping expedition with prayer and look with expectation – God's part and your part! It's exciting to see the Lord provide. Be sure to thank Him for answers!

Also, don't overlook auctions for possible sources of low-cost appliances, furniture, household goods, etc. If you get to know a local auctioneer, you can even ask if you could give him a "wish-list" and price guidelines for things you are looking for.

Use bartering as a way to get goods or services in exchange for something you can offer. Believe it or not, there are tax laws on bartering – find out what they are so you can do your tax return with integrity.

Don't be afraid to barter, even at a yard sale or thrift shop. If the answer is no, you haven't lost anything!! (On the other hand, be reasonable, not insulting!)

Check out the Vocational-technical program at the local high school for significantly less expensive (but well-supervised and well-done) haircuts, perms, manicures, etc. In fact, check them out for inexpensive car maintenance/repair and carpentry work as well.

Check out local Freecycle or yard sale websites.

WOOD/CORN/PELLET STOVES/FURNACES

Besides the potential cost-of-heat savings (but carefully evaluate cost if you have to purchase the fuel), you can use these stoves to help you cut other costs, too! Here are a few ideas that may work, depending on the design and location of your stove.

If your stove is located in a fairly accessible spot, keep a teakettle or pot of water on the stove at all times, and use for the hot water in cooking or making hot drinks, for washing dishes, and for anything else for which you need hot water.

Use your stove for cooking. To help shorten cooking time if you need to, start soups, vegetables, pastas, etc. cooking on your range-top. Once they have boiled, move them to the wood stove to finish cooking. This takes a little while to get the timing down -- allow more, rather than less time until you get "acclimated," but it is worth the effort (and allows you to play pioneer ☺).

Use a drying rack (or clothesline) placed near the wood stove for hanging laundry.

OTHER

Learn to be content with less.

Pick the brain of your frugal friends

Choose a category and go on a spending fast in that category for a pre-determined amount of time, such as 3 or 6 months. It's easier to tighten your belt if you know it's just temporary, and you might like the savings results so much, you spend less when you incorporated that area back into your budget.

Use a rubberstamp with your return address rather than buying address labels. You can usually easily re-ink them when they run out. Sometimes you will get free labels from non-profits seeking a donation. Don't feel like you have to give to them just because they sent you a freebie.

Remember the old adage, "A stitch in time saves nine." This is not only true with clothing and tears, but any other maintenance problems. Money can often be saved by taking care of a small problem before it turns into a larger problem.

Ask, ask, ask! If you don't want to pay the full price for something, suggest (or ask for) an alternative. Once, when wanting a certain cut of meat for a company dinner, I asked the man behind the meat counter if there was a "more economical" (i.e. cheaper!!) alternative to what I saw out in the case. He was able to legitimately lower the price of what I was asking for, saving me \$.80 a pound on the exact meat I wanted! This works in areas other than food as well.

RESOURCES

There are many resources on the Internet, at your local extension office and at the library to help you learn ways to cut down on food and other costs. Look for key words that might lead you to these resources, such as: thrift, frugal, money, saving, tightwad, The Great Depression, household hints, do-it-yourself (DIY) anything, etc.

One of the best resources is probably friends (known and to-be!) that can help you. Find out who is frugal and how they save money. (Don't overlook the excellent resource in our senior citizens. There are still a lot of people living who lived through "The Great Depression" who probably know some "tricks".) If you don't know anyone who is thrifty, ask your friends and family members if they know someone who is. There are even clubs that get together because the members share this common bond (Internet groups and in-person). I've never met a frugal person yet who wasn't willing to share their "secrets".

Some books to get you started: The Tightwad Gazette, by Amy Dacyzyn; Cut Your Grocery Bill in Half; More With Less (cookbook); Once A Month Cooking; Take Charge of Your Child's Health, by George Wootan; Prescription for Nutritional Healing, by Balch and Balch; Beauty Secrets of the Bible, by Ginger Garrett

Websites:

www. Crown.org. Lots of free resources as well as biblical tools you can purchase. If you would like a specific recommendation, let us know what your need is and we'll try to direct you accordingly.