

LIVE CHEAP AND FREE! Strategies to Thrive in Tough Economic Times provides guidance for consumers to make financial goals, track spending, maintain a budget, manage coupons, and build a collection of resources to find products that are cheap and free.

Live Cheap and Free! Strategies to Thrive in Tough Economic Times

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Live Cheap and Free!

Strategies to Thrive in Tough Economic Times

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Introduction

It was never my intention to become a stay-at-home mom.

After a job loss and achieving our goal of getting out of debt, my husband and I found ourselves in the position to have me stay home with our kids. We trimmed our budget to its limit and decided that we could do it, somewhat against my will.

But now I'm exceedingly grateful. I have to work hard to use money as wisely as I can, but I'm now more available for my family, friends and community. I've had many conversations over the last several months involving my strategies for being able to do what I do, especially in our current economy.

This process of using money wisely will take planning, patience and discipline. There will be many changes, with the potential to cause anxiety and questions.

I don't know the answers to all the questions, but I do have some strategies that have helped me save money and sanity. And I can offer words of hope.

It can be done.

Why Do This?

My last grocery shopping trip consisted of 10 boxes of microwave popcorn, a two-liter of soda, and rinse agent for the dishwasher.

Final cost out of pocket - \$2.05, with a savings of \$16.

The day after, I went to another grocery store and purchased my son's prescription, and because I filled the prescription with them and presented the required coupon, I received a \$30 gift card. I then spent \$28 on groceries – including fruit, vegetables and whole wheat bread - and saved \$50. Final Cost out of pocket: \$9.74 for the prescription.

The total out of pocket expense for the combined trips was \$11.79 for a stockpile of groceries that my family will actually eat.

Every shopping trip isn't this victorious, but it helps me remember why I stick with my strategies.

They save me money. In some cases, a lot of money.

Money that can be freed up to do other things for your family, like a nice vacation or paying off debt. Like planning for your future retirement or your child's education.

More importantly, though, it has taught me the value of good stewardship. I don't waste money anymore. I don't waste food

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anymore. I've worked too hard to conserve both that I refuse to let them go to waste.

There's also the value in sharing. When my children whine about having to give to others, I start the sentence, "Everything we have is for..." and they finish with "sharing." Granted, sometimes their responses sound reluctant. But I'm teaching them a valuable lesson about conserving and giving to others. We are more freed up to donate money or food than we would otherwise be.

Whatever your reasons, make sure you believe them wholeheartedly. This money-saving process is challenging, and requires discipline, attention and perseverance. It will take a lot of time. It is now your job.

It's totally worth it.

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