

## PART 4:

# Sharpening Survival Skills

A loss of income may make it difficult to pay for even the basics—food, shelter, clothing, transportation, and medical care. When dealing with this situation, you discover that some goods and services are more essential than others. This is a time for identifying values, goals, and priorities; for strengthening creativity; and for making the most of both human and financial resources. It may also be time for a new look at community services.

You can begin to sharpen your survival skills by remembering the motto: “Use your resources so they do the most good.” Part of your resources will be used to buy goods and services you use or consume. Other resources may be invested in retraining, job searches, or other future needs.

Reducing expenses can be accomplished in a number of ways: planning how to use resources; substituting less costly for more costly goods and services; finding new uses for resources you already have; conserving resources through wise use; cooperating with others to stretch resources; and taking advantage of available community resources.

### Planning

Ask yourself: What are the needs of the family? How can we best meet these needs with limited resources?

Identifying what your family really needs is the first step in getting more for your money. Be sure to separate needs from wants. Because we all

place different values on things, discuss with family members what items or goals are most important. Thoughtful planning gives direction and helps to simplify shopping decisions.

To assist with planning, skillful shoppers make lists, which are well worth the preparation time. Lists can be used for items purchased regularly or occasionally. Remember to include flexibility in shopping lists in order to take advantage of specials, sales, or lower-priced products. Organize your lists by store location and items within stores. This will prevent backtracking or forgetting, and will help to resist impulse buying.

When planning is done prior to shopping, you are more likely to be satisfied with your final choices. Satisfaction comes from having more time to think about balancing needs and knowing the amounts available to spend.

Planning ahead also allows time for discussing possibilities and requirements for retraining, job search and making greater use of nonfinancial resources.



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## Substituting

Ask yourself: “What could I substitute that would do the job for less? How can I substitute one resource for another?”

Look for less expensive sources of essential goods and services. When you do shop, remember it is not always necessary to buy the top-quality merchandise. Often a moderate or lower-quality product may be the best choice. Prior to buying a product or service, consider the intended use. If an item will be used frequently or over a long period of time, a higher-quality item may be the better choice. If the product will be used infrequently or may be outgrown rapidly, a lower-quality item may be the answer. Remember to consider features of the product. Features add to costs. To get the same quality of construction and durability for less money, stick to basic styles and models.

Make substitutions by using your time and talents for purchased convenience and skill. It's usually less expensive to eat at home and cook from basic ingredients. Buying small, individual packages or convenient containers such as aerosol cans increases the costs. Borrow or rent seldom-used equipment instead of buying it. Bartering—an exchange of products or services—is another way to get what is needed without spending money. Can you trade magazines with a neighbor? Plan ahead for future events and find ways to use time instead of money. Can you substitute coupons for gifts (for example, one night of child care, free taxi service, one lawn mowing)? Can you create gifts from items on hand, such as fabric, plants or foods?

## Conserving

Ask yourself: “How can I make the resource last? How can I use it more efficiently?”

Conserving resources reduces waste. Try to get the most use or satisfaction out of each trip in the car, each use of the stove,

each load in the washing machine, and each clothing dollar.

Study use and care manuals. Learn to do your own basic maintenance. Encourage family members to be “watchdogs” for themselves and each other to eliminate any careless or wasteful use. Try to recycle and repair rather than replace.

Reduce waste wherever possible. Many consumers throw away items such as pencils, paper, cosmetics, and snack foods before they are used up. Avoiding food waste is another area of potential savings.

## Using resources

Ask yourself: “What talents, time, or other resources do we have as a family that we could use in a new, more productive manner?”

Turn hobbies or everyday tasks—such as baking, sewing, housekeeping, or child care—into money-making activities. If you determine that home baking or sewing would produce a profit, then perhaps you should invest money in equipment. Investigate the market potential before making business decisions. Legal and financial obligations often accompany self-employment, so check with local authorities and your financial advisers first. (For more information on homebased businesses, contact your county Extension office.)

Another example of investing in yourself might be buying a suitable wardrobe or developing a skill that would allow you to be successful in your job search.

## Cooperating

Ask yourself: “How can we share time or talent with others to stretch our resources?”

Cooperating with others can stretch resources. Organize food, housing or child care co-ops and car pools. Formal or informal co-ops provide goods and services to members at cost and/or help members market their products.

## Using the following list can help you plan ways to stretch your resources.

### Substitute

- Plan menus with lower cost foods.
- Compare food brands (cost per serving/unit).
- Buy seasonal produce.
- Use specials and coupons when they save money.
- Buy generic brands.
- Substitute less costly transportation (bike, bus, walk, carpool).
- Use self-service gas stations.
- Maintain your car to avoid costly repairs or replacement.
- Shop for housing and financing terms.
- Consider location, cost of operation, taxes, and appreciation in your housing purchase.
- For furnishings, shop sales, yard sales, rent, or share equipment or services.
- Compare energy savings in your housing purchase.
- Plan your clothing purchases.
- Modify existing clothing.
- Buy clothing when on sale.
- Shop yard sales for clothing.
- Sew at home.

### Conserve

- Wrap food carefully.
- Store foods promptly.
- Use foods while fresh.
- Plan leftovers.
- Don't overeat.
- Save on fuel with good driving habits.
- Consolidate trips.
- Make sure car has anti-freeze in winter.
- Maintain your house with minor repairs.
- Wash walls instead of painting.
- Conserve energy with insulation, weather stripping, storm windows, or plastic. Close doors and windows to retain heat. Use fans to cool your home.
- Reupholster or refinish furniture.
- Keep clothes clean.
- Follow care instructions.
- Store clothes properly.
- Protect leather items from water and salt.
- Consider care costs with purchase decisions.
- Reuse and recycle.

### Use your own resources

- Plant a garden.
- Can and freeze produce.
- Entertain at home.
- "Brown bag it" at work.
- Use and return returnable bottles.
- Change oil, oil filter, anti-freeze, and wiper fluid.
- Wash car yourself.
- Do your own home repairs.
- Rent out a room, garden, parking space.
- Learn sewing skills.
- Dry clean at coin-operated dry cleaner.
- Use cloth baby diapers and launder them yourself.

### Cooperate with others

- Form or join a food co-op.
- Have potluck dinners.
- Share food preservation equipment.
- Carpool or share rides.
- Barter your skills and services.
- Share housing.
- Cooperate with others to "fix up" your homes.
- Have family members cooperate on household tasks.
- Raise money with a neighborhood sale.
- Swap baby clothes, maternity clothes, sports equipment, etc.

### Use community resources

- Use picnic facilities and parks.
- See if you qualify for the Food Stamp program, the Women, Infant and Child nutrition program, or similar programs.
- Take auto repair/home repair classes.
- Use and support school and public transportation.
- Take an active part in community needs.
- See if you qualify for subsidized housing.
- Use the public library.
- Use the local county Extension services.

Members of a cooperative usually provide some of the necessary labor in order to reduce money costs. When considering a cop of any kind, be sure you understand and agree with the rules and that you have the time, energy, and skills to carry out your commitment.

Sharing can be handled on a less formal basis, too. Stretch your money by learning to share with family and friends. Neighbors can sometimes share the price of a bushel of apples and save money. Share recipes, ideas, and skills with others. Sharing usually means that everyone benefits as a result of getting together on an idea, project, or purchase. However, it's important to decide in advance how transportation, repair costs, or other expenses will be handled.

## Using community resources

Ask yourself: "How can we enhance our personal or family resources through community resources?"

Only part of the usable resources are privately owned. Some publicly financed programs are discussed in Part III: Community and Family Resources. These public programs include unemployment insurance, food stamps, or income maintenance programs subsidized with taxes.

Other community resources provide entertainment or recreation. These include parks, wildlife areas, museums, and libraries. Take time for fun. Get together with family and friends for outdoor meals, games,

fishing, or whatever you enjoy. Take advantage of inexpensive classes and recreation programs in your community.

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