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## SHARPEN YOUR SURVIVAL SKILLS

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Any drop or loss of income forces changes in spending priorities. Although most people do not make immediate spending changes to compensate for an income loss, research shows that the more quickly people change their spending or consider different options the more satisfied they are with the adjustments they do make. When you take charge of your financial situation you are making a positive contribution to your family's well-being now and in the future.

For many families, the undesirable effects of a cut in income can be minimized by following some basic survival principles. Many families realize, after learning to manage their resources better, that their situation is not as bad as it seemed at first. Their income is less than before, but they are doing more with what they do have.

### Economize

Economizing means putting your personal and family resources where they do the most good, either by increasing your family's well-being or, in a time of recession, by minimizing economic hardship.

Economizing does not necessarily mean to buy less of an item—it might mean purchasing *more*. For example, if you determine that home sewing or skill at home repairs would pay for itself by producing income, then increasing spending for needed supplies may be in order.

As another example, if you believe a successful job search requires suitable clothing or training for a skill you do not have, spending to achieve these goals may be the most productive use of your limited resources. Keep in mind, you must decrease spending in other areas if your income has dropped.

The economizing principle is: *use your resources so they do the most good* in terms of meeting your needs in the short and longer term. Part of your resources will be spent to buy goods and services you use or consume. Another part of your resources you will want to invest for the future. You might invest in ways to save or earn money or you might invest in job training, a business wardrobe or changing location.

Economizing can be achieved in a number of ways: substituting less for more costly resources, finding new uses for resources you already have; conserving resources through wise

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<sup>1</sup>Adapted from *Sharpen Survival Skills*, written by Carol S. Karamer, Purdue University Extension Service, West Lafayette, IN 47906.

use; cooperating with others to stretch resources; taking advantage of community resources.

## **Substitute**

One survival skill is to substitute less for more costly resources. If you have some time and talent that you could substitute for purchased time and talent, do it! Walk—don't drive—to the neighborhood store. Eat at home rather than out. Cook from basics. Rent costly equipment you seldom use instead of buying. Examples are everywhere, but the most important is developing a habit of mind. Think, "What could I substitute that would do the job for less?"

## **Conserve**

Avoid waste, conserve your resources. Keep your family's health, your skills and your possessions in good condition. Try to get the most use or satisfaction out of each trip in your car, each use of the stove, each load in the washing machine, each dollar already sunk in clothing. Think, "How can I make this last? How can I use it more efficiently?"

## **Exploit**

Find new uses for resources you already have. Could you rent a room to help pay the rent? How about renting part of your yard for a garden plot? For parking? If you're driving to work, could you carpool with someone from work and leave your car at home every other day?

If you bake, clean your own house, wallpaper and paint, make engines hum to life again, could you expand these into income-producing activities? Think to yourself, "What talents, time or other resources do we have as a family that could be put to use in a new, more productive manner?"

## **Cooperate**

Resources can be multiplied when you cooperate with others. Food co-ops, housing co-

ops, babysitting co-ops, carpools—many forms of co-ops, organized either formally or informally, can help you and others economize in your use of resources. All co-ops work from a common principle—to provide members goods and services at cost or to help members market their products themselves.

Usually members of a cooperative provide some of the organization's labor. For example, parents might take their children to a cooperative preschool 5 days a week. Depending on the co-op's rules, a parent then might be required to work or pay for another person to work at the school one day every other week.

Organizing a cooperative to provide necessary goods and services may help members stretch the resources they have. When considering a co-op of any kind, be sure you understand the operating rules and are confident of the manner in which it is run. Think, "How could I share time or talent with others to stretch my resources?"

## **Use Community Resources**

Only a part of the resources you value and use are privately owned. A large share are community resources. Some of them are provided by publicly financed programs such as unemployment insurance, food stamps, or income maintenance programs which are tax-supported. Many communities offer free or low-cost health or counseling services ranging from inoculations to psychological counseling.

Other community resources provide entertainment or recreation. These include parks, wildlife areas, museums and libraries. Don't forget that you and your family need to take some time for fun. Get together with friends for a picnic, potluck, board games, fishing or whatever you enjoy. Take advantage of low-cost classes and recreation programs in your community.

Personal or family resources can be greatly enhanced through the use of community resources. Think, "How can we use and support public services for our family's welfare, education, health and recreation?"

## Ways to Economize When Your Income Drops

### Food

- Substitute lower cost ingredients to meet nutritional goals, family tastes
- Compare:
  - cost per serving
  - cost per unit (ounce, quart, etc.)
- Buy produce in season
- Use specials and coupons
- Buy generic brands when suitable
- Wrap and store food carefully
- Use foods while fresh
- Plan use of leftovers
- Plant a garden
- Can and freeze produce
- Cook from scratch
- “Brown bag” lunches
- Form or join a food co-op
- Use Extension Service resources on gardening, nutrition, food preservation, financial management
- Use the Food Stamp program if you qualify
- Use the Women, Infant and Child (WIC) nutrition program if you qualify

### Transportation

- Substitute less costly transportation whenever possible
- Walk instead of ride if you have time
- Use a bike instead of a car
- Substitute maintenance for a new car
- Repair and maintain your car—follow the owner’s manual
- Save on fuel with good driving habits
- Make sure the car has anti-freeze in winter
- Plan trips to make the best use of your transportation dollar
- Change oil, oil filter, anti-freeze yourself
- Wash car yourself
- Carpool, share rides
- Trade skills to repair, maintain car

- Use school, public transportation when possible

### Housing

- Looking for housing? Shop for best overall deal, financing terms
- Consider location, taxes, cost of operation, appreciation potential
- Appliances: shop sales, yard sales, rent or share equipment
- Maintain your house. Make minor repairs before they become major ones
- Conserve energy; insulate, use weather stripping, storm windows or plastic over windows, keep doors and windows closed
- Re-upholster, refinish furniture
- Trade skills with others to keep house in repair
- Have family members cooperate to get household tasks done
- Hold a neighborhood garage sale to raise money, get rid of unneeded items
- Contact your electrical or gas utility for an energy audit
- Check and see if you qualify for subsidized housing

### Clothing

- Consider an item’s versatility, durability, care requirements and quality before buying.
- Buy on sale, check discount stores, factory outlets, consignment shops
- Use yard sales, especially children’s clothing, maternity wear
- Sew clothing at home
- Keep clothes clean and in good repair
- Store properly to protect from sun, moths, mildew, stretching, etc.
- Protect shoes and leather items from water and salt stains
- Find new ways to use old clothes
- Wear old clothes for dirty jobs
- Find or make the accessory, hemline, or coordinate that rejuvenates an existing outfit

- Swap outgrown children's clothes with neighbors
- Make use of thrift or church stores centers recycling clothes at reasonable cost

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