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## Living on a Dime: Tips for Living Well and Happily with Less

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# Living on a Dime:

## Tips for Living Well and Happily with Less

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### Introduction

These days, libraries are being asked to do more with less, as are many of us in our personal lives. When economic hardship affects libraries, it also affects library workers' personal lives. You or someone in your life might be underemployed or unemployed. You may have reduced your working hours or taken furloughs that have resulted in some sort of personal economic hardship. We thought we might share with you some of the things that we do in our personal lives to live more on a dime than on a dollar.

Living on a dime is about choosing wisely and not denying oneself. Trying to live more thriftily does not mean you need to stop enjoying life's pleasures or torture yourself with what you can't have. It comes down to your philosophy of life. The first step to any monetary lifestyle change is for you to sit down and decide what your priorities are. What makes you happy? Is going out to dinner with friends important? Do you feel at your best after a good workout at the gym? If so, work those items into your budget and cut from other areas that aren't as important to you. It will help immensely if you have your family and friends on board with your budgetary constraints. Not only will they provide a support network, but they might also join you in your venture to pursue these changes.

### Tips for Home

**Organize a clothing exchange (aka Naked Lady Parties)**—We all have clothes in our closets that don't fit quite right anymore, or that we never wear. Our children keep growing and needing new items. Hosting or attending a clothing exchange with your friends and acquaintances can be a great way to get new clothes for your kids and family, as well as some new duds for yourself. Typically the remnants of these exchanges can be donated to homeless shelters where the clothing items can go to good use as well.

**Canning**—Canning and food preservation are a great way to skim off of your budget. When the beautiful Oregon bounty of produce grows in the summer, preserve your tomatoes, beans, fruits, and other veggies. Then crack them open in winter. There are classes and information available through the extension service. <http://extension.oregonstate.edu/fch/food-preservation>

**Thrifting**—Save money by shopping for your clothing and various household needs in second hand and resale shops or at garage sales, and follow blogs like Frugal Living NW, to find daily tips on where and how to save.

**Buy in bulk**—Purchase regularly used items (toilet paper, flour and sugar, and even meats) in bulk. You could even split these purchases with friends.

**Get friends and families to be allies**—Family and friends can be a support network for your new lifestyle, and they may even participate.

**Lower expectations**—Most kids are happy with a box. Generic can do as well as a name brand in some cases.



**Free is a very good price!**—Take advantage of free entertainment offerings. One example is the McMenamins’ summer concert series. Check the newspaper for a listing of free and low cost activities for families. And of course, use your public library to reserve movies!

**Lunch Club**—Instead of buying your lunch at work, organize a lunch club. A lunch club is essentially a group of friends who trade food. Cook and pack up meals into separate containers, one for each friend in your club, and trade lunches. Instead of eating out at lunch, you get a few meals to take to work that week, without eating the same leftover soup every day. Cook one meal, get several!

**Use Your Library**—It is so much more than just books. And even with a waiting list for some items it is a bargain. For example: movies, TV series, work out videos, documentaries; music; computers; magazines; children’s story time; book clubs for children and adults; classes for a variety of interests; lectures; homework help; museum passes; and of course books - cookbooks, biographies, non-fiction, knitting, gardening, mysteries, romances, crafting, home repair—well the list goes on and on.

### Tips for Libraries

Use free software for library work and library services—In Oregon that might mean using Spark for your chat in connection with L-Net. Use Jing for Screenshots and videos and use OpenOffice for general computing.

**Save on utilities**—When you leave your office turn off the lights. Set the thermostat to a lower temperature for when the building closes, and use signage to encourage patrons to turn off the lights when leaving the restroom.

**Consider part-time positions**—There don’t seem to be many opportunities for librarians and library workers to work part time. If your organization is lucky enough to have the money to hire for a position, consider suggesting the position be part-time. Many people might like the opportunity to work less than full-time.

**Go paperless**—Do you mail print newsletters to your patrons? Have you ever considered changing the format to e-mail? You could start by having patrons “opt-in” to e-mail newsletters. The more the program grows, the more you save on printing and paper costs. Another way to share information paperlessly is to display news announcements on an LCD screen instead of posting paper flyers around the library building.

### Resources

Craigslist: search for free or cheap used household items.

Dacyczyn, A. (1998). *The complete tightwad gazette: Promoting thrift as a viable alternative lifestyle*. New York: Villard Books.

Farrell, C. (2010). *The new frugality: How to consume less, save more, and live better*. New York: Bloomsbury Press.



Frugal Living NW: Follow the blog for timely saving tips, including local deals, coupons and more at <http://www.frugallivingnw.com/>.

Smallwood, C. (Ed.). (2011). *The frugal librarian: Thriving in tough economic times*. Chicago, IL: ALA Editions.

Your local public library: find it with the Oregon State Library Directory at <http://libdir.osl.state.or.us/>

## Keep up with changing times!



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*nwcentral.org*

Northwest Central is *your* community-driven online clearinghouse for library continuing education. Log onto [nwcentral.org](http://nwcentral.org) and join the community of life-long library learners.

- **Events Calendar:** Learn about upcoming trainings, online and in-person, on all sorts of library topics.
- **Resource Database:** Find tutorials, conference presentations, web links and other free training resources to help you do your job better.
- **RSS Feeds:** Subscribe to a feed to find out what's new.
- **Community connections:** Share your expertise – post your resources and calendar listings to this community-driven database.

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