



Stretching

We can stretch our dollars by eating home-cooked meals,

BY KAY PRZYBILLE

As a wife who was blessed to be able to stay home with our children, I felt it was my responsibility to make my husband's paycheck go as far as possible. In order to have the Spirit to guide us in making wise financial decisions, we always paid our tithing. In addition, we set aside money each paycheck so we could pay cash for emergencies, thus avoiding the extra cost of interest.

Here are some other ideas that have helped our family financially.

Cooking from Scratch

Food prepared from scratch costs about half the price of restaurant fast food—and much less than food from a nice restaurant. Buying basic foods in bulk; planting a garden and using vegetables from it; and avoiding snack foods, partially prepared foods, and instant foods can further increase your savings on meals prepared at home.

Frugal fare, however, doesn't mean that meals have to be boring. We often make special meals in our home. We have cooking contests, ethnic suppers, and Dad's dinners—prepared by, not for, Dad. Occasionally our children prepare "restaurant dinners" for my husband and me that include menus, fancy dishes, and personal service. We've eaten meals in nearly every room of the house, we've had meals sitting on the floor, and we've enjoyed picnics outside.

Cutting Back

Cutting back on activities outside the home saves money, gasoline, and time. Cutting back also gives the Spirit greater opportunity to bless our families. Elder M. Russell Ballard of the Quorum of the Twelve Apostles said, "Be wise and do not involve children or yourselves in so many activities out of the home that you are so busy that the Spirit of the Lord cannot be recognized or felt in giving you the promised guidance for yourself and your family."¹

Organized sports, dance, and other programs are great, but consider waiting to involve your children until they are older, when they can help pay the costs and understand the financial sacrifices involved. Meanwhile, teach cooperation, sportsmanship, fair play, and teamwork at home—with Mom and Dad as coaches.

Instead of hiring professionals to teach your children skills and hobbies, consider doing so yourself or calling upon neighbors or extended family members. Teach your children skills that will help the family now—and help your children later—to save money and generate independence. My father taught our son carpentry one summer; another summer my mother helped me teach our daughters how to bottle and freeze vegetables.

Trade lessons with other families. Perhaps while you give your neighbor's children art lessons, your neighbor could give your children music lessons.

With time and dedication, a mother can give her



Your Dollars

looking for bargains, and establishing a budget.

children a rich preschool experience. Consult the Internet for ideas, and use your local library. Using the library is a great way to save money. Rather than buy books, CDs, and movies, check them out from the library.

I have found that I can forgo chocolate bars, restaurant food, acrylic fingernails, and costume jewelry if, instead, I am going to get a new dinner table that will delight our family for years to come. Sacrificing and saving for something ensures that it is worth having and caring for. Buying impulsively, however, clutters your life with things that don't mean anything after a short time—things you end up giving away or selling at a garage sale.

Children benefit from saving for what they want. It is easier for them to resist fads and fashions if they have to sacrifice.

Bargains and Budgets

You generally don't have to pay full price for most products if you are patient. Things go on sale all the time. Sometimes waiting as little as a week or two can mean as much as 50 percent off the retail price. Fight the temptation to buy the newest popular items that are selling too fast. Wait until the demand diminishes, the price drops, and the novelty wears off. By then you may not even want the item.

Use secondhand items. A little work on a good piece of old furniture will make it a delight for a lifetime. A secondhand outfit featuring a classic design can keep you looking nice for several years. My daughters started a

counterfashion in their high school by getting their friends enthused about secondhand outfits. That enthusiasm soon spread to a large group of students.

If you do buy new, consider lower-priced items. The quality of such items is often adequate, and you need not pay for frills that aren't worth the added price.

Fight the temptation to use your charge card. Resist salespeople trying to sell you items you don't need and can't afford. Avoid mulling over television programs and magazine and newspaper ads that tempt you to want a richer lifestyle. Set a budget and stay with it. Work and save for what you need, but be content with what you have—and share it if you can.

“Our pioneer forebears lived by the adage ‘Fix it up, wear it out, make it do, or do without,’” said President Gordon B. Hinckley. “Reasonable debt for the purchase of an affordable home and perhaps for a few other necessary things is acceptable. But from where I sit, I see in a very vivid way the terrible tragedies of many who have unwisely borrowed for things they really do not need.”²

May we put the kingdom of God first in our families (see Jacob 2:17–18; Matthew 6:33). And may we remember that the Lord, who multiplied the loaves and fishes, has promised that “all things shall work together for good to them that walk uprightly” (D&C 100:15). ■

NOTES

1. “What Matters Most Is What Lasts Longest,” *Ensign*, Nov. 2005, 43.
2. “I Believe,” *Ensign*, Aug. 1992, 2.