



Pro Kinship for Kids

# Kinship Link

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## Pro Kinship for Kids

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## Sharpening Your Survival Skills with a Drop in Income

A loss of income or a drop in income may make it difficult to pay for even the basics - food, shelter, 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. It is also a time for exercising creativity and for making the most of both human and financial resources. It may be a time for a new look at community resources too.

You can begin to sharpen your survival skills by remembering the motto, "Use your resources so they do the most good". Some of your resources will be to buy goods and services you use or consume. Other resources may be invested in retaining what you have, or for future use.

### **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
- Taking advantage of available community

resources, like food shelves and clothing depots

### **Planning**

Before you start planning, ask yourself: What are the needs of our family? How can we 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 decisions. 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. To assist with planning, skillful shoppers make lists and find lists 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 can prevent backtracking or forgetting and can help to resist impulse buying. Planning ahead also allows time for discussing

possibilities beyond shopping. Planning ahead allows time for discussing possibilities and requirements for searching for best deals and making greater use of nonfinancial resources.

### **Substituting**

When considering options, 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 for 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 best answer. Remember to consider features of the product. Features add to costs. To get the same quality construction and durability for less money, stick to basic styles or 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 convenience sizes can

## Sharpening Your Survival Skills with a Drop in Income continued

increase 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 barter with a neighbor? Plan ahead for future events and find way to use time instead of money. Can you substitute actions for gifts? Is it possible to trade one night of free child care for something, ridesharing, or one lawn mowing for what you need? Can you create gifts from items on hand such as fabric, plants, or foods?

### Here are ways to stretch by substituting:

- ◆ Plan menus using lower cost foods
- ◆ When grocery shopping, compare the cost per serving/unit
- ◆ Buy seasonal produce
- ◆ Consider imperfect or “ugly” produce when it meets your needs
- ◆ Use frozen fruits and vegetables when fresh is unavailable
- ◆ Use specials and coupons when they save money
- ◆ Buy generic or store brand
- ◆ Substitute less costly transportation - walk, bike, and carpool
- ◆ Maintain your car to avoid costly repairs or replacement
- ◆ Shop around for interest rates and financing terms
- ◆ For household 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

### Conserving

When using items, 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. 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. Many consumers throw away items such as pencils, paper, and personal care products before they are used up.

Avoiding food waste is another area of potential savings.

### Here are ways to stretch by conserving:

- ◆ Package food carefully in airtight containers
- ◆ Store perishable foods promptly in the refrigerator or freezer
- ◆ Use fresh foods promptly to reduce spoilage
- ◆ Pay attention to dates on food packages to use older foods first
- ◆ Use leftovers for lunch the next day
- ◆ Save on fuel with good driving habits
- ◆ Consolidate trips
- ◆ Maintain vehicle and get recommended service
- ◆ Maintain your house with minor repairs
- ◆ Wash walls instead of painting
- ◆ Conserve energy with insulation, weather stripping, storm windows, or plastic. Close door 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

### Using Resources

When thinking about 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 childcare - into money making activities. If you can 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 first. Another example of investing in yourself might be developing new skills that would allow you to be successful in new adventures.

### Here are ways to stretch by using your own resources:

- ◆ “Brown Bag” your lunch at work
- ◆ Entertain at home
- ◆ Plant a garden

- ◆ Preserve food by canning, freezing, or dehydrating
- ◆ Change oil, oil filter, anti-freeze, and wiper fluid yourself
- ◆ Wash your car yourself
- ◆ Do your own home repairs
- ◆ Rent out a room, garden, parking space
- ◆ Learn sewing skills
- ◆ Sell unwanted items online or through a garage sale

### Cooperating

When considering options, ask yourself: How can we share time or talents with others to stretch our resources?

Cooperating with others can stretch resources. Organize food, housing, childcare, or carpooling. When you cooperate make sure you have the time, energy, and skills to carry out your commitment. Stretch your money by learning to share with family and friends. Neighbors can buy items in bulk, split the cost, and save money. Share recipes, ideas, and skills with others. Sharing usually means that everyone benefits as a result of going together on an idea, project, or purchase. Decide in advance how transportation, repair costs, or expenses will be handled in order to avoid disagreements or disappointments later on.

### Here are ways to stretch by cooperating with others:

- ◆ Have potluck dinners
- ◆ Share home 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 park, trails, and other recreational areas
- ◆ 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, or other government support
- ◆ Use the public library