

TAKING TIME

by Rebecca Escott

Extension Home Economist



When Your Family Income Drops
The past month of snow has meant a real boost in family income for construction and landscape contractors and farmers who own plowing equipment. The drifts brought urgent phone calls

which put some extra dollars in their pockets. But for many others, the snowfall has brought a sharp reduction in wages — one that could really set a family back as they try to stay current with mortgage and holiday credit payments. Adults who work at hourly positions,

people who had to take time off because children were home from school, shop owners who lost needed revenue when customers stayed home or doors were closed, all are now scrambling to deal with the gap between bills and wages. If you are in this position, take some time this weekend to work out a plan to compensate for the shortfall.

Food expenses and recreation or social expenses are the two most flexible parts of a family's monthly budget. As a family, sit down and discuss ways that you might temporarily decrease your normal expenses in these areas to help bridge the gap in your finances. Ask members to pack lunches instead of eating out. Carefully plan menus that include

lots of pasta or rice to stretch main dishes. Eat homemade hot cereals. These tend to be more economical than the instant, prepackaged cereals or the commercial cold cereals. Eliminate prepared snack foods for several weeks. When you get the munchies, pop your own popcorn. Make a game of searching your pantry and cellar storage areas to find canned vegetables and fruits that could be used for casseroles and soups. See if you can create a menu for this week from supplies on hand instead of making a trip to the grocery store.

Instead of spending a lot of money on gifts, candy, and flow-

ers for each other for Valentine's Day, make homemade, free gifts. Again, search through closets and drawers for arts and crafts supplies. Warm up your creativity to do some writing. Scan old magazines or books for illustrations and appropriate quotations.

This month instead of spending money to "go out" for entertainment, think of free options. Visit at a friend's house. Play board games or card games. Check out a free video from the public library. Get outside for some exercise and fresh air. Volunteer at a local community center. Organize a volleyball or basketball game at a local school, church or community hall. These are all less expensive options than the typical weekend out. What can your family think of?

These are just two areas of the budget that you may be able to trim. The best way to get a grasp on family expenses is to keep track of the money spent on a daily basis. Jot down the items and costs in a pocket notebook. Review the list every few days. Are there costs that could be reduced? Phone bills? Excessive costs for gasoline? Habits that could be kicked?

You, as a family, have the opportunity to make some important choices about how you spend hard-earned dollars. Consider some of these choices as temporary compromises. You may find out that you had fun volunteering on a Saturday at the community center or that you don't mind eating air-popped popcorn. After you get this month's bills paid, think about how this new-found money could be redirected toward another goal your family would really enjoy. Making the choices takes time, but the results are worth it.

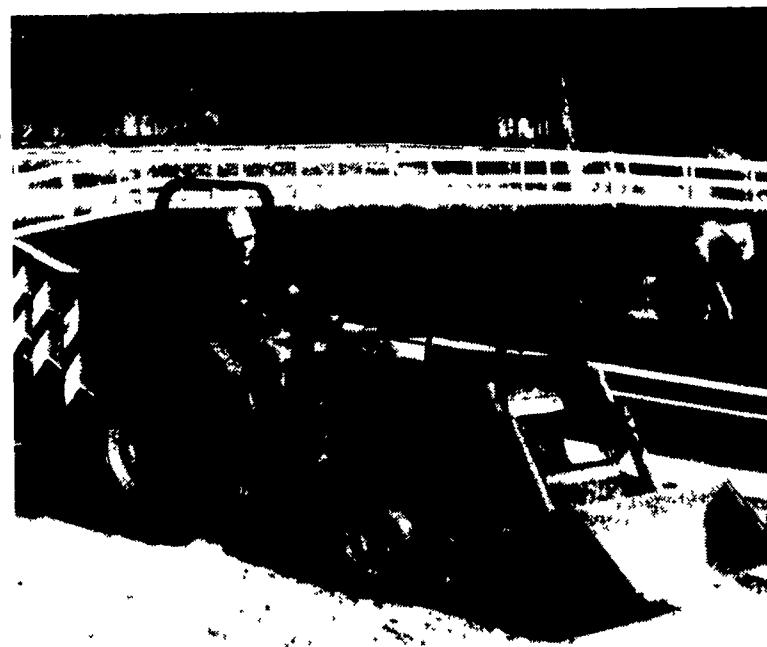
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