

Making Ends Meet on a Service Member's Budget

Volunteers and national service members who are serving their communities and country often find themselves living on a shoestring budget. This effective practice is a list of ideas and resources compiled at an AmeriCorps*VISTA training that addresses the topic of making ends meet.

Money Saving Ideas

- Attend auctions, yard sales, or estate sales
- Barter for goods and services
- Buy food in bulk
- Buy on eBay
- Do your own home repairs
- Enter contests to win food and other items
- Join a food co-op
- Join a YMCA and take advantage of low-cost programs and classes
- Quit smoking – it's good for your health anyway
- Re-evaluate your spending habits
- Sell clothing you no longer want or need to consignment shops
- Shop at pawnshops
- Shop at second-hand stores or discount stores
- Use public transportation
- Use the library often instead of purchasing new books (or buy used books)
- Visit friends and family members for a free meal more often!
- Volunteer at events (such as ushering at plays) for free admission

Other tips

- Buy a good cookbook and cook more meals at home
- Buy high-quality items (this may save money in the long run)
- Clip coupons from newspapers and magazines
- Collect free samples
- For dental needs, take advantage of low-cost dental care at dentistry schools
- Have a friend cut your hair for you or go to a cosmetology/barber college
- Order at la carte at restaurants
- Read newspapers that people leave behind
- Reuse as much as possible
- Take your lunch to work