Coming Home

A Guide to Becoming a Stay-At-Home Mom

By Leslie Truex
Mom, telecommuter, home business owner, work-at-home consultant

http://www.momsathomesuccess.com
http://www.workathomesuccess.com
http://www.jobsathomesuccess.com
COPYRIGHT NOTICE

Copyright 2003 Leslie Truex. All rights reserved. No part of this publication may be reproduced, copied, stored in a retrieval system, transmitted or distributed in any form or by any means, electronic, mechanical, recording or otherwise, without prior written permission of Leslie Truex.

IMPORTANT NOTICE

All information and resources regarding staying at home, saving money, working at home, and other topics covered in this book are current at the time of publication. Nevertheless, statistics and resources change.
ABOUT THE AUTHOR

Leslie Truex is a wife, mother, telecommute, and home business owner. She has telecommuted as a social worker, a school program coordinator and a sales person. Using techniques described in her book Jobs At Home, she has worked at home doing Internet research, writing documents, and more for online companies. She created and still maintains the Work-At-Home Success web site (http://www.workathomesuccess.com), which provides free information and resources on working at home and Moms At Home Success (http://www.momsathomesuccess.com) which provides practical advise to help moms stay home.

Leslie resides in Central Virginia with her husband and two children. You can contact Leslie at success@workathomesuccess.com.
TABLE OF CONTENTS

ABOUT THE AUTHOR .................................................................................................3
Part One: Can you Afford to work? .................................................................8
  What do you pay to work? .........................................................................8
Part Two: What do you need to live on? ...........................................................11
Part Three: cutting 10-20% of your expenses...painlessly ................................15
  Food: ...........................................................................................................15
  Nickel and Dimes and things not budgeted ...........................................18
  Utilities.........................................................................................................20
    Phone ........................................................................................................21
    Cable ........................................................................................................23
    Electric/Gas ............................................................................................24
    Water .......................................................................................................25
  Housing and Home Expenses ..................................................................26
  Automobile .................................................................................................27
  Clothing .......................................................................................................28
  Medical/Dental ............................................................................................29
  Travel and Vacations ..................................................................................30
  Taxes ...........................................................................................................31
  Debt ............................................................................................................32
  Budget Revisited .......................................................................................33
Coming Home ....................................................................................................36
  My Story .....................................................................................................37
INTRODUCTION

When I was pregnant with my first child, I thought I would be one of those highly touted supermoms, who could work a full day in a job, keep up with housework, and still have time and energy to be a wife and mother. But as time went on the image lost its appeal. It was tough enough to get myself ready for work much less get my son ready for daycare. In the evening, housework and bills took what was left of my time and energy. When I had my second child, managing day-to-day tasks became even harder. I began to worry my children were going to grow up without me. So I decided to make money at home.

Like many other people, I thought that I would have to replace my full-time income minus childcare costs in order to stay home. I researched various work-at-home schemes including envelope stuffing and typing, only to become discouraged at the scams and overpriced information books that didn’t provide the information the ads suggested they would.

My quest to work at home led me to research everything I could about working at home on and offline. My goal was to find that one resource that revealed the “secret” to working at home so that I could quit my job. I never did find the secret though I did work at home as an advertising sales rep and real estate agent. While I did earn money, I didn’t enjoy working in sales.

One day I was reading the Sunday magazine insert about a family who was able to make some changes so that they could live on one income. The article mentioned a book, Myth of the Two Family Income by Andy Dappan. This book changed everything. If I’d had this information when I first started my quest to stay home, I’d have been home YEARS sooner and prevented creating more debt. Ever since then I have been speaking out on the importance of really looking at the costs of a second job in a family. I was one of the first work-at-home website owners to put work related expenses on the web as the first step to being able to come home.

Since that time I have come across other great resources that cover how expensive a job can be. Nevertheless, I still run into many people who think they
need to replace their current full-time income to stay home when in fact they may only need to earn ½ as much or less to stay home. Some moms pay more to work than they actually bring home!

This book isn’t about promoting staying home as better than working. The decision to stay home or work is an individual decision. However, if you are a mom who would like to stay home, but don’t think you can or aren’t sure how to make it work, Coming Home is for you! This book will guide you step-by-step through the process of putting your house in financial order so that you can afford to stay home. It is a workbook and does require action on your part. There is no magic pill and sacrifices will likely need to be made. But if you are committed, determined and somewhat creative, you can find a way to come home.

The first part of this book will cover how much you pay to work. Especially if you job is a second job in the family, the cost associated with working may make it not worth it. If you are a single parent or your job is the major bread earner, you will find that your job still has significant expenses related to it although you may not be able to quit without first creating an additional income from home. We will cover working at home but before you skip to that part, you MUST first go through the first three parts of this workbook because it will establish exactly what you need to earn and how you will get from where you are today to staying at home in the near future.

The second part of this manual will go over your current household budget. While money and budgeting is tedious, people who fail to do this step will most certainly miscalculate and end up back at a job and/or in debt. You have downloaded this manual so you can figure out how you can afford to stay home. This is a very crucial step in getting there.

The third part of this book covers ways to painlessly cut your current spending by $100’s per month, $1000’s per year. When you complete the second part of this book, you may be surprised just how much of your money is unaccounted for… a soda here, a latte there… it all adds up. A few simple changes can save you 10-20% on your grocery and utilities alone.
When you have completed the first three parts of this book, you will have a better understanding of your financial situation. You will know how much you are paying to work, what your current expenses are and how you can better afford to stay home by cutting your current expenses. The goal of course is by the end of part three to make your income (without your job) equal or more than your expenses. Unfortunately, for many people, particularly if they have debt, the expenses still exceed the income. But, not to fear, in most cases you can still afford to stay home with some saving home income ideas. You can learn more about his in the Moms At Home Success Home Income Workbook found at Moms At Home Success. Don’t forget our Mom-Friendly work-at-home options and Moms At Home Success income program.
PART ONE: CAN YOU AFFORD TO WORK?

The first step in coming home is to figure out what you are paying to work and what your actual contribution to the family is. The truth about having one parent stay home is that it can reduce your living expenses. In fact, working outside of the home costs so much that you may find you don’t need to earn anything at all to stay home. Do you know how much of your income actually contributes to the family finances? Look at the following example:

I earned $28,000 per year as a social worker. My yearly expenses related to working included:

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taxes (Federal and State)</td>
<td>$3,000</td>
</tr>
<tr>
<td>Childcare ($120 per week)</td>
<td>$6,000</td>
</tr>
<tr>
<td>Commuting (10 miles each way)</td>
<td>$1,700</td>
</tr>
<tr>
<td>Appearance (dry cleaning, clothes, work supplies, etc.)</td>
<td>$1,000</td>
</tr>
<tr>
<td>Lunch</td>
<td>$1,000</td>
</tr>
<tr>
<td>Convenience items (quick meal convenience foods, etc.)</td>
<td>$2,600</td>
</tr>
<tr>
<td>Pick-me-ups (I deserve this because I work hard)</td>
<td>$2,400</td>
</tr>
<tr>
<td>Newer Car plus tax and insurance (extra over the cost of a used car)</td>
<td>$2,400</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$20,100</td>
</tr>
</tbody>
</table>

Subtracting the work-related expenses from my salary ($28,000 - $20,000 = $7900) we discover that I contributed only $7,900 per year to the family income. That’s only $659 per month and $3.80 per hour! I paid more to go to work than I actually brought home!

What do you pay to work?

Items needed to complete your work-related expense sheet:

1. Copy of pay stubs and/or W-2
2. Childcare receipts
3. Health insurance above and beyond what your spouse’s employer offers
4. Car expenses – Insurance info, property tax, registration, gas receipts, mileage to-and-from work, etc.
5. Grooming receipts- nails, hair, dry cleaning etc.
6. Accounting of nickel-n-dime expenses at work such as vending machine, dining out, secret pal and social programs etc.
7. Accounting of services you use at home because you don’t have time to do them yourself such as house cleaning, lawn care, household repairs etc.
8. Several weeks of grocery receipts or accounting. Be sure to mark convenience foods (pre-packaged).
9. Accountings of dining out for dinner.
10. Accountings of “pick-me-up” items – things you buy because you work hard and deserve it.
11. Accounting of “guilt items” – things you buy because you are away from the kids.

One you have the above items, complete the worksheet below to determine how much of your income you actually keep after all work-related expenses are paid.

<table>
<thead>
<tr>
<th>Yearly Gross Salary</th>
<th>Work-related Expenses (listed below):</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Federal Taxes:</td>
</tr>
<tr>
<td></td>
<td>State Taxes:</td>
</tr>
<tr>
<td></td>
<td>Local Taxes:</td>
</tr>
<tr>
<td></td>
<td>Social Security:</td>
</tr>
<tr>
<td></td>
<td>Child Care:</td>
</tr>
<tr>
<td></td>
<td>Commuting (toll, parking,):</td>
</tr>
<tr>
<td></td>
<td>Gasoline and mileage:</td>
</tr>
<tr>
<td></td>
<td>Car insurance (extra car, nicer car):</td>
</tr>
</tbody>
</table>
Clothing expenses (cleaning, new):
Gifts, special friends etc at work:
Convenience food for meals:
Eating Out:
Housekeeping help:
Grooming needs (hair, nails etc):
Guilt items for kids and family:
Extra cost related to lack of time to research cheaper prices:
Extra cost related to hiring help instead of making repairs yourself:
Total Expenses related to work:
Actual contribution to family income (salary-total work expenses):

What did you discover? Do you spend more to work outside of the home than you actually keep? Does ½ or ¾ of your income go to work-related expenses? This exercise is meant to show you one of two things; 1) perhaps you don’t need to work because your actual contribution is minimal or 2) if you do need to work, you probably don’t need to earn as much from home as you do with your current job.

Depending on the results, you may be very excited to find you spend more than you expected just so you can work. Or maybe you are depressed to find out you work so hard for so little. Whatever the results, even if you discover you pay more to work than you bring home, don’t quit your day job yet.
PART TWO: WHAT DO YOU NEED TO LIVE ON?

The next step then is to determine how much your family needs to survive. In today’s world, it is not uncommon for people to be living beyond their means. If you find you are running out of money before you run out of month or you are paying bills hoping the check won’t be cashed before you get paid, then you are probably living beyond your means. Even if you are not having financial problems, it is wise to have a detailed understanding of your finances before quitting your job.

I hate budgeting because I’m not very good at it. The numbers never seem to match. But, without budgeting, I would probably be in the red and looking for a job. Having a general understanding of my family’s spending, even if its not 100% accurate, is critical to my being able to work at home, and it will be for you, too. Be sure to compute yearly expenses (such as personal property tax) into a monthly equivalent to get an accurate accounting.

Items needed to complete the budget:

1. If you have been using a budget or software program to track expenses, use that to complete the form below.
2. Several months of bank statements
3. Accounting of rent/mortgage.
4. Accounting of association fees.
5. Several months of utility bills to get an average monthly cost.
6. Insurance information
7. Medical information: insurance, medicines, other
8. Auto expenses: payments, gas, insurance, registration, personal property etc.
9. Consumer debt: credit cards
10. Other obligations: alimony, child support, etc
11. Several weeks grocery expenses (get averages)
12. Accounting of dining out: average per month
13. Cash withdrawals: average over a month
14. Fun and entertainment: videos, cable, internet, hobbies, magazines etc
15. Personal care: nails, hair etc.
16. Clothing
17. Gifts
18. Savings
19. Other

Use the information you have gathered to fill in the budget below.

*Complete this budget to determine your family’s finances:*

<table>
<thead>
<tr>
<th>Household:</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage/rent</td>
<td></td>
</tr>
<tr>
<td>Homeowner association fees</td>
<td></td>
</tr>
<tr>
<td>Taxes (usually included in mortgage)</td>
<td></td>
</tr>
<tr>
<td>Insurance (usually included in mortgage)</td>
<td></td>
</tr>
<tr>
<td>Electric</td>
<td></td>
</tr>
<tr>
<td>Gas</td>
<td></td>
</tr>
<tr>
<td>Water</td>
<td></td>
</tr>
<tr>
<td>Sewer</td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td></td>
</tr>
<tr>
<td>Maintenance</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td></td>
</tr>
<tr>
<td>Life</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Medical</td>
<td></td>
</tr>
<tr>
<td>Category</td>
<td>Sub-Category</td>
</tr>
<tr>
<td>------------------------</td>
<td>-------------------------------------</td>
</tr>
<tr>
<td>Insurance</td>
<td>Co-payments (average)</td>
</tr>
<tr>
<td></td>
<td>Dental</td>
</tr>
<tr>
<td></td>
<td>Eye</td>
</tr>
<tr>
<td></td>
<td>Other</td>
</tr>
<tr>
<td>Automobile</td>
<td>Car payments</td>
</tr>
<tr>
<td></td>
<td>Insurance</td>
</tr>
<tr>
<td></td>
<td>Personal Property</td>
</tr>
<tr>
<td></td>
<td>Tax/Registration Fees</td>
</tr>
<tr>
<td></td>
<td>Maintenance</td>
</tr>
<tr>
<td></td>
<td>Gas</td>
</tr>
<tr>
<td>Loans or Debts</td>
<td>Student loans</td>
</tr>
<tr>
<td></td>
<td>Consumer debt (credit and store cards)</td>
</tr>
<tr>
<td></td>
<td>Other obligations such as taxes</td>
</tr>
<tr>
<td>Other Obligations</td>
<td>Child Support</td>
</tr>
<tr>
<td></td>
<td>Alimony</td>
</tr>
<tr>
<td>Clothes</td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>Grocery</td>
</tr>
<tr>
<td></td>
<td>Diner out</td>
</tr>
<tr>
<td></td>
<td>Lunches</td>
</tr>
<tr>
<td>Fun Stuff</td>
<td>Cable</td>
</tr>
<tr>
<td></td>
<td>Videos</td>
</tr>
<tr>
<td></td>
<td>Excursions</td>
</tr>
<tr>
<td></td>
<td>Magazine subscriptions</td>
</tr>
<tr>
<td></td>
<td>Vacations</td>
</tr>
</tbody>
</table>
What does your budget tell you? Odds are that there are some areas that didn’t get included. When I did my budget, I found I should have had more money than I actually had. The reason for this is that I failed to count the small stuff…nickel-n-dime things that don’t seem like much at the time but add up. That’s why bank statements are a big help. They can help you identify areas that you are spending without really knowing it.

You now know how much you pay to work and how much your family is currently living on. You may find in this exercise that you are spending more than you are bringing in. Its not unusual when you think you are making $1500 per month without realizing your job is taking $1000 of that amount. From here you want to take your total currently monthly expenses and subtract your work-related expenses. This should leave you with your expenses left over if you were to quit today and get rid of all work-related expenses. Watch for overlap when you do this math. If you counted any work-related expenses when you did the budget, you need to make sure you don’t subtract those twice. If there are some
work-related expenses you can’t get rid of (i.e. a second car), be sure to add those back in.

Next, take your household expenses minus work-related expenses figure and subtract that from your spouse or partner’s income. For example, let say your expenses are $3,000 per month and your spouse brings home $2,100 per month, there is a $900 that you need to either save or earn from home.

For many moms I have talked to, this amount is still quite a bit less than they had originally anticipated. And we aren’t even done yet! The fact is, most of us spend more than we need too. We are society that likes convenience but pay much more than we should for it. As an at home mom, you now have more time and can therefore save the family money through more efficient shopping and taking care of things yourself that before you paid to have done for you. The next part of this book is all about helping you cut your remaining expense as much as possible. This does require work and some sacrifice however it doesn’t mean that you can no longer have fun. We’ve already cut work-related expenses so we are going to move onto household expenses.

**PART THREE: CUTTING 10-20% OF YOUR EXPENSES...PAINLESSLY**

I know when I first started this exercise I didn’t think I could cut anymore. I felt like I was already down to the bare bone. But I discovered that I overspent for many things and wasted much of the rest. This part will help you find ways to cut expenses quite painlessly. It may take a little time and effort but the payoff will be great.

**Food:**

1. One of the fastest ways to cut out food expenses is to stop dining out including pizzas and take-out. If you want to go out as a treat, save money by using coupons. Many restaurants include buy-one-get-one free in the Value-Paks you get in the mail or your Sunday paper supplements.
Another option is to sign up as a mystery shopper which often includes testing local restaurants.

2. Meal plan weekly or monthly.

3. Shop with a list. Check your pantry for needed ingredients and create a list. Buy only what’s on the list. The only exception is if there happens to be a great deal on a staple item that you have room to store. That doesn’t mean a sale on a pre-packaged food but a staple food such as milk (which can be frozen), beef, etc. One great advantage of this is that if you shop with your children, when they ask for the candy at the check out you can say, “its not on the list!”

4. Don’t buy convenience foods such as TV dinners and packaged meals. You may think a $1.29 box of flavored rice isn’t a big expense but compared to a bag of rice and your own flavorings is actually over twice as expensive. Of course this means you need to cook from scratch. If you are like me, this was a scary thought until I realized that cooking from scratch usually involved only two extra steps.

5. The above rule includes snack packs for your kids lunches. Individually wrapped cookies, crackers and even juices are more expensive and bad for the environment.

6. Have all family members bring lunch to school and work instead of buying. It’s a great way to use leftovers.

7. The next step is to buy meat when its on sale or in family packs (which are usually marked cheaper per pound) and freeze.

8. Consider getting a freezer. Be sure if its used you get one that is rated for efficiency.

9. Get quality freezer containers and even a food saving devise that removes air and seals the bag. I got one at Kmart for $79.00 that came with lots of bags. The other great thing about the sealer systems is that the bags are reusable and can even go in the dishwasher..more money savings and better for the environment (be sure to follow manufacturer instructions regarding reuse of bags).
10. Don’t serve meat alone. It will go farther if used in stews, soups, casseroles, stir fry and fajitas.

11. Watch for ads on food specials but don’t waste your time and gas driving from store to store to save a few cents here and there.

12. Don’t throw out food. Collect recipes or become creative at left-overs. Worse comes to worse, give leftovers to a pet.

13. Learn to comparison shop and read labels. The lower price isn’t always the better value. Learn about unit pricing.

14. Don’t shop when hungry.

15. Try not to shop with children.

16. Use coupons only if you have done the math and they are a better value. Use them only if it’s a product you would buy anyway. Use coupons at stores that double or triple their value.

17. Check your receipt for errors.

18. Buy generic brands or store brand items.

19. Stay away from convenience. Often they aren’t that much more convenient especially for the additional price.

20. Cook meals that don’t require meat several times per week.

21. Avoid junk food. Snack on popcorn (air popped), fruit etc.

22. Don’t run down you convenience store for milk or staples. They are more expensive there.

23. Make your own soups, breads etc.

24. Get fruits and vegetables from your farmer’s market. Better yet, grow them yourself.

25. Shop wholesale clubs only if you calculate the savings is in fact more than in your grocery.
How I get 3 Family Dinners and 3 lunches for my husband with one chicken:

I buy a whole chicken and serve baked chicken one evening. After the meal I cut most (but not all) meat from the bones and put the carcass in water with some celery, carrots and onions to make broth. I provide some of the cut meat for my husband’s lunch the next day. I pack the rest of the meat into a food sealer and freeze to use later. Another day that week I will use the broth to make chicken and rice soup for the family. Leftover soup is sent in my husband’s lunch. I use the frozen chicken in stir fry or fajitas. The leftovers again go in my husband’s lunch. So with one chicken I had 3 family meals and 3 lunches for my husband.

Starting this week, set time aside to plan your meals for the next week or two. As you plan, try to find ways to create extra meals from leftovers. (See sidebar). Create your shopping list and shop only from the list. Be sure to review the other 25 tips above as well. Save your receipts and after a month compare your weekly dining and grocery expenses with those of your previous budget. What have you found? You may need to tweak your shopping plan and discipline yourself or your family to stick to this new system but eventually you should be able to cut at least 10% if not more of your grocery bill alone. Using the above example, if we are able to cut the grocery bill by 10% and its $500 per month, we will save $50 which means now we are only $850 away from staying home.

Nickel and Dimes and things not budgeted

When you went through your budget, did you find that your expenses should have left you with more money at the end of the month than you end up having? When you look at your back statement, is the amount of outgoing money higher than your budget indicates? If so, chances are you are nickel and diming your money away. These are little expenditures that at the time don’t seem like much… a few dollars here and a few dollars there but when you add them up make a huge difference in your budget. Common nickel and dime expenses include lunches out, vending machines, books, cd’s, lattes, etc. Now I’m not saying that you can’t buy a cd or a book ever but you do need to pay attention to these and budget for them. Other expenses we often forget to budget are kids activities, subscription fees, non-regular expenses (car maintenance or taxes),
and gifts. In this section you are going to try to keep track of all the nickels and dimes and other expenses as well as cut down on them. You must be brutally honest with yourself. I latte a week is nearly $16 per month and $182 per year. Again, you might think that is such a small indulgence but when you add all your indulgences and your families indulgences, you can be looking at hundreds of dollars per month and thousands per year. Even if you decide to keep the lattes and other items, you must factor them in to your budget.

1. Keep an accounting of all cash expenditures. If your spouse has difficulty with this, try to give an allowance. My husband takes $20 cash each week and that $84 per month ($20 X 4.2weeks) is in the budget. I don’t know where it goes but he’s happy and it’s a doable amount.
2. Don’t carry cash unless its to buy something specific (from your list!).
3. Get a check/debit card from your bank and use it for gas and other needed items. This will help you budget for gas and prevent you from pocketing the few dollars (nickels and dimes) you get in change from gassing up.
4. Don’t buy anything without begging, borrowing, bartering or getting at discount. This rule is for things such as books, cd’s, videos, household items. There are many online barter clubs in which you can trade books or cds. You can start a barter club in your neighborhood to see new videos and read new books.
5. Don’t buy anything on impulse. Think…do you need it or just want it? Will you remember you bought in a day or so?
6. Don’t go shopping unless its absolutely necessary.
7. Reduce and reuse. Its not just for the environment. Reducing waste and reusing things can save money too. Wash and reuse foil, empty plastic containers (like yogurt and margarine), plastic baggies, etc.
8. Trade your unwanted items with friends or neighbors. Or sell on eBay.
9. Use wash cloths instead of paper towels and cloth napkins instead of paper ones.
10. Go to the movies during the matinee. Don’t buy the popcorn or food.
11. Learn to cut hair for your family.
12. Set up a baby sitting co-op with friends and family.
13. Use free recreation like the library, museums, parks etc.
14. Don’t carry your credit cards with you.
15. Shop the bargains at no-frills and discount stores. Only buy what you set out to buy on your list.
16. Throw birthday parties at home instead of paying for expensive recreational places. There are great ideas for activities for birthdays and other parties online.
17. Research consumer buying guides before making a big purchase.
18. Shop garage sales. Hold a garage sale to earn extra money and declutter the house.
19. Review your bills to check for errors.
20. Always buy off-season for big savings.
21. Learn to make small repairs and upkeep around the house and car.
22. Research banks to get the best deal. Try to get free checking and online banking.

Utilities

The first two categories we have worked on have attempted to cut down on expenses related to shopping. These are the easiest areas to save on if you are disciplined enough to do it. The next categories are a little more of a challenge but can still save you 10% or more so they are worth working on. The first is utilities. Of the utilities, one of the easiest to save on is phone service.
Have you ever taken a good look at your phone bill? There are all sorts of taxes and fees along with your basic service and long distance. Analyzing phone bills is a tedious task but one worth doing. The first step is to go over your bill and determine what you are paying for. All those little services you have such as call waiting, caller ID and so on cost you money. I’m not going to tell you to get rid of those things… however I will remind you that its all the little fees and things that prevent many people from staying home. Would you rather have call waiting or would you rather stay home? You are probably saying, “The few dollars that call waiting costs won’t make a difference.” And maybe not. But when you couple the extra money you spend on your phone along with everything else you allow that’s a few dollars, it adds up.

1. Get rid of the extra stuff like call waiting and caller ID. If you worry about telemarketers, spend a one time $40 for one of those machines that will answer computer generated calls and take your name off the list or sign up for the Do Not Call list. Both of those will save you money on caller ID in the long run.

2. Consider getting an answering machine instead of paying for voice mail. Again, over time the answering machine will be less expensive.

3. Do you pay local toll? Those are charges made to calling areas that aren’t long distance but your company still charges you to call them. If you pay more than $20 in local toll, you may be able to add the city you are calling a lot to your phone area. The service is called “Extended Area Calling” and for $15 a month will add that city to your calling area so you don’t have to pay local toll charges. This will help especially if you your internet access number is a local toll area.

4. Do you have a choice of local phone carriers? Compare prices and contact them to let them know you are shopping around. Many have a great deal.
5. Watch out for bundled services. Many companies will put all sorts of call features and internet access together for a price cheaper than if you ordered them separately. But if you don’t need the features, you are paying more than you need to. Only bundle features that you REALLY need such as phone service and internet access.

6. Don’t use directory service if you can avoid it. Many are charging now.

7. Don’t use an operator if you can avoid it. Many charge now.

8. Don’t use * functions (i.e. *69 to find out who called) unless necessary. Most cost 50 cent or more per use.

9. If you are disconnected or have a bad connection, contact your phone company for refund.

10. Avoid using coin phones. If you do use a coin phone and lose your money, notify the phone company managing the phone for a refund.

11. Many people have started using cell phones to replace their home phones. Again, really check the pricing. Generally, local phone service is unlimited in local calling and the battery doesn’t run dead (unless you have a cordless). Price and compare before giving up your land line service for a cellular service.

Long Distance comparisons have become an overwhelming task. The bottom line is to use your average call volume to determine the best price. Five cents a minute seems great but you have to factor any other fees such as a monthly $4.95. For example, 5 cents per minute with a $4.95 rate would cost $9.95 for 100 minutes on the phone. However 8 cents a minute with no fee would be only $8.00. You need to consider where you call most as in-state and out-of-state rates differ quite a bit. If your phone bill is more than $50 per month, you may want to consider a flat rate plan but read the terms carefully as not all are unlimited in their calling time.

1. Know your phone bill. What is your average monthly call time. What are you per minute and fees?
2. Shop around. Log into your Moms At Home Success Savings Center and use the Best Rate calculator to find the long distance phone service that is best for you.

3. If your phone bill is over $50, check out flat rate services. Be sure to read the fine line as there are limits and exclusions on many plans.

4. Call during non-peak hours if your phone company charges less during those times.

5. Call during Sunday or holidays if your company has lower fees then.

6. Many people are using cell phones for the unlimited calling hours. Be careful with this as most charge you when others call you as well and call times can be very limited. Going over your minutes can be costly.

Cable

It's amazing the number of channels one can get these days. Cable, like phone service is viewed more as a necessity than a nicety. If you can't get rid of your cable service, take a good look at what you are getting for your fee. Here are some tips to saving.

1. Take some time to figure out what channels you really view and how often. You may have more cable than you need. Consider downgrading to a basic package.

2. If you don't watch more than 3 premier movies per month, it will be cheaper to not have the movie channels.

3. Satellite is generally cheaper BUT local channels may not be available yet in your area and reception can be a problem for some. When I lived in an area with Satellite I paid $45 per month. I now live in an area in which satellite reception isn’t good so I have cable. For the same package (all the same channels) I know pay $64 per month. If I could, I’d get satellite! Check your Moms At Home Success for a free satellite system that includes 3 months free service.
4. If you choose cable, save money by selecting things to watch on television instead of renting videos.

Electric/Gas

There are some very easy ways to save on electric and gas.

1. Turn off lights and other “on” (television, radio) items when you are not in a room.
2. Use energy efficient light bulbs. Long life bulbs are not necessarily more efficient. Keep them clean and free of dust.
3. Only open windows and doors if you are using the outdoors to cool or heat the home. Otherwise, keep everything shut.
4. Use energy that is cheapest in your area. If you have natural gas, look into that as it can save you on heating in particular.
5. Insulate your water heater. Do the same for exposed pipes.
6. Keep your hot water heater at 110 to 120 degrees.
7. Wash clothes in cold water.
8. In nice weather, hang clothes to dry on a line.
9. Turn off your dishwasher during the dry cycle and let them dry naturally.
10. Run the dishwasher and washing machine only when they are full.
11. Try to keep your air conditioner in the shade.
12. Keep appliances in top shape. Have your heating and air units checked twice a year. Keep coils on refrigerator and freezers clean. Seals should be airtight.
13. Keep your freezer full, it uses less energy.
14. Side-by-side refrigerators use more energy than those with the freezer on top.
15. Replace air filters every 30 days.
17. Weather strip your doors and windows.
18. Insulate your attic and exterior walls.
19. Use storm or double pane windows in areas with cold temperatures. Install storm doors before winter arrives.
20. Keep exterior doors, windows, and the roof free from cracks or other openings that leak heat or cool air.
21. Wear warm clothes while inside during the winter. Keep your thermostat low about 68 degrees. In summer, turn up to about 78 degrees.
22. Use extra blankets or even electric blankets during the winter. It’s less expensive than turning the heat up.
23. Don’t open the oven during the cook period because you lose 20-50% of the heat each time the oven door is opened.
24. Buy appliances with good energy efficiency ratings.
25. Use burners that fit the bottom of the pot or pan. Too big of burner with a small pot wastes energy.
26. Cook double or triple amount of meals and freeze the extra. This save energy particularly if you use the microwave to reheat. Microwaves save time and therefore energy (Note: studies show that microwaving food in plastic may produce toxins. Microwave in glass cookware.)
27. Turn the oven off 5 minutes before the cooking time is done.
28. Study your utility bill. Errors can occur.
29. Contact your utility company for other ideas on how to save on electricity or gas.

Water

I remember gaining an new understanding of the importance of water conservation when I learned that there is actually a finite amount of water and it all just cycles through the evaporation and rain process. Having grown up in California where drought and water restrictions occurred fairly frequently, I learned many easy ways to save water. Fortunately, new fixtures have made it easier to save water without putting bricks in the water tank or taking 2 minute showers.
1. Make sure you have low flow toilets. Don’t use too much toilet paper and never flush anything but toilet paper down the toilet.
2. Install low flow shower heads.
3. Check faucets and pipes for leaks and drips.
4. If taking a bath, don’t fill the tub. Use tub water to water plants.
5. Don’t let the water run while brushing teeth or washing dishes.
6. Keep your grass longer as it requires less watering.
7. Plant only native vegetation in your yard as it will better survive in the natural temperature and weather of your area.

**Housing and Home Expenses**

There are books that advocate moving into a smaller home or less expensive area and that is a viable idea. However, this manual is designed to help you find fast and effective ways to cut expenses right now. So this section will focus on ways to help you cut back on expenses on your existing home.

1. Take care of your home to prevent problems in the future.
2. Try to make repairs yourself.
3. Before hiring someone to fix something in your home, get recommendations and referrals from people you trust. Price compare as well. Now that you are home, you don’t have to hire the more expensive 24-hour service.
4. Many companies offer discounts to regular customers. Take advantage of coupons and discounts IF it’s a reputable company.
5. Save money by purchasing home items through classifieds, garage sales, or thrift stores. If you kept your cable subscription, watch some of the burgeoning Home Decoration shows that use existing and used furnishings to do home make-overs.
6. Consider “scratch and dent” items as they usually still have their warranties and work but are marked down.
7. Floor samples and demos are often sold marked down.
8. Don’t buy anything unless you really need it. Shop around and price compare.
9. Shop during the sales seasons.

Automobile

Auto expenses are a huge part of the cost of working. Newer cars, higher insurance, and higher registration and personal property tax cost employees hundreds of extra dollars per month. Here are some ways to save on car expense.

1. Don’t drive unless its necessary. Walk or take public transportation.
2. Car pool to work, the gym, and other places your buddies and you may be going at the same time.
3. Take the shortest route unless its full of stop and go traffic.
4. Why drive if you can get delivered? Many stores and restaurants have delivery service. Mail order is a good option too. HOWEVER… if saving money is the goal, delivery may cost more than picking it up yourself. Run the numbers.
5. Shop and do errands all at the same time with a list. This requires planning but saves time and money.
6. Use gas stations with the lowest price gas unless its so far out of the way that the savings will be eaten up by the drive to and from the station.
7. Use the lowest octane gas you can without causing knocking.
8. Don’t overfill your tank.
9. Don’t speed as it uses 21% more gas to drive 70 than 55.
10. Keep your car well maintained. Tires should be properly inflated, fluids should be checked regularly and tune-ups should be as recommended by the manufacturer.
11. Keep your wheels aligned.
12. Don’t use luggage racks or other things that create resistance or additional weight.
13. Drive smaller, more fuel efficient cars.
14. If you are staying home, consider having only one car. Your spouse can car pool or you can drive him to work to have the car yourself.
15. If you are staying home, consider buying a quality, fuel efficient used car. This will result in lower car payments, lower insurance payments, and usually lower registration or personal property tax payment.
16. Before buying a used car, take it to a reputable mechanic for a check-up to check for evidence of rusting, engine problems, frame damage, and other potential problems not easily seen by the untrained eye.
17. If you have a home business, log all your trips for tax purposes.
18. Save on mechanics by keeping the car well-tuned. Get recommendations from people you trust on good mechanics.

**Clothing**

If you enjoy shopping, this particular expense may be difficult to cut back on. Children of course grow out of things very quickly and new clothes are required. However, children do not need designer clothing. Here are some tips for cutting back on clothing expenses.

1. Don’t buy clothes that require dry cleaning.
2. Before buying anything ask yourself if its really needed.
3. Buy clothing at the end of the season when it goes on sale.
4. Buy clothing from consignment shops.
5. Take good care of clothes so they last longer.
6. Raise clothing cash by consigning your discarded clothing. Or sell at a garage sale.
7. Buy basic styles and colors. Avoid fads and trends.
8. Buy clothing that is versatile and coordinated so that you can mix and match for a variety of occasions.
9. Save older children’s clothes for younger children.
10. Care for leather items so they last longer.
11. Be crafty to update old clothes. Dye shoes and use fabric paints to dress up an old t-shirt or sweatshirt.
12. Buy children’s clothes a size or so too big so they can wear it longer.
13. Buy only what you set out to buy. If you can’t find what you want, don’t just buy the next best thing.
14. Wait until October, after the back-to-school rush, to buy children’s clothing.

Medical/Dental

Hopefully you have good insurance. But even with a good policy paid for by an employer, medical and dental bills can be costly. Here are some tips to keep expenses down.

1. Practice preventive medicine. Take care of yourself, eat right and exercise to avoid getting sick.
2. Keep your weight down to normal limits for your height and build.
3. Call your doctor and talk to a nurse about your concerns before going into see the doctor.
4. Don’t smoke.
5. Don’t drink to excess.
6. Take vitamins.
7. If you have health issues, follow the prescribed regimen for treatment. Don’t skimp on taking prescribed medication or following treatment to save money. Its not worth risking your health and in the long run is cheaper than having to undergo more extensive treatment.
8. Ask your doctor for starter samples of any prescription he/she gives you.
9. Ask for generic name prescription drugs.
10. Buy generic medications as they are the same as the name brand.
11. Contact your health department for immunizations and screenings. Many offer these for free.
12. Keep records of medical expenses as they can be tax deductible.
13. Try to use “out-patient” facilities for minor procedures if it’s okay with your doctor.
14. Let your doctor know of any financial concerns.
15. Cut out frills from any hospital stay. Don’t stay any longer than you have to.
16. Shop around for the best health plan based on your needs.
17. Find out if you are eligible for Medicaid.
18. Keep records of you and your families health history.
20. Visit the dentist every 6 months.
21. Avoid sugars and sodas which are bad for teeth.
22. Don’t send babies to bed with a bottle of milk or juice.

Travel and Vacations

If you are like many people, you haven’t had a real vacation in a long time. I know for me, our vacations usually involved visiting family which isn’t quite the same. There are some great low-cost ways to have a family vacation. Taking time out for a vacation can do a great deal to lift morale and lower stress within the family. Here’s some tips:

1. Research your trip. Get travel books from the library.
2. Create a travel budget and stick to it.
3. Vacation close to home to save on travel expenses.
4. If possible, drive instead of fly.
5. If you must fly, shop for the best deals. Often, booking directly through the airline is cheaper than the online discount travel companies or a travel agent.
6. Fly the “red-eye” which is usually cheaper.
7. Travel during the off season. Peak season rates are higher.
8. When you travel, pack food instead of eating out.
9. Stay at a place with a kitchen so you can cook your own meals instead of eating out.
10. Stay in budget motels.
11. Consider camping which is a great adventure for kids. National Parks offer lots of great fun for free or little cost.
12. Use banks that offer free traveler’s checks.
13. Don’t put your trip on credit. Pay cash as much as possible.
14. When making arrangements, use 800# to contact hotels, airlines etc.
15. Don’t buy junk souvenirs. Choose things that have some practical use such as t-shirts.
16. Have friends care for pets while gone to save on kennel expenses.
17. Research free attractions in your vacation area. Museums, gardens, historic sites, and other places are often free.
18. If you have a business and engage in business during the trip, keep a record of expenses and receipts.
19. Have your car checked over before leaving on your trip.
20. Take a first aid kit with you.
21. Take advantage of family rates or “kids-free” deals.

**Taxes**

Taxes, like death, cannot be avoided. But there are way to help reduce the cost. Here are some deductions you can take:

1. While expensive the first year, hiring a tax-preparer can help you find deductions you may not have known about. And the cost is deductible the following year.
2. Don’t forget to take a deduction on any job or business-related subscriptions or dues.
3. Medical expenses can be deductible so keep all records of costs.
4. Union dues and expenses.
5. Money given to charity. Objects of value given to non-profit organizations or charities.
6. Uniforms or other items required for your job such as tools or equipment.
7. Political contributions.
8. Child care credit
10. Professional licenses.
11. Expenses of finding a new job.
12. Loss from accidents, storms, etc.
13. Property tax.
14. Mortgage interest, points and closing costs.
15. Student loans (check for requirements).
17. Real estate tax.
18. Business use of your home (see requirements but can include percentage of your rent/mortgage, utilities, phone, etc).
19. Alimony
20. Educational costs

*Always check with a professional tax expert for current rules and regulations.

Debt

For many families, mine included, debt is the one expense that prevents moms from affording to stay home. Debt strangles families and often is the cause of marital discord. If you have debt, you will want to use the above ideas to
eliminate extra expense and use the additional savings to pay down your debt. Here are some other ideas:

1. Contact your credit card company and negotiate a better percentage rate.
2. Always pay more than the minimum. Pay higher percentage rate cards off first.
3. Consolidate IF you can get a lower rate. Cut up the cards you pay off and close the accounts.
4. Don’t use credit except in emergencies. Don’t carry your cards with you.
5. If debt is bad, contact a non-profit consumer counseling center for help. They can help negotiate lower payments.
6. Avoid taking a second mortgage on your home to pay of credit. If you do, cut up the cards and don’t use them. Remember, you cannot sell your home if your mortgages are greater than the market value.
7. Learn your rights about credit. Creditors cannot hassle or threaten you.

**Budget Revisited**

Look at your budget again and determine areas you may be able to cut expenses. Use the lists above to help you cut and eliminate spending. To start out, reduce expenses in categories that aren’t set such as groceries and utilities. After that, find ways to reduce spending in other areas. Can you refinance your home for a cheaper mortgage rate? Can you reduce your taxes? Do you really need a second car or a second car with a payment?

When looking at areas to save, remember that you don’t have to live like a hermit. Look at it as a challenge to locate the cheapest ways to do everything from buying clothes to going on family outings. Go over your budget again and look for areas to reduce your spending.

*Use this budget to record your current spending and your goal spending:*
<table>
<thead>
<tr>
<th>Categories</th>
<th>Expenses</th>
<th>Current Spending</th>
<th>Goal Spending</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mortgage/rent</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Homeowner association fees</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Taxes (usually included in mortgage)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Insurance (usually included in mortgage)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Electric</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Gas</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Water</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sewer</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Telephone</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Maintenance</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Life</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Co-payments (average)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Dental</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Eye</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobile</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Car payments</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Personal Property</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Tax/registration fees</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maintenance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gas</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Loans or Debts</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student loans</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumer debt (credit and store cards)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other obligations such as taxes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other Obligations</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child Support</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alimony</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Clothes</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Food</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grocery</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dinner out</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lunches</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Fun Stuff</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cable-TV</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Videos</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Excursions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Magazine subscriptions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vacations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hobbies/interests</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Miscellaneous</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grooming (hair cuts, etc)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dry Cleaning</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gifts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**COMING HOME**

Once you have determined the amount of money your family requires to live (using the revised budget above), take that figure and subtract the amount your spouse or significant other contributes. This is the net amount you need to earn. For example, if your household needs $2,500 per month to cover expenses and your spouse earns $1,900 per month, you need to net $600 (or find a way to save $600) per month.

If you find you need to work, you will need to add in any work-related expenses such as taxes. This new number will be the amount you need to earn. To calculate how much extra you need to earn, determine:

- What type of work you will be doing.
- What is the normal salary/income for that type of work?
- Will you pay or will your employer deduct taxes on your income?
- What (estimated) will your tax and social security contributions be?
- Will the employer be providing health insurance or other benefits? Will there be any cost to you?
- Will you need to purchase any equipment to work at home?
- Will you need part-time childcare?
- What other expenses will there be?
- Remember, many of your home business expenses will be tax deductible so try to factor that in as well.
Add the work-related expenses to the net amount needed for you to survive to find the total amount you need to earn from home. Even with work-at-home job expenses added back in, your needed income should still be less than what you’d need to earn working outside the home.

Be sure to check out the Home Income Workbook at Moms At Home Success for information on earning an income from home.

My Story

When I did the above exercises, I discovered that of my $28,000 salary, only $659 of it contributed to the family. When I did the family budget, I found that my expenses exceeded my income by $300 (we were spending more than we were making). Adding that to the $659 per month income contribution my family relied on, I figured that to stay home I would need to make about $959 net income (income after taxes and other work-related expenses) or I needed to save $959. I opted to try and save the money.

Returning to my budget, there were many areas I could reduce or eliminate expenses. For example, I spent $7,800 per year, $650 per month, on food. Of that $650, $216 paid for convenience foods that was already figured in my cost of work expenses. When I took out the $216, I found I spent about $434 ($100 per week) on regular grocery items, which is not too bad for a family of four. Nevertheless, with some consumer shopping information and tips like those mentioned before, I was able to cut my food bill by another 20 percent saving me $92.80 per month. That meant I only needed to earn about $866.20 net income.

Next, I stopped shopping at all unless it was absolutely necessary and the needed items couldn’t be borrowed or bartered. When I had to buy, I tried to buy used products. What did I stop buying? I am a book fiend, spending an average of $75 per month on books. Now I use the library or used bookstores. I signed up for a paperback book exchange which was free and even reimbursed me for shipping.
I discovered I spent $100 per month at discount stores (i.e. Wal-Mart) but could never remember what I bought. But when I began to shop with a list, I found I didn’t go to these stores as much. By cutting out unnecessary purchases, I saved about $175 per month and only needed about $691.20 net income to help support the family.

Looking at my utility expenses, I was able to cut my phone and electric bill by 10 percent for savings of $20 per month. Only $671.20 to go.

I cut down on outings and fun expenses saving $100.00 per month. That didn’t mean we didn’t have fun. But we took advantage of the free stuff around my area and learned to have fun without going to expensive places. At this point, I needed to earn $571.20 per month instead of the $2200 I thought I would need to earn when my dream of staying at home first started.

I eventually sold my newer car and bought a used car. This saved me hundreds on the payment, insurance and personal property tax. And without working, I found I drove less which saved on gas. And my husband began to car pool to work.

All of a sudden my dream of staying at home seemed very attainable. I still needed to earn an income to stay home. But I didn’t need to replace my salary. Once I added work-related expenses back in, I found I needed to earn about $500 per month. So I could work 40 hours per week to take home less than half my salary or I could work from home part-time, be with my kids, and earn about the same amount of take home pay. It wasn’t a difficult choice to make.

Sacrifices have been made. The kids and family don’t get as much for birthdays or holidays, but they get me much of the time. It is definitely worth it. And it really isn’t that hard. We have been really creative about how to have fun and do things inexpensively.

Some people who do this exercise discover they don’t have to work at all. They are able to cut their expenses enough so that a second income isn’t required. Others don’t want to make so many cuts in the family budget. It’s all a matter of what you are willing to do. I was willing to sell my new car and replace it with a cheaper used one. I still had to work, but I needed to earn $200 less per
month and I was able to quit my job that much sooner. I don’t miss the car or many of the other “stuff” I used to get when I worked. It would be nice to be able to run out and get something without thinking of the bank account. Or not to worry and run numbers when a major repair is needed. But, it sure beats the alternative. And in truth, when I worked, I really didn’t have extra money anyway.

By now you should have a good idea of what you pay to work and what it will take for you to stay home. The next step is taking action to make it happen. The decision to quit your job and stay home is one that you can’t make on your own if you have a partner or spouse. So do go over the results of this workbook and make a plan together of how you can stay home. Let him know not just the advantages for your children but for him as well. I have the belief that if you are an at-home mom, your job is now the house and family. Therefore effort needs to be made to keep it nice (not white glove nice but livable). Things like repairs, inspections, and registrations are your responsibility. When I worked, I would cook and my husband would do the dishes. Now I do both. That doesn’t mean he doesn’t do anything around the home. He does the garbage and keeps the fluids in the cars. But, now that I’m home and he’s out working all day, its my job to maintain the house as well as the kids.

I hope you have found this book helpful. If you have other ideas or feedback, I’d love to hear them. Remember to check out the Moms At Home Success Discussion forum in the members area for other great ideas or resources.