

How to Have Money to Give Away

This is the third article in a series suggesting how Christians can have the means to be generous givers.

Those who already have plenty of money to give away are welcome to ignore these suggestions. Those who don't are invited to try them. Those who have even more useful ideas are invited to share them.

To read the full series, go online to goodshepherdmandakato.org

Here Today, Gone Tomorrow

Spend as little as possible on anything you won't still have next week, (such as restaurant food, mentioned before).

Instead of staying in a motel when traveling, camp out at a park (or stay with relatives). Enjoy what your tax dollars have already paid for. Basic camping gear can be bought for the price of a night or two in a motel and be used for years. Camping also allows you to save more by cooking your own meals.

Don't vacation at theme parks or "tourist traps". Enjoy nature at public parks. Get out of your car and take a hike. Some of the most wonderful sights are a short walk from roadside picture points and so are seldom seen. Expand your mind at historic sites and museums. Except for a nominal fee, these too are already paid for by your taxes.

Don't throw away anything you can reuse. Use old clothes for rags instead of buying paper

towels. Use the Sunday funnies as gift wrapping paper.

Shop Around

Buy bread from bakery outlet stores. Check the dollar stores for non-perishable foods, toiletries, cleaning supplies, etc.

Plan ahead. Most things cost more at the last minute. Pay attention and buy when things are on sale. Buy Christmas items in January when they are on clearance.

Buy consumables, such as toilet paper, in bulk.

Don't buy food or drinks at sporting events or movies. That is where they make most of their money. Eat ahead of time and don't show up hungry.

Avoid impulse buying. Make a list and stick with it. Never go shopping when you are hungry. If you must go shopping with children, learn to say "no" and practice it often. Don't buy fresh fruit and vegetables out of season.

Never buy something for more than one day's wages without comparison shopping and talking to your spouse first.

Waste Not, Want Not

Know what is in your cupboard. If you already have something, use it before you buy more. Yes, this includes cosmetics.

After using a towel, hang it up to dry and use it again. Don't wash clothes that are not actually dirty. This just wears them out faster.

Reuse shopping bags for trash, etc. Be creative in using what you have for what you need. This is better for the environment.

Turn down the heat when you are gone and at night.

When it is nice outside, turn off the AC and open a window. Thoughtful use of windows and shades in a well insulated house can eliminate the need for air conditioning most of the year in Minnesota. During the day, think about whether it is light enough for what you are doing before turning on the light.

Turn off the water when brushing teeth, scrubbing in the shower, washing dishes, etc.

Turn off lights, fans, TV, computer, etc. when they are not needed, especially in the summer, when they are producing more heat.

When the weather allows, hang clothes to dry rather than using a drier. They will smell fresher too.

Time is Money

The time you save in watching less TV, etc. can be used to save more money. Don't pay someone else to do something you can do yourself.

Change your own oil in the car and wash it with a hose at home. Shop where you bag your own groceries. If possible, cut your own family's hair. Don't pay for lawn services.

If you must have coffee, make it at home and take it with you. Make a lunch to take along instead of eating out at work or on trips. On longer trips or vacation, take a cooler of food. This can also save the time of finding a place to eat.

Clip and use coupons. Watch for sales. Be sure to return rebates. (Most are never returned.)

With today's gas prices, don't drive too far to save a few pennies but plan ahead to save trips to the store.