

Adventures in Grandparenting

Meeting Increased Expenses

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Adding children to your household increases your expenses. What if you run out of money before all the expenses are paid? Unexpected expenses or an emergency can cause you to have more expenses than income. It will be necessary to either reduce expenses or



increase income. The Smart Spending Habits below has tips on ways to cut costs. Your family may also need to seek additional resources. Some resources for grandparents raising grandchildren are listed in this handout.

Smart Spending Habits

1. **Find the best buy.** Look in several places – a catalog, newspapers, two or three stores, perhaps including a secondhand store, and garage sales. Spend time looking before you spend your money.

2. **Use wisely.** Make the things you buy last longer by taking proper care of them. See if you can find ways to make the clothes you buy wear longer and the food you buy keep from spoiling.
3. **Substitute.** When you go to buy something, ask yourself if a lower-priced item will do the job just as well. Use store brands and generics instead of name brands. Rent a DVD instead of taking the family to the movies.
4. **Share it.** Stretch resources by sharing with neighbors and friends. Chip in to buy larger amounts at lower unit prices (for example, a bushel of apples shared with four families); join carpools.



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5. **Find it free.** There are some items that are available for free. Use public parks and playgrounds instead of expensive health clubs for exercise. Borrow books, movies and games from the library rather than buying them.
6. **Rent or borrow it.** When you need something for a short time, it could be cheaper to rent it than to buy it. Rented or borrowed items must be returned in good condition.
7. **Trade or swap.** Do you have things in your home that you no longer use? Can you trade them for things you need? Do you have talents or skills you could trade with your neighbors – can you trade time babysitting in exchange for help with home repairs?
8. **Make it.** Sometimes it's cheaper to make something than to buy it, but it means you must use your time and skills. Make sure the cost of materials is cheaper than buying the finished product.
9. **Watch “phantom” money.** Keep track of the money in your wallet. Cut back spending on snacks, phone service, movies, magazines, eating out, etc. Stick to your shopping list and avoid impulse buys.

You can use the *Expense Record Book*, MP306, to track phantom spending.

10. **Don't buy it.** Ask yourself if you really need this item or if there's something you want even more. Learn to say no to yourself, your children, salespeople and things you feel pressured into buying. Doing without one item can help you get something else you want more. Don't go shopping just for fun.

Seek Additional Resources

Community support may be in the form of information, programs or services. These resources can help you during a financial transition. In addition to the statewide

resources listed, your local human service agencies may be able to help you.

Food and Nutrition Resources

SNAP – Supplemental Nutrition Assistance Program (SNAP) provides food assistance to cover a portion of the food budget. Benefits are distributed through an Electronic Benefits Account. Eligible consumers receive a card to use in applying benefits from the account to food purchases. To apply, contact your county office of the Department of Human Services or apply online at www.state.ar.us/dhs/dco/index.html.

WIC – The Special Supplemental Program for Women-Infants-Children (WIC) provides nutrition assistance for women, infants and children up to age 5. The WIC program provides vouchers for specific foods. Participants redeem the vouchers at local grocery stores or farmers' markets. Apply at your local health department office, call the state office at 1-800-235-0002 or e-mail wic.program@arkansas.gov.

School Meal Program – This program offers free or reduced-price breakfasts and lunches to eligible children. Apply through your local school.

Emergency Food Assistance Program – This statewide program distributes commodities to food banks. To find a center near you, call 1-800-467-3663.

CAA – Community Action Agencies often offer nutrition assistance and other services and support programs for low-income families. To locate your nearest CAA, call 501-372-0807 or visit their web site at <http://www.aaa.org/ex>.

Housing Resources

Home Energy Assistance Program (HEAP) – This federally-sponsored program provides short-term help with utility costs based on household size and gross income. Check with the community action agency or

public utility serving your county or call 1-501-682-8726.

Weatherization Assistance Program –

This program installs energy conservation materials and appliances in the homes of 1,300 low-income families annually to lower utility bills. Materials generally installed include insulation; duct sealing, weather-stripping and caulking doors and windows; replacement of broken windows and health and safety measures that are required prior to weatherization. Call 1-501-682-8722.

Supplemental Security Income – This program provides a basic income for eligible people if they are 65 or older, blind, disabled or retarded. The Social Security Administration (SSA) manages this general assistance program. The program is not related to whether you receive social security.

Legal Resources

Legal Services – Eligible low-income persons can get assistance related to civil cases such as custody, visitation or guardianships. Offices are located throughout the state. The toll-free help line is 1-800-952-9243.

Find a Lawyer – The Arkansas Bar Association has a web-based service called “Find A Lawyer” to help you locate an attorney. Go to the Arkansas Bar web site <http://www.arkbar.com> and click on “Find A Lawyer.” You can search by specialty, such as child custody or general practice, as well

as by city and county. Be organized with your facts and records when you make appointments with lawyers to keep your costs down.

Medical Resources

Health Insurance – ARKids First provides health insurance to children who otherwise might not get medical care. The program offers two coverage options. ARKids A offers low-income children a comprehensive benefits package. ARKids B provides limited coverage for slightly higher income families. ARKids B requires a small co-pay for most services. Call 888-474-8275 (English) or 800-482-8988 (Spanish).

Health Departments – Health departments are available in all counties. They provide a variety of services free or at reduced cost depending on ability to pay. These services include such things as medical examinations, immunizations, well-baby care and other programs. Services of health departments in Arkansas are available to anyone, regardless of income level.

References

Living Resourcefully With Reduced Income, FSFCS132, University of Arkansas Division of Agriculture.

Money Smart, Federal Deposit Insurance Corporation.

Money & You, Arkansas, Louisiana, and Mississippi Cooperative Extension Programs.