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Family Night on a Budget!

By Cyndi Roberts

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by: **Cyndi Roberts**

When you and your family are on a tight budget, sometimes one of the first things to be cut out is money for entertainment.

When our 3 children were small, my husband and I always tried to find fun things to do as a family that didn't make a huge dent in our budget.

One thing we recommend is setting aside one night a week for "Family Fun Night". Turn off the TV and the phone and do something together. It doesn't have to be an expensive outing, but do plan ahead and let the children have some input into your plan.

Here are some ideas for 'family fun on a budget'.

1. Take a walk through your neighborhood. Say hello to everyone you meet, whether you know them or not. Point out to your children some of the beautiful things in nature, maybe the beautiful sunset, someone's pretty flowers, the clouds in the sky.

Teaching them to enjoy and appreciate simple things is one of the greatest gifts you can give to your children. When you arrive back home, treat yourselves to homemade ice cream sundaes!

2. A great source of cheap entertainment is your public library. At our library, we can check out family videos and jigsaw puzzles as well as books. Check out a video the whole family can enjoy and pop some popcorn (maybe the old-fashioned way— some children don't even know there's any other kind but microwave popcorn!)

3. Have a family picnic in the park. Let the kids help prepare the food—make sandwiches, pack an ice chest, make cookies for dessert. The town we lived in when our children were small, had a nice park with lots of playground equipment. It was a real treat for them.

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4. During the school year, we took advantage of entertainment the school had to offer. For example, a couple of times a year, the high school band has a free band concert. The Christmas concert was always our favorite. Some schools have drama clubs that offer plays from time to time. If you live in a college town, you will have access to even more opportunity for free or low-cost concerts and plays.

5. In the summer, set aside one night to make home-made ice cream. Invite grandparents to come over and talk about the "old days". Maybe you would even like to go so far as to make the ice cream with a hand cranked freezer. If your parents don't live close, think about inviting an older couple or person from your neighborhood. They will enjoy it and so will your children!

6. During the winter months, when it's impossible to get outdoors, make some hot chocolate and read aloud a classic book, in installments. Research shows that children who are read to from an early age, are better readers themselves.

I'm sure you get the idea by now. What you do on family night may not be as important as just doing it! Keep it simple and fun!

—Good character, like good soup, is usually homemade!

Cyndi Roberts' website, "1 Frugal Friend 2 Another" will show you ways to save money everyday. Receive a Free e-course on saving money at the supermarket! To learn more, visit

Working Out A Family Budget

By Mark Lambie

When you and your family are considering a budget, you may be missing the values that are held within rebates and coupons. In general, because of the time it takes to actually clip these things out of your local newspaper or a magazine, people tend to overlook these big money savers all too often. Coupons should be an important part of your family budget. The money you could save using coupons could easily add money to other areas of your budget, like family entertainment.

For decades, people have been clipping and using coupons of a variety of sorts. It is something that is done by grabbing your favorite pair of scissors and scanning through your magazines or newspapers, to find coupons that will help your entire family saved money on your favorite products. Many people commonly skip over coupons because the savings tend to "look" small and insignificant. However insignificant they may look, once these savings add up they could equal a good sum of money saved EACH time you go to the grocery store.

Using and clipping coupons or rebate forms have been known to be an art. People often plan their entire budgets around the coupons or rebates that they have and save a good deal of money in the process. It is impossible to account for coupons during the actual creation of the monthly budget, because you never really know how many coupons you will be able to use and just what the savings will be. Many people choose to stash away the money saved from coupons into a special place to use

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for a special treat for the entire family. You will be able to enjoy treating your family to a special night out or something of the like, without having to place an impact on the family's budget.

Stick close to a few rules when you decide to use coupons, this will allow you to get the greatest value from them. When you are using a coupon, try to find the item on sale. This will help you reduce the price in a dramatic way, for items that you would generally purchase at regular sale price. In addition, some stores have what is called "Double Coupon Day"; these actually double the amount of savings that is listed upon the coupon. Giving you DOUBLE the money to put away for that special treat and what could be better.

Tim Renolds is a wirtner for the
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