

Resilient Bubble Wrapping

Financial Resilience Ideas



With the Covid-19 pandemic waning on and daily costs of living rising, there's no time like the present to start implementing ways to save money. After researching Adventist centenarians for almost a decade now, I've learned a great deal of wisdom about how to live more simply and reduce my monthly budget. Not only did they have great ideas for cost cutting, but their ideas actually helped me to live healthier. After listening to the centenarians (many who were tremendously impacted by the Great Depression), the following are strategies I compiled to help reduce your household costs:

Laundry time. The best time (and cheapest) to do laundry is very early morning hours, or late in the evening, when demand for electricity is the least—before 8am and after 7pm. In winter the cost is especially high between 7am and 9am when people are waking up and turning up their heat. Want to really cut your costs, you can hang your laundry out to dry rather than using the dryer.

Dishes by hand. Try washing dishes by hand and drying on a dishrack or a nearby towel.

Turn off lights. When not in a room, turn off the lights and electronics. During the daytime, open curtains and let in the light to help with lighting the room.

Don't move the thermostat. Try to avoid keeping the house completely cool or warm, but instead dress with lighter or warming clothing.

Fans instead. In summer, opt for fans instead of moving the thermostat, to help offset the heat. Running fans at same time as the AC can help push the cooler air down towards the people in the room.

Eat at Home. Better to eat at home, to not only reduce cost less, but may make for a healthier meal. Invite extended family and friends and make it a potluck.

Shop with a List. Stick to your shopping list and eating more like the centenarians (i.e. more vegetarian).

Pay attention to price per unit. When grocery shopping pay attention to the price per unit of items.

Ditch the drinks. Make your coffee at home and consider switching to plain water rather than juice/sports/flavored water drinks that cost more.

Freeze meals. Cook in bulk and freeze items for later. Helps save money and time.

Lunches from home. Pack lunches from home for both kids and adults. Lunches sent from home are often cheaper and healthier for your kids than school lunches.

Plant a garden. Consider planting vegetables you and your family regularly eat. Start small and grow as you get the hang of it. Sharing your harvest with neighbors is a great way to connect with them.

Beans over meat. At the grocery store you can cut costs by eating more on the vegetarian side of things.

Reusable instead of disposable. Not only better for the environment, but also better for your wallet. Reusable water bottle is better than purchasing bottled water.

Reevaluate your subscriptions: Take a look at all your monthly subscriptions from magazines, music, movies to gym memberships...etc. Ask yourself a couple of questions: How much do I use this? Do I really need it? For example, a gym membership you might not need, if you can workout at home.

Reevaluate all the extracurriculars. Take a look at all the extracurricular activities (i.e. karate) your children may be involved with and the associated expenses and think about whether or not there are some you could skip for a while.

Spa or beauty treatments. Any regular monthly treatments, consider forgoing for a while or doing them at home. There are some great options for home spa days, with items you may have in your kitchen.

Get a roommate: Consider getting a roommate if needed (especially if you live near a college).

Pay off your credit card debt. Paying off debt early will help you save in the long run.

Pay with cash. Better to pay cash than with credit card whenever possible.

Carpool, take less trips, or walk. Plan ahead and try reducing the number car trips you take. Carpool when possible. Better yet, walk—this will not only help you save on gas, but get in better shape.

Use the library. Want to read, rather than purchase a book, check it out at the library.

Just DIY it. Try making things yourself, before purchasing online—especially toys for kid. Quite often the homemade items turn out even better than the ones you purchased.

Resist impulse purchases. Wait a few days or even a week and see if you really need the item.

Borrow instead of buying. Needing an item to help with home improvement, consider borrowing from a neighbor, family, friends, church member...etc. Don't forget to return it!

Pick it up. Keep your eyes peeled and watch the ground and pick up money, no matter how big or small.

Needing a gift. Consider creating one with items from the thrift store or Dollar Tree. Complete the gift by covering with a cellophane wrap and attaching a bow—this step makes the gift look extraordinary.

Christmas gifts. Start Christmas shopping early and throughout the year, so that you can look for deals.

Clothing & toy donations. Best to shop second hand, especially for items that don't get a lot of wear and tear. Needing costumes for an event, shop second hand and adapt it. Start clothing and toy donations amongst friends, family, church members—box it up and share with others.

Ditch the fancy vacation. Try tenting at a campground for an entertaining and inexpensive vacation. Go online and reserve a spot early. Even better and maybe less stressful when making it a group event.

Purchasing holiday. Try going a week where you don't make additional purchases outside of what are essentials for your household.

Work together. Many of the daily activities from chores to meals and commuting are cheaper (and happier) if done with friends and family. Think of ways to work together and support each other.

1st Thessalonians 5:11 Therefore encourage one another and build each other up.