

MONEY

TOP 3

Make a budget with everyone in the family involved and pay the bills together. Don't forget to add your kids they can even lick the stamps to the envelope.

The "Pantry and Refrigerator Game" Clean out the pantry and refrigerator, making creative meals, instead of going to the grocery store. So often we go to the store when we have food we can use, but aren't craving at the time.

How much do you really need vs. want?

NEXT TOP 6

Money has only the power we give it.

I don't need as much money as I thought to be happy.

A great time to learn new spending habits!

It's amazing what we can really do without.

Share coupons – ASK others if they have any – never pay full price.

Don't let your pride get in the way of allowing others to help you.

MONEY ALL OTHER

Money issues always workout themselves!

Worry does not pay bills. Do the best with what you have. Things have a funny way of working out.

Sell stuff on EBay (i.e. electronics). A great way to make extra dollars. Craig's list is a good place to sell too.

Money is only money it has no relation to who you are.

Plan all household expenses for future security.

You'll never have enough.

Got it! Spend it! Don't have it! Don't spend it!

What's an asset? What's a liability?

Use discounts (i.e. restaurant.com,groupon.com).

The discount coupons from Bed Bath & Beyond don't expire.

Setting limits early eliminates disappointment later.

Sure, money matters some, but when you make sure you're getting the minimum you need and start focusing on what makes you happy or your passion(s), you'll find that money matters very little.

Stop using your charge card – pay cash or don't buy it.

Money is NOT the answer

There are many great buys at the resale shop – do things really have to be brand new to be worthy?

Prioritize your needs and wants so you can afford much needed or much wanted items.

Money (and beyond) use it up, wear it out, make it do, do without.

Money, admit it is a necessity and one of the reasons we are looking for jobs. But, remember also everything else.

Work a part-time job until you find you're full-time job. Great way to network.

Money is merely a means to an end. It should be something we want to share with others – not share with others – not something accumulate as an end in it.

Important – but family and friends will get you through. Have FAITH!

The love of money is the root of all evil.

It's what we can give away that matters.

Websites to get ½ price gift certificates – great gift – less \$ spent

Great to have, needed to have, sometimes you don't have ... you'll be fine.

Debt is never the answer.

Plan for the future

All we have is God's. Let us be good stewards and share it.

Part-time income is better than none.

It only pays the bills.

Make a budget and don't over spend – paying later isn't an option

Have a potluck dinner with friends rather than going to a restaurant.

Be honest with your spouse & family that this is stressful! That can help defuse difficult conversations.

But thrift – it takes time but can work well for gifts, decorations.

Manage your money wisely and do not spend on unnecessary things.

There is always someone more in need that you are – pay it forward.

Freeze credit cards (literally put in water & freezer so not tempted to use).

Can not buy happiness!

If you believe that there are sources of money available you will find some.

There are more important things than cash to make your holiday exciting and meaningful.

It's only a tool.