

101 Ways to Save Money on Homeschooling

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Introduction

So far this year, my family has experienced a pay cut, reduced work hours and a decrease in benefits. Like many Americans across the country, my husband and I have been looking for ways to reduce our expenses and save money for the future. I wrote this e-book to share the information I've learned with you.

You may be wondering how you'll pay for books and curriculum. You may be wondering if you'll have to go work outside of the home. You may be wondering if you'll have to stop homeschooling altogether. Or, you may simply want to use your resources more wisely so you'll be in a position to help others.

How to Use this E-book

In *101 Ways to Save Money on Homeschooling*, I'll show you:

- What to buy,
- Where to buy it,
- Where to find freebies,
- How to have fun on a budget, and
- How to earn income without leaving your home.

Most of the ideas in this book are easy to use. However, some of them require a bit more planning, and others just won't be right for your family. You don't have to use all of my suggestions in order to benefit from this book. Making one or two changes can result in significant savings.

Share this E-book

Please do me a favor and share this guide with your friends and homeschool group members. Simply post the following link on your blog, website, yahoo group or favorite forum:

www.successful-homeschooling.com/101-ways-to-save.html

Or, save this e-book to your computer and attach it to an e-mail.

Are you ready to cut your homeschool expenses in half? Good... Let's get started!

Make a Plan

1. Set a Budget

I know... No one likes the big, bad b-word, but setting a budget is the first step to affordable homeschooling. Sit down with your spouse and decide how much you can afford to spend on books, materials and supplies for the coming year. Make a list of subjects you want to teach and the materials you want to use for each child. Don't forget to place homeschool organization dues, support group fees, field trips, lessons and activities on your list.

2. Stick to Your Budget

Making a budget won't help you save money unless you stick to it. Once you've overspent your budget, it will become easier and easier to further overspend. If you decide up front that overspending is not an option, you will become more resourceful and find creative ways to meet your family's needs.

3. Identify Needs and Wants

Take a look at your list of books, materials and supplies and decide which items are needs and which items are wants. For example, you may *want* an expensive vocabulary program when all you really *need* is a dictionary. You may *want* a complete home library when all you really *need* is a library card. Spend money on your needs first. Then, use remaining funds on your wants, in order of importance.

4. Choose the Right Curriculum

Choosing the right curriculum can save you time and money. One of the worst ways to choose curriculum is to use what your best friend is using or what a slick sales

representative recommends. Take time to think about your family's needs and goals before purchasing a curriculum. Follow this [link](#) for tips that will help you find the [best homeschool curriculum](#) for your family.

5. Keep it Simple

When choosing a homeschool curriculum, remember KISS – Keep it So Simple! You don't have to use a phonics program that comes with flashcards, worksheets, games and audio CDs. Those programs are fine if they fit within your budget. However, a simple text or homemade program is all you need to teach a child to read. Consider the cost of materials and supplies when choosing your curriculum. Expensive extras can quickly become budget busters.

Make Smart Purchases

6. Buy High-Quality Materials You Can Reuse or Resell

Inexpensive materials may save you money upfront, but they aren't always the best buy. Think long-term. High-quality products can be reused with younger siblings. In addition, while products from popular publishers can be more expensive, they tend to have a higher resale value and they are easier to resell.

7. Don't Buy the Complete Kit

Many publishers sell their products in packages that include materials for several subjects, lesson plans, instructor's guides, schedules and teaching aids. Before purchasing a complete package, decide which products from the kit you actually need, and which products you can make on your own, replace with cheaper alternatives,

or do without. Take time to do the math. You can often save money by purchasing single items, even if the complete kit is offered at a discount.

8. Don't Buy Lesson Plans and Schedules

In many programs, the instructor's guides and teaching schedules cost more than the books themselves. If you have a strong grasp of the subject matter and you are purchasing a program that comes with self-explanatory assignments, consider making your own lesson plans instead of purchasing them from the publisher.

9. Don't Buy Tests and Workbooks

Because homeschooling involves one-on-one interaction between teacher and student, you may not need tests to assess your children's strengths and weaknesses. If you feel testing is necessary, consider creating your own exams. If your children need extra practice in specific areas, make your own worksheets or look for free printables online.

10. Don't Buy Answer Keys

During the early years, most parents can correct their children's assignments without relying on expensive answer keys and teacher's editions. Although it can be a bit more time-consuming, correcting assignments without using an answer key saves you money and it is great exercise for the brain!

11. Don't Buy Everything from One Publisher

You don't have to purchase books and materials for all subjects from the same company. It's okay to purchase a math

program from one company and create your own science program. It's okay to buy literature guides from the publisher and buy the corresponding novels used. Don't be afraid to mix and match. Before you make a purchase, shop around for the lowest price.

Reading reviews written by other homeschoolers will give you an honest look at the pros and cons of a program. Check out my ever-growing collection of [homeschool curriculum reviews!](#)

12. Look Before You Buy

If at all possible, look before you buy. Many publishers set up booths at curriculum fairs where you can look through materials and ask questions. Some companies, like A Beka, host hotel meetings where you can view products and speak to company representatives. If you can't make it to a curriculum fair or hotel meeting, ask friends from your support group if you can see their materials. If your library has a copy of the program you are considering, check it out and give it a try before you buy!

13. Read Curriculum Reviews

I rarely make a purchase without looking for feedback from homeschoolers who have used the product. Reading curriculum reviews is a great way to learn about the pros and cons of a program you're considering. Follow this link to view my

outstanding collection of [homeschool curriculum reviews!](#)

14. Home School Curriculum Fair

Homeschool curriculum fairs don't only allow you to look through materials and speak to company representatives, they also give you a chance to purchase products at a discount. Many vendors offer "show specials" that include discounts or free shipping on materials purchased at a convention. Remember, you're not really saving money if you buy items you don't need just because they're on sale. Here are some tips that will help you plan and prepare for your local [homeschool curriculum fair](#).

15. Shipping Costs

Some companies offer discounts or free shipping for purchases over a certain dollar amount. If your order falls short of that number, consider combining orders with friends from your homeschool support group. Have the order delivered to a single location, then meet to distribute the materials.

16. Back to School Sales

Stock up on paper, pens, notebooks, folders, scissors, glue, markers, crayons and other supplies during back to school sales. By watching weekly sales flyers, you can find supplies for a fraction of their normal price.

17. Make Your Own Flashcards, Games and Manipulatives

Flashcards, games and manipulatives are expensive extras that you can easily make on your own. Use index cards to make flashcards. Create simple games using posterboard or sturdy sheets of paper. Use household items like beans, buttons, legos

and M&Ms for math manipulatives. You can find free patterns for tangrams, games and file folder activities online.

18. Gifts

When grandparents and relatives ask what they can give your children for birthdays and holidays, don't hesitate to ask for books, supplies, science kits and other items from your list of needs and wants. You loved ones will be delighted to invest in your children's education.

19. Design Your Own Curriculum

Designing your own curriculum will give your children a tailor-made education, and help you save money! Instead of buying a pre-packaged curriculum, create your own program using inexpensive books and materials, and free online resources.

20. Unschool

Unschooling, or learning through real life experiences, is another way to reduce the amount of money spent on curriculum and materials. Subjects like health, social studies and science can be taught using free field trips, library books, internet resources and everyday activities.

Think Outside of the Box

21. Combine Multiple Ages into a Single Program

You don't have to purchase separate Bible, history, science, health, art and music programs for each one of your children. Purchase math, phonics and language arts programs at each child's level, and combine your children in other subjects. If necessary, supplement up or down by giving your older

children more complex assignments, and finding coloring pages, picture books and hands-on projects for your younger students.

22. Use Hand Me Downs

Instead of selling materials at the end of the year, save them for younger brothers and sisters. Make simple adjustments to tailor the program to your child's learning style. In addition to passing along books and lesson plans, you can also hand down clothing, toys and electronic media.

23. Reuse Consumables

Avoid writing in consumables so they will be easier to reuse or resell. Have your children write their answers on a separate sheet of paper. Or, cover workbook pages with plastic page protectors and let your children write on them with dry erase markers.

24. Make Your Own Tests and Worksheets

Instead of purchasing consumable workbooks and test booklets, find creative ways to help your children retain information and share what they have learned. Have your child copy vocabulary words, create a word search or crossword puzzle, write report or journal entry, or create a notebooking page. Lapbooks are inexpensive resources that can be used for presentation and review. Here's some information that can help you get started with [lapbooking](#).

25. Barter

Do you have skills and talents you can share with others? Consider bartering with another homeschool family. Tutor a friend's children in your favorite subject and let her

tutor your children in your area of weakness. If you don't feel comfortable teaching other students, offer to help with cleaning, cooking, household chores, errands or babysitting.

26. Share a Tutor

Most tutors provide discounted per person rates for sessions that include more than one student. Try to find a friend or homeschool group member who would be interested in sharing a tutor with your family. Negotiate with the tutor to get a lower hourly rate.

27. Share Curriculum

Share your science, history, art or music program with another family, and split the cost. Meet once a week to use the course together. If you're sharing a literature-based course, buy separate lesson plans and take turns using the reading materials. Start the program on different dates so you don't need the same books at the same time.

28. Join a Co-op

Homeschool Co-ops are an inexpensive way to let your children study subjects you don't feel comfortable teaching and experience learning in a group setting. Most groups require you to teach, set up, clean up or volunteer as payment for your child's participation. Co-ops that use paid tutors may require a cash payment.

Discount Books and Supplies

29. Academic Superstore

After we purchased our new computer last year, we visited Academic Superstore to find the latest software programs at the lowest possible price. Academic Superstore

lets students, teachers and schools save up to 85% on popular software programs, computer games and equipment, and multi-media resources. Follow this link to learn more about [Academic Superstore](#).

30. Amazon

Amazon is one of my favorite online retailers. In addition to selling new books at a discount, Amazon also supplies used books and product reviews, and helps you save money on shipping. Follow this link to find out how you can save money with [Amazon](#).

31. Christian Book Distributors

Christian Book Distributors sells books, curriculum and other homeschool resources at discounts of up to 80%. In addition to offering great prices on popular homeschool programs, CBD's website and catalog feature product reviews from Charlotte Mason expert, Karen Andreola. Follow this link to visit [Christian Book Distributors](#).

32. CurrClick

CurrClick is a great place to find downloadable e-books, lap books and unit studies. Purchasing items in electronic format eliminates shipping and handling costs, and gives you instant access to the product. I've purchased lapbooks from CurrClick for as little as \$2.50, and I often take advantage of their monthly freebies. Follow this link to learn more about [CurrClick](#).

33. Educator's Discounts

As a home educator, you can take advantage of the many discounts offered to traditional classroom teachers. Before you make a purchase, ask the company if it offers an educator's discount. If it does, ask if that discount is available to homeschoolers. Here's a list of companies that offer [homeschool discounts](#), along with information about obtaining the documents you need to take advantage of these specials.

Save this e-book to your computer's desktop so this list of resources will be easy to find when you're ready to make a purchase!

34. Homeschool Buyers Coop

The Homeschool Buyers Co-op lets home educators take advantage of the purchasing power of membership in a cohesive group. The co-op negotiates discounts and arranges group buys for its members. Membership in the [Homeschool Buyers Co-op](#) is free!

35. Homeschool Library Builder

Homeschool Library Builder is owned and operated by two homeschool moms who share the goal of providing you with great literature at great prices! The company sells new and used books at discounted prices, and has a membership program that lets you to earn points for even more savings. I've corresponded with one of the company's owners, and these ladies are the real deal. Follow this link to learn more about [Homeschool Library Builder](#).

36. Rainbow Resource

I don't buy anything for our home school without checking Rainbow Resource's website. Rainbow Resource is a family-

owned business that carries over 40,000 new products at discounted prices. The company's free catalog is the size of a large phone book, and it contains detailed product reviews that will help you find the best products for your family. Rainbow Resource offers free shipping on orders over \$150. You can learn more about the company [here](#).

37. Scholastic Book Club

Do you remember receiving Scholastic book club flyers as a child? The company's monthly flyers still offer the same savings as they did when we were young, and these savings are available to homeschoolers! You can register with Scholastic as an individual home school or as a part of your support group. Follow this link to learn more about [Scholastic Book Clubs](#).

38. Scholastic Warehouse Sale

Twice a year, in May and December, Scholastic opens its warehouses to provide teachers and home educators with new books at half the cover price. We attend the warehouse sale in our area every May, and we always leave with a box of books that lasts us the entire year. If you'd like to be notified of warehouse sales in your area, register at [Scholastic's website](#).

39. Scholastic Dollar Days

During Scholastic's Dollar Days, the company sells many of its books and resources for \$3 or less. All educators who are registered with Scholastic's website receive e-mail notices about these sales, along with coupon for \$10 off purchases over \$50.

40. Teacher Appreciation Events

Many merchants, like Barnes & Noble, Borders, Michaels, Office Depot, Office Max and Staples, host Teacher's Appreciation Events where educators can take advantage of discounts and freebies. As a homeschooler, you are your child's teacher. You're eligible to participate in these events!

41. Usborne Books and More

Usborne Books and More sells high-quality, nonfiction books that are featured in popular homeschool programs like Sonlight, Tapestry of Grace and The Well-Trained Mind. When you buy Usborne books online, you earn free books according to the amount you purchase. An order as low as \$85 earns you \$15 in free books! Follow this link to learn more about [Usborne's free book allowance](#).

42. Usborne's Frequent Buyer Program

You can earn free Usborne books without making a large, one-time purchase. By joining Usborne's Frequent Buyer program, you are rewarded with free books for purchases made throughout the year. Follow this find out how you can participate in [Usborne's Frequent Buyer Program](#).

43. Usborne Book Consultants

Usborne Books and More consultants save 25% on every purchase, and they are not required to meet any monthly, quarterly or annual quotas. Follow this link to find out how I earned over \$500 in free books during my first 12 weeks as an [Usborne consultant](#).

44. Bargain Shelf of Local Bookstore

I often find excellent fiction and nonfiction resources on the bargain shelves of local bookstores. Check your local bookstore's bargain shelves for savings above and beyond traditional discount prices.

Buy Used Curriculum**45. Alibris**

Alibris is an online retailer that connects customers with thousands of used book sellers across the globe. It is a great place to find deals on homeschool books, textbooks and curriculum. Its searchable website will make it easy to find the resources you need. Follow this link to visit [Alibris](#).

46. Book Mooch

Book Mooch allows you to get rid of unwanted books in exchange for books you desire. To participate, make a list of all of the books you no longer want and register them at Book Mooch's website. Next, mail your books to those who request them in exchange for points that allow you to request books you desire. Book Mooch is a great place to find readers and novels that go with your favorite literature-based program. Follow this link to learn more about [Book Mooch](#).

47. Book Samaritan

Book Samaritan is a non-profit organization that provides free curriculum to homeschool families who are experiencing financial

hardship. If your family needs help purchasing curriculum, contact Book Samaritan to see if you qualify for assistance. If your family has been blessed financially, consider donating used curriculum or funds to [Book Samaritan](#). The organization is completely staffed by volunteers, and 100% of monetary donations are used buy books and curriculum for families who are in need.

48. Craigslist

Craigslist is an online classified advertising network that can help you find used books and other supplies, like musical instruments, furniture, vehicles and – for our family – a treadmill! Craigslist allows you to search local listings in more than 550 cities worldwide for free. It is also a great place to find out about local garage sales. Follow this link to learn more about [Craigslist](#).

49. EBay

EBay is one of the most recognized online auction sites, and it's also a great place to find used books and curriculum. Although EBay has received some criticism for its policy restricting the sale of teacher's editions and answer keys, it is still a popular venue for buying and selling used items. You can learn more about E-bay [here](#).

50. Garage Sales and Thrift Stores

Don't overlook garage sales and thrift stores in your search for used books and curriculum. In addition to finding that textbook you're after, you might also come

[Alibris](#) is a great place to find used books and curriculum. Its searchable website makes it easy to find the resources you need!

across some great games, DVDs and other supplies.

51. Half Price Books

Half Price Books is one of my favorite places to shop! Their education aisle often contains homeschool books, teacher's manuals and readers. And their Half Pint children's aisle is great place to find nonfiction science and history resources, and fiction titles from popular literature-based programs. In some cities, Half Price Books opens its warehouses to offer additional savings to teachers. Follow this link to [find a store in your area](#).

52. Homeschool Classifieds

Homeschool Classifieds is one of the largest online facilitators for buying and selling homeschool resources. The site receives several thousand buyers/sellers daily, and unlike eBay, it does not restrict the sale of teacher's manuals and answer keys. Follow this link to learn more about [Homeschool Classifieds](#).

53. Homeschool Forums

Many online message boards, like Sonlight, The Homeschool Library, Winter Promise and The Well-Trained Mind, contain sections that allow you to buy and sell materials, or request items you're looking to purchase. Contact the administrator of your favorite forums to find out if this option is available.

54. Homeschool Group Swaps

Every year, our local support group hosts a swap where members can buy, sell or trade materials. These sales are great places to find deals on books and curriculum, and look through programs you may want to

purchase. If your support group is not planning a sale in your area, contact your group's leaders to find out how you can start one.

55. Local Used Book Stores

Buying homeschool materials from used bookstores in your area is a great way to save money on shipping/handling, and make sure the items you purchase are in good condition. Before purchasing items online, call local retailers to see if they have the materials available.

56. Library Sales

Some libraries host annual book sales where you can buy books for prices as low as 50 cents. Ask your librarian where you can find discarded library books for sale. Our local library has shelves near the entrance where it displays books that are available for purchase.

57. Library Giveaways

Libraries are also great places to find freebies! Ask your library's staff how it disposes of unwanted books and outdated magazines. One library near us hosts local magazine swaps every month, where we can get rid of old magazines in exchange for magazines we want. Another library in our area gives away old magazines several times a year. One year we went to check out books, and came home with an armful of past issues of *Ranger Rick*.

58. Paperback Swap

Paperback Swap is a service like Book Mooch that allows you to exchange books you no longer need for books you desire. The website's printable shipping wrapper makes it easy to ship books to those who

request them without making a trip to the post office. You only pay the price of postage, and there are no hidden charges or fees. Follow this link to sign up for [Paperback Swap](#).

59. Public School Sales

Many public schools periodically sell textbooks, furniture, lab equipment and other supplies that they no longer plan to use. Contact your local school district to see when they host sales in your area. Some school districts also allow homeschoolers to borrow teaching materials and books from school libraries.

60. Sell Used Curriculum

If you don't plan to reuse your curriculum, sell it to earn money for next year's materials. You can sell used books and resources at many of the locations mentioned above. Here are some tips and suggestions for [selling used homeschool books](#).

Take Advantage of Freebies!

61. Free Curriculum

You can find complete lesson plans, coursework and e-books online for free! Here's a list of websites that offer [free homeschool curriculum](#).

64. Freecycle

Freecycle makes it easy to give away items you no longer want and find freebies in your area! Members of Freecycle list items they want to give away and arrange pick up with those who want them. Membership in Freecycle is free. Follow this link to learn more about [Freecycle](#).

63. Free Resources

The internet is a treasure trove of free audio books, games, printables, worksheets, planning pages, and other materials you can use to supplement your coursework or design your own curriculum. Here is a list of places that provide [free homeschool resources](#).

64. Homeschool Freebie of the Day

Every weekday, Homeschool Freebie of the Day posts a new homeschool resource that you can download for free. Follow this link to sign up for the website's [homeschool freebie alerts](#) so you don't miss a thing!

65. Library

I don't mean to be redundant, but.... Visit your local library! You can greatly reduce the amount of money you spend on books and audio books by using your library card. Many libraries have online catalog systems that allow you to search for books and place holds online. If the book you need is not available, ask your librarian to request it from another branch or purchase it for your library. Get to know your librarian. A good librarian is a homeschooler's best friend.

66. Television

Discovery Channel, Food Network, PBS, The History Channel, and similar stations broadcast educational programs that entertain the most reluctant students. Television can be a wonderful source of information about science, history, art and other subjects. Your children will have so much fun, they won't know they're learning.

67. Trash from Local Businesses

One man's trash is another man's treasure, and a local business' trash bin can be a

goldmine for homeschoolers! Businesses regularly get rid of old desks, computers, printers and supplies. Print shop and copy center discards can be a great source of writing and craft paper.

68. Virtual Schools

Many states now offer free virtual school programs to parents who want to use a traditional public school curriculum to educate their children at home. These programs usually provide their students with free textbooks and supplies, and in some cases, a free computer. Here is some information about the pros and cons of [virtual homeschooling](#).

Having Fun on a Budget

69. Always Look for Cheaper Alternatives

When planning activities for your family, always look for cheaper alternatives. Can you make pizza and ice cream sundaes at home instead of eating out? Can you rollerblade at a local park instead of going to the roller rink? Be creative in your quest for fun. Challenge yourself to find inexpensive options!

70. Barter

Bartering is a great alternative to paying for private lessons. My aunt's children take ballet lessons from a neighbor in exchange for giving the neighbor's children voice lessons. Children from both families are learning a new skill at no cost to their parents!

71. Book Clubs

Some businesses sponsor book clubs that encourage reading by giving children a chance to earn fun freebies! Participants in Barnes and Noble's [Summer Reading Club](#) earn a free book if they read 8 books over the summer. Participants in Pizza Hut's BOOK IT! earn a free personal pizza every month they meet their reading goals. Follow this link to learn more about [BOOK IT!](#)

72. Church

Church is a great place to meet families who share your values. It is also source of inexpensive activities like Sunday School, Awana, choir, praise dance, Bible drill, Vacation Bible School, summer camp and youth group programs. Most churches have financial assistance programs to help families with cost of supplies and fees. Nonmembers are usually more than welcome to participate in church activities.

73. Community Programs

Every year, our city hosts free activities like fireworks displays, chili cook-offs, citywide block parties and Christmas tree lighting ceremonies. Check your city's website, newspaper or parks and recreation guide for information about free fairs and festivals your family may enjoy.

74. Discount Admission Days

Once a year, my family goes to Homeschool Day at Sea World where we get to visit all of our favorite sea animals without having to wait in long lines! Ask your local nature reserve, art museum, zoo, symphony and children's theater if they have free or discounted admission days. Many sports complexes and amusement parks have discount days for homeschoolers. Taking

the extra step to plan your field trips on specific dates can greatly reduce the amount of money you spend on admission fees.

75. Free Field Trips

Take advantage of free field trip opportunities like touring a grocery store, restaurant, ice cream shop, pet adoption center, news station, radio station, manufacturing plant, fire station or police station. Think of a place that interests your children, and give it a call. Most businesses will welcome a visit from your family or homeschool group, and your children will love taking a behind the scenes look at a familiar location.

76. Friends and Relatives

Can your best friend play the guitar? Does Aunt Susie know everything there is to know about gardening? Ask friends and relatives to share their knowledge with your children. In exchange, have your children help them with lawn care, babysitting, housekeeping or a special project like cleaning the garage.

77. Fundraisers

Public schools host fundraisers to pay for supplies and activities... Why can't home schools? Host a garage sale or bake sale, or have your kids perform odd jobs to raise money for your home school. Hosting an Usborne home show or e-show is a great way to earn free books for your family. You can also gather members of your support group and host an Usborne reading incentive fundraiser. [Contact me](#) for additional information about fundraising opportunities with Usborne.

78. Game Nights

Family game nights are a wonderful alternative to expensive outings. They require little planning, they promote family bonding, and best of all – they're free! Pop some popcorn and pull out the board games for a night of family fun. Here is some information that will help you choose [homeschool games](#) for your family.

79. Gifts

When Grandma asks what she should buy the kids for Christmas, ask for things like museum memberships, movie tickets and activity registration fees. Instead of letting your children use cash they receive to purchase toys that will soon be broken or discarded, consider having them use the money to pay for lessons and activities.

80. Group Discounts

Most museums, theaters and other field trip destinations offer discounts for groups over a certain number. Go on field trips with friends or homeschool group members to take advantage of these discounts.

81. Group Lessons

Group discounts can also apply to private lessons. Instead of paying for individual lessons for each one of your children, ask the instructor to teach your children as a group, or have your child share lessons with a child from another family.

82. Homeschool Support Group

Homeschool support group dues are usually inexpensive, and they provide a lot of bang for the buck! Support groups are great places to meet other homeschoolers, learn about local discounts and events, participate in group activities, and obtain much needed

support. Here's some information that will help you find a [homeschool group](#) that fits your needs.

83. House Swap

Do you want to take a vacation without spending money on a hotel? Swap houses with another family. House swapping is a fun way to experience life in another city without spending money on lodging and dining out.

84. Library

Libraries can be a great source of free activities like story times, book clubs, chess clubs, arts and crafts programs, writer's groups, research classes and computer courses. Some libraries even host child-friendly guest speakers and special events for homeschoolers. Contact your local library to learn more about the events they offer. If there aren't any programs available, ask your librarian if you can start one.

85. Library (Yes, Again!)

Using your public library can also help you reduce your entertainment costs. Instead of purchasing DVDs, CDs and magazines, check them out from your local library. Some libraries have higher late fees for multi-media items, so make sure you return the materials on time!

86. Local Businesses

Local businesses are wonderful locations for field trips, volunteer opportunities, internships and part-time jobs. Tap into the

business community in your city to give your children a chance to explore their interests and acquire valuable work experience.

Libraries can be great sources of free activities like book clubs, writer's groups and story times. If your library doesn't offer the programs you're looking for, ask your librarian how you can start one!

87. Local Government

Give your children a hands-on lesson in government and politics by touring government offices, meeting elected officials, attending public meetings or volunteering to work on a campaign. You're not only teaching your children

about the inner workings of local government, you're demonstrating a commitment to civic duty.

88. Museum Classes and Workshops

Many art, science and history museums occasionally offer free classes and workshops for children. Contact museums in your area to find out if they sponsor free programs your family will enjoy.

89. Recreation Centers

Your local recreation center or YMCA may offer programs that cost much less than those provided by private organizations and sports clubs. Participate in sports, swimming, music, dance, art, summer camp and other activities through your city's recreation center or Y.

90. Reduce Level of Participation

Your child doesn't have to participate in extracurricular activities at advanced levels

in order to enjoy them. Take a 30-minute lesson instead of a one-hour lesson. Take 1 class per week instead of 2. Drop the private coaching, and play recreational sports instead of playing with a travel league. Reducing the level of participation will allow your children to continue participating in fun activities while staying within your budget.

91. Scholarships

Scholarships are available for just about any activity. If your family is truly facing hard times, contact your local YMCA or recreation center to see if you qualify for assistance.

92. Sponsors

Ask local businesses if they would like to sponsor your support group, team or organization in exchange for advertising on your t-shirts and promotional materials. Selling advertising space in a monthly e-mail or newsletter is a great way for support groups to earn money for supplies, facility fees and activity scholarships for their members.

93. Summer Movie Camps

Every summer, movie theaters across the country offer \$1 movies on selected days. Contact AMC, Cinemark, Goodrich and Regal for information about programs in your area. These events get crowded quickly, so make sure you arrive early.

94. Summer Reading Club

Participate in a summer reading club at your local library. These programs give prize incentives to children who reach specific reading goals during the summer, and they often host fun kick off events.

95. Vacation in Your City

Short on money for airfare or gas for a cross country trip? Take a vacation in your city. Take a week off and visit the often overlooked sights your city has to offer. Camp out in your living room or backyard. If you have extra money in your budget, consider spending one or two nights at a hotel in a nearby location.

96. Volunteer

Volunteering helps the volunteer just as much as it helps those who are in need. Let your children serve others at a local hospital, animal shelter, museum or food pantry. Your children will not only gain valuable life experience, they'll learn to be thankful for all they have and they'll learn to find joy in giving.

Trim Your Household Budget

97. Food

By taking simple steps like eating at home, planning your meals, increasing the amount of time between trips to the grocery store, using coupons, purchasing items on sale and making food from scratch, you can reduce your food budget by more than half. Try hosting potlucks when entertaining, having a vegetarian meal once a week, eating leftovers for lunch or reusing leftovers in the next night's dinner.

For only \$30, you can purchase a weeks' worth of food for a family of 4 from Angel Food Ministries. You do not have to fill out an application or meet income requirements to participate in this program. Follow this link to learn more about [Angel Food Ministries](http://www.angelfoodministries.com).

98. Clothing

Staying in your pajamas all day is a great way to save money on clothing. However, if you're not as ~~lazy~~ relaxed as we are, there are other ways you can save. Reserve nice clothes for field trips, church and special events, and wear a standard uniform of sweat pants during winter months and cheap shorts/t-shirts when it's warm outside. Turn holey jeans into shorts, and repair small holes in socks and shirts. Pass outgrown clothing down to younger siblings, or purchase clothes from garage sales and resale shops. When buying new clothes, buy from the sales racks, use coupons and take advantage of end of season sales.

99. Household Expenses

Household expenses are an area where it can be difficult to separate needs from wants. Consider getting rid of expensive extras like cable, gym memberships, lawn service, housekeeping and dry cleaning. Be vigilant about keeping your lights off, restricting water usage and finding other ways to reduce the amount you spend on utilities. Place a spending freeze on non-necessities for a month, a quarter or a year. If you need something that is essential for survival, look on Freecycle, or shop at garage sales, thrift stores and resale shops.

Remember the motto, "Use it up, wear it out, make it do or do without!"

The key to earning money from home is finding a legitimate opportunity that uses your interests and strengths.

100. Do-It-Yourself

Doing your own yard work, household repairs and home improvements is a great way to save money, and a great learning exercise. Start a garden, cook from scratch, raise animals and learn to sew. Help your children build a strong work ethic, and develop an attitude of resourcefulness.

Boost Your Income

101. Make Money from Home

Earning money from home is a great way to cover homeschool expenses, pay down debt, increase savings and create extra room in your budget.

Over the past few years, I've found many ways to supplement my husband's income without sacrificing my commitment to my family.

By watching a neighbor's children before and after school, I earned money to contribute to our gas and grocery budget.

Last summer, my Usborne Books and More business helped me build a home library that could educate my children through middle school.

My online business currently earns enough to pay for our activities and curriculum, and we are working to make it a full-time family business.

The key to making money from home is finding a legitimate income opportunity that utilizes your interests and strengths.

Do you have a math degree? Consider tutoring other students or teaching co-op classes. Do you love sewing? Consider selling cloth diapers or making alterations.

I know moms who have earned income by helping others get organized, providing child care, telecommuting, selling cosmetics and teaching piano lessons.

A word of caution: Building a business takes time. Don't wait until you are in financial trouble to look for ways to earn extra income. I started my business when my husband's income was at an all time high, and much has changed in the 18 months since then.

Follow these links to learn more about how I earn income with [Usborne Books and More](#) and [my website](#), Successful Homeschooling.



Thank You!

Your time is valuable, and I thank you for taking time to read this book.

Please do me a favor and share this guide with friends and homeschool group members who may be looking for ways to save money on homeschooling.

Simply save this e-book to your computer and attach it to an e-mail, or post the following link on your website, blog, yahoo group or favorite homeschool forum:

www.successful-homeschooling.com/101-ways-to-save.html

If you have questions about homeschooling, please visit www.successful-homeschooling.com.

Thanks again, and enjoy the journey!

Carletta