



IF YOU'RE STRUGGLING to afford curriculum for six kids, cut down on the grocery bill, and foot the bill for ballet or soccer, or are simply aiming to live more economically, you can find a myriad of simple ways to cut costs in your homeschool and in daily life. Use the ideas and resources listed below to get started on your "tightwadding" adventure.

— BUY USED CURRICULUM —

Glossy curriculum catalogs have their place, but you can also find quality curriculum for half the catalog price. Check online for used curriculum markets, or keep your eyes open for homeschool book sales. Your local support group may post curriculum sales in a newsletter or on a bulletin board. Other homeschooling families may also be willing to swap curriculum.

<http://market.hsllda.org/auction/xcAuction.asp>

Browse new and used curriculum at HSLDA's Curriculum Market. While anyone can register to sell items, only HSLDA members may buy or bid.

www.homeschoolclassifieds.com

Buy and sell homeschool curriculum, books, and games; sellers communicate directly with buyers and may post up to 10 items for free. Buyers do not need to register.

— BROWSE THE INTERNET —

Free resources abound online—use worksheets, interactive games, articles, and e-books to supplement your children's education.

<http://abcteach.com>

Worksheets, flashcards, and games for elementary through middle school-aged children.

<http://easyfunschool.com>

Free unit study ideas for kids of all ages, craft ideas, and links to other sites offering curriculum and lesson plans.

<http://onlinebooks.library.upenn.edu>

Over 25,000 fiction and non-fiction books available for online reading; for all ages.

— JOIN A CO-OP —

Homeschool co-ops come in many shapes and sizes; some provide academics, others offer extracurricular activities, and still others concentrate on bulk food buying. In co-ops that offer classes, parents can often swap teaching responsibilities with other parents and bring down the cost of the co-op for all participants. Co-ops may also be able to obtain discounted or borrowed school supplies, such as lab equipment, for group use. Food co-ops can bring down the cost of food for all participants through increased purchasing power.

<http://homeschool.lifetips.com/cat/64324/homeschool-co-op/index.html>

Introductory tips about homeschool co-ops.

www.sustainabletable.org/shop/co-ops

Tips on food co-ops.

<http://localhs.com/map>

Search for a local homeschool support group that offers a co-op. You can also check with state homeschool organizations for support group listings.

www.coopdirectory.org/directory.htm

Click on your state to find food co-ops near you. Local homeschool support groups may also host food co-ops or be able to point you to one.

www.homeschoolbuyersco-op.org/homeschool

The Homeschool Buyers Co-op offers free membership and access to discounted items from curriculum to school supplies. The site also points members to coupons and other discounts offered by online retailers.

— **GENERAL TIPS FOR FRUGAL LIVING** —

Maybe you're searching for ways to stay out of debt, or you want to scale down expenses around the house. Check out the resources below for guidelines and advice.

www.debtproofliving.com

The website of Mary Hunt, business expert, newspaper/magazine columnist, and author of the Debt-Proof Living newsletter (formerly Cheapskate Monthly); \$24 yearly subscription fee; the site contains Mary's column archive and other tips and resources for living frugally.

www.grannysez.net

Homeschooling mother Trish Garvis offers countless money-saving tips.

www.homeschoolingonashoestring.com

Lists educator discounts available from retailers, and provides cost-saving tips and a free forum where home educators can exchange ideas.

www.hslda.org/perx

HSLDA members are eligible for discounts on a range of products and services from curriculum to hotels.

www.hslda.org/orgs

Check your state or local homeschool organization website for helpful links and articles.

The Complete Tightwad Gazette

By Amy Dacyczyn (Villard Books, 1998)

A 976-page trilogy of tips on building a frugal lifestyle.

Miserly Moms, Miserly Meals, and Frugal Families

By Jonni McCoy (Bethany House, 2001, 2002, 2003)

These books offer insights into smart grocery shopping, meal planning, and a host of other topics such as crafts, cleaning, traveling, and medical expenses.



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