

Replacing the Restaurant with Home Cooked Meals

Eating at restaurants, fast food locations, and buying take out is expensive. Often, the cost does not justify the convenience that it is believed to be. When trimming the budget, dining out becomes more of an occasional treat than a regular part of the daily or weekly routine. Consider this change as an opportunity to eat healthier, discover new foods, and enjoy more time together as a family.

As with all things, approaching change in a positive manner makes the process much more pleasant and successful. If you have made a commitment to drive by fast food temptations and to visit restaurants less often, there are several tips you can follow to make the transition easier and more rewarding.

Find the Table

If your dining table or kitchen eating area is cluttered with daily debris, clear that space. Your dining table should not be used as a collection point for things such as mail, homework, papers that should have been filed long ago, toys, games, and other items that never should have been put there.

Create an Inviting Space

If your dining area has been neglected for some time, you might want to give it a facelift to make it more inviting. A fresh coat of paint could quickly transform the room. Stretching the budget to repaint the dining area would be money well spent.

In addition to, or instead of, painting, you can buy some new accessories, such as chair cushions, area rugs, window treatments, placemats, tablecloths, and napkins to brighten up the area.

Help Kids Adjust

Most of the time, when the household budget has to be trimmed, it involves an adjustment for everyone. Kids who are accustomed to fast food meals might not be very happy to discover they will be eating "real" meals at home due to budget cuts. You can make the transition more fun for them by letting them become an active part of the transitioning process.

Let your kids make a suggestion box for home cooked meals that can be kept in the kitchen or dining area. Use the

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suggestion box for all family members to write a request for a certain food item or menu plan that they would like to have. Check the box before planning your weekly menus and preparing your grocery list. Be sure to incorporate family requests fairly and as frequently as the budget and your preparation time allows.

Frugal Shopping

There are numerous resources available to help you shop for groceries when the budget is small. Educate yourself on how to be a frugal shopper. The more familiar you become with frugal shopping techniques, the more successful you will be at saving money when shopping. You will evolve into a smart shopper and a creative chef.

Cooking Time

You may have to make some adjustments in your schedule in order to prepare more home cooked meals. Let family members assist you whenever possible. Search out quick and easy menu plans and recipes. There are plenty to be found. Whenever you can find them on sale, buy convenience items that make meal preparation faster.

There are several things you can do to make it easier for you when you commit to eating at home more often. Designate one night as sandwich night, no cooking required. Prepare in abundance so that you will have leftovers for bag lunches and future meals. Become an expert at creating unique salads and one-dish meals. Take advantage of any tips, ideas, or products that save you some time in the kitchen.

Make It Fun

Make home cooked meals fun for the whole family. Designate one night a week as theme night. Prepare a meal with a certain color scheme, cartoon theme, special day theme (you can find a list of special day designations online), or a day dedicated to one specific family member. Occasionally, eat a meal outside on the deck or at a picnic table in the yard. Buy colorful party accessories when they are on sale and use them to liven up a midweek meal.

Enjoy delicious home cooked meals and quality time together around your table

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Updating Job Skills

Cambridge has developed a collaboration with The Dollar Stretcher website (www.stretcher.com). This helpful site contains thousands of articles showing consumers how to save money and improve their financial lives. Both articles in this edition of the Quarterly were originally published on the Dollar Stretcher website.

Due to high unemployment, many people are finding their search for a new job to be a lengthy one. During the search time, technologies change, new software versions are released, and new laws governing your field are instituted. Using some of your job hunting time for updating job skills can give you a competitive edge in the job hunt.

With the price of college education increasing by 8% annually according to FinAid.com, what is a person who wishes to keep job skills current to do?

Reassuringly colleges and universities do offer many low-cost educational opportunities and additional resources available in many mid-size cities can offer you some options to refresh your employment skills without taking out student loans.

The following ideas for updating job skills are available to most city dwellers or those within a convenient drive:

- For only a small fee, the local university's Small Business Development Office offers many classes on running your own business, learning tax preparation, marketing, human resources and bookkeeping.
- The local junior college business department offers classes on the latest software for a reasonable fee. The one- and two-day class fees include the student software, book and practice files.
- The Free College Class Day at the local junior college offers classes on starting your own business, marketing with social media, and learning new software.

By Christine Stephens

- Online book retailers like Amazon and Barnes & Noble offer many used college textbooks for less than \$10 each, including shipping. Make sure you choose an edition that is not out-of-date.
- There is much freeware and shareware available on sites, such as Download.com, that are tested to be free of spyware. Free software offerings include PDF makers, digital photos editors, programming compilers, newspaper layout software, word processors, spreadsheets makers and database managers.
- Your local United Way office offers a large library of volunteer positions. Local nonprofits are happy to help you sharpen your professional skills for free. This has many perks including networking, use of computers and equipment, feedback and time to work on your skills.
- Join a related professional organization as a student.
- Find a mentor. Your local Service Core of Retired Executives, Small Business Administration and Chamber of Commerce can make some suggestions.
- Your state's Vocational Rehabilitation Department can assist some with obtaining help paying for college and career coaching to help you find a new job.
- Make a note of what other people in your field are reading. What blogs are of interest? What books are mentioned? What journals are preferred? Make use of your local public library and even purchase a membership to your local university library to get up-to-date information on what is going on in your field.
- Many unemployment offices and libraries offer free computer classes to refresh your skills. Never leave either place without glancing over the bulletin board

as you could miss some very good employment, retraining, inexpensive entertainment, or social services flyers.

- Check the bulletin boards in the student unions of your local college. You will be surprised at the number of free or reasonably priced supplemental learning opportunities and entry level jobs, which are available to those who choose to glance over the bulletin boards.
- Older software can be found at much lower prices through eBay. As long as the software is still in the shrink-wrapped box, there should be no problems with buying it through this source.
- Most software companies offer 30-day trials of their software for free by downloading it from the company website. Get the tutorial book, preferably with practice files on CD, from the library to learn new software or update your skills on the newest version.
- By browsing the help wanted ads, one can find a huge amount of information on what skills are currently in demand. This is a good place to start as well as reading blogs that are centering on a specific field.
- As so many low-cost career and skill development options exist in most communities, some of your job search time could be better spent updating job skills to create a resume populated with skills that are in high demand. Doing so doesn't have to set one back a lot of money or require taking out another college loan.

Tell your friends and family:

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way out of debt!

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(1-800-226-2743)