How to Make $20 Last for a Week

Do you find yourself running short of funds at the end of the month? Usually I have only about $20 in my wallet in the last week of each month since I had to take lower paying work after the state lay-offs last fall. Until I can get a better paying career, I use a few strategies to get by. I make use of food that my family may not have eaten earlier in the month, find inexpensive ways to get around, and make searches for change in and around my own home.

When I am running low on funds, I begin thinking differently about food. Instead of meals at Mc Donald’s, I scrounge in the refrigerator for food we may have left over from earlier meals. I often toss things like eggs and older vegetables together to make foods no one has ever thought to make before. The kids may get jelly sandwiches that week—not as nutritious as a well rounded meal, but filling. I have learned how to make pancakes, oatmeal, and potato cakes look and taste good. When I am low on funds, we don’t starve!

My mother believed that if you drove more slowly, you could save gas. This may not always be true, but when I am low on money, I drive less and when I do drive I avoid high speeds as well as stop and start driving. If the destination is close, I ride a bike or walk. When it is at a distance, my whole family takes the bus. My kids and I are all students, so we have free bus passes. This way we can go to places and walk around—parks and markets, for example. Bus travel provides free recreation.

To find a little extra cash, I search my house and car where money falls into cracks behind the sofa, chairs, and car seats. It seems that money must fall out of our pockets and deposit itself there for such times. If I am feeling really desperate, I break into the penny bank where I put all my spare pennies. Then I make a trip to the bank with rolls of them. Sometimes it is enough for a couple of candy bars or another small treat. Once I found $5.00 in the glove compartment of the car. You never know where money may be lying around in my house.

Finding myself broke at the end of every month has become a routine since I lost the job I had for many years. Though I often have about $20 in the week before my next paycheck comes now, my family and I have learned strategies to make the most of what we have. Eating new and not always tasty combinations of food makes me appreciate the more elaborate meals we have at times when we can afford more. Taking the bus, biking, and walking instead of driving make me slow down and appreciate the area in which we live. Also, searching for change in my living room and car can be like a treasure hunt. Yes, it is difficult living on so little money, but I hope this is temporary and I find that this financial challenge also brings rewards.