

Survival Preparation on a Low or Fixed Income

So you're convinced that the free ride is over, that things are getting worse, and when the worst happens, you want to be prepared. But you have a problem—you don't have a lot of money for prepping and day to day living. Being on a low or fixed income can help you with a survival mindset, because you're already used to making do with little, or having to get creative with what you have. You just have to expand what you have, a little at a time, and, before you know it, you've got a pretty good cache of supplies and abilities that can help you and yours no matter what comes down the pike.

Focus on the most essential items first. Start by putting together your bug out bags (BOBs.) (You do not have to "bug out" to use your BOB.) Get prepared for an emergency that will leave you without utilities for three days. Then work up to being prepared for a week-long emergency, then a two-week emergency, etc.—until you have reached your ultimate goal, whatever that might be.

Eliminate Wasteful Spending

Develop an Action Plan for Survival on a Budget: Establish Your Priorities

Turn your Action Planner to a new blank page. At the top of the page write "**How I Am Going to Pay for Our Survival Items.**" Make a list of things that you and your family can do to help pay for your survival items. Your list might include things like:

Action Item	Date Completed
a. [] Establish a written budget for household income and expenditures.	_____
b. [] Have a garage sale to raise a few extra dollars.	_____
c. [] Buy a few extra canned goods each time we buy groceries.	_____
d. [] Regularly check our local thrift stores and secondhand shops for the items on my lists.	_____
e. [] Check our newspaper's classifieds section each week for estate sales in our area.	_____
f. [] Take an inventory of my skills, talents and interests and consider starting a home-based business.	_____
g. [] Run a free ad in Craigslist or other classified service to find items needed	_____
h. [] Etc.	_____

Turn your Action Planner to a new blank page or use the back of the one you just used. At the top of the page write "**Establish Priorities.**" Then on the left side of the page make a list of the items that you and your family will be willing to sacrifice in order to meet your goals. To the right of that write down how much money this will save you each month—extra money that you will be able to use for your survival purchases. Try to find areas where you are needless spending money. For example:

Willing to Sacrifice	Monthly Savings
a. [] We will eat out once a week instead of 3 or more times.	\$80
b. [] We will rent no more than 3 movies a week instead of 5	\$32
c. [] I will take bottled water (recycled bottles filled with my own filtered water) to work rather than using the vending machine	\$25
d. [] Etc	_____

Other Ways to Prepare on a Budget

Establish a Household Budget

An important part of preparing for a long-term emergency is getting your financial house in order. This means paying off all your debts and establishing a regular savings plan.

Shop Wisely

Canned goods should form the backbone of your survival stash. You can always find some canned foods on sale at the grocery store. If you will pick up a few extra cans each time you buy groceries you will soon establish the foundation of your survival stash. Smaller cans are much more practical because they will usually provide just enough food for one meal with few if any leftovers. You can also save on many items by buying from one of the warehouse distribution stores.

Buy Previously Owned

You can save a lot of money on many survival items by purchasing used items. Water storage containers, water filters, extra clothing, and camping equipment are just a few of the items that you can often buy used. Thrift stores are an excellent place to look for bargains on used supplies. Drop in on local thrift stores weekly to see what "new" bargains they have. Also take advantage of garage and estate sales.

Start a Home-Based Business in Your Spare Time

It's hard to get fired when you're your own boss! A home-based business can bring in extra money, but perhaps more importantly, it can help recession-proof your income! If you have a product, skill, or service that you can provide for your neighbors, you will be in a much better position during a prolonged emergency. You can use your services, for example, to barter for the things your family needs.

Skill acquisition can be one of the easiest and cheapest things you can do to help yourself if you're low on money. Ask family members, especially older ones, and if they could teach you these skills. Family with military backgrounds can be invaluable resources.

Some resources for acquiring skills include:

- Your parents and grandparents
- Veterans and military people
- Internet
- Books including old survival manuals. Purchase at thrift stores, garage sales or use the library.
- Join an organization that teaches self reliance skills
- Lake County extension office
- Churches

Free Sources of Preparedness Information

In preparation for a worst case scenario, it's a good idea to begin now to collect the knowledge that will come in handy later. You can download whole books, save them to jump drives, and keep an entire library in a very small space. All kinds of free manuals, guides, tech tips, and schematics are available on the internet; for everything from firearms to furnaces to computers to appliances.

It's recommended that you print out hard copies of any important information so it's available in the event of a power or internet outage.