

Top Ten Ways I Budget for Quilting in Tough Times

By Maria Peagler

Even with the tough economy, I'm still spending money on two things: quilting and books. I can give up eating out, pedicures, car detailing, my housekeeper, and Starbucks, but you take away my quilting and reading, and you're messin' with my priorities. My inner Madea might just come out.

I've long had a monthly budget for quilting and books that has remained constant over the last 15 years. Here's how I ensure I can continue to do that, even when times are tough:

1. **Evaluate spending.** Is it an investment or a short-term purchase? Anything I buy to make a quilt I consider an investment, as the quilts I make will be around for decades. My fabric gets used in multiple quilts, my sewing machine has served me well over a decade, batting will serve for a quilt, handbag, and maybe a table runner. Same goes for books. I buy books that I can use for years to come, and pass by the trendy stuff. I don't mind giving up a meal at a restaurant, as it's a one-time purchase that's over in 30 minutes.
2. **Identify Your Currency.** My currency is a fat quarter, and I measure every purchase I consider against that. A fat quarter costs around \$2.50 in my area. So for every item I consider buying, I ask myself: how many fat quarters could I buy with that? Which do I want more? I've done this for years and it helps remind me of what my priorities are and to keep my spending in line with them.
3. **Use a Rewards Credit Card for Everyday Purchases.** I signed up for a rewards credit card and use it for everyday expenses: gas, groceries, clothing, haircuts, etc. I pay it off every month, and use the reward points to buy clothes for my boys, Christmas and birthday gifts, books, and other items. Every purchase I make with my reward points frees up more money I can spend on fabric and books!
4. **Make Great Meals at Home.** Go beyond Tuna Casserole and Hamburger Helper. I rely on outstanding cookbooks and magazines that help to feed my family terrific meals that taste great, are healthy, and don't break the bank. Here are my trusted resources and my family's favorites from
 - *Rachel Ray's 365: No Repeats*
 - *King Arthur Flour's Whole Grain Baking*
 - *Holly Clegg's Trim & Terrific Diabetic Cooking*
 - *Desperation Dinners*
 - *Cook's Illustrated Magazine*
5. **Shop Local.** I save on gas, get better customer service from bankers, grocery store clerks, hair stylists, pharmacists, and quilt shop owners who know my name. They get my business. Everybody wins.
6. **Enlist Family Help.** We've cut back on allowances for our boys, which motivated them to tackle large jobs around the house they might have scoffed at earlier. They wash cars, vacuum, organize the laundry room, put together my press kits, and earn money

doing it. Instead of outsourcing those jobs, I can pay my kids. Again, everybody wins.

7. **Never Compromise My Integrity to Save Money.** I'm proud of the work I've done in *Color Mastery*, and I've made a financial investment in it to make it an outstanding resource. I have many friends who are quilt book authors and pattern designers who depend on the income their work provides. I never copy patterns or pages from books to give to friends. If you like an author/designer's work, support them and you'll see more from them in years to come. However, if they aren't able to make their work profitable, we all lose. They won't be publishing future work, you won't have their designs and advice, and our industry suffers. Thank you for supporting the quilting industry by not copying patterns and books!
8. **Borrow.** My friends and I do this often with quilting books we just want to browse. If I really like it, I'll purchase my own copy. When I lived in metro Atlanta, we had a great library system and I was there literally every week checking out books. Unfortunately, the rural county we live in now has a meager library that doesn't offer much in the way of resources. So I borrow a lot from friends.
9. **Get Creative in Reducing Your Spending.** Every family budget is different, and the ways I reduce spending may not work for you. Write down what you spend for one month and review your purchases. Where can you cut expenses without feeling deprived? What areas are of utmost importance to you? How can you redistribute your spending to still afford those? Consider making a budget. I know, they aren't sexy or fun, but they work.
10. **Find a Financial Resource You Trust.** Not a financial planner, but a book, course, or expert whose ideas make sense to you. When I stayed home to raise my children, we lost half our income, and I was determined to live well and save. Here are some resources I've found helpful:
 - Crown Ministries Christian Financial Management Course
 - Dave Ramsey
 - Tightwad Gazette
 - Miserly Moms
 - Your Money or Your Life
 - Clark Howard (he actually has a vacation home in our neighborhood)

My hope is you can continue to quilt, read, and do whatever is essential to your well-being during these challenging economic times.

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