

## **Financial Considerations**

by Mimi Dempsey

When I decided to homeschool some six or so years ago, I figured I would play it safe and buy a packaged curriculum. As I read more about homeschooling, I got the confidence to make up my own curriculum, and as I read more, and before I had planned to begin "formal schooling," my then four year old taught herself to read. I realized I already had a curriculum and didn't know it.

This, I believe, is one way to save money. By using materials most parents of young children have around the house already, we save quite a bit. Much of our "curriculum" comes from crayons, construction paper, glue, scissors, old magazines, playdoh, clay, and the computer to name of few.

The many dollar stores around town are another cheap source of materials. I have found all kinds of interesting and fun things there. We purchased a large set of durable hard plastic farm and wild animals that my children have played with for several years. I have also found things like a map of the US with removable stickers for the state names, educational puzzles, clocks and many other things.

Perhaps the greatest source by far for my curriculum though is yard sales. People are always amazed at what I have found there. The trick to getting good stuff is to make time to go regularly. Over the years I have tried to go out on as many Saturday mornings as I can. You will not go out on one Saturday morning and find everything you need for a year, but if you go regularly it is possible to get much of your curriculum there.

There are many other ways to save money and get materials either cheap or free. Used book sales, thrift shops and flea markets are other places to check. I go to my local newspaper and they give us the ends of their rolls of newsprint, which come in very handy for many types of projects. With creativity, there is no end to places or ideas for saving money.

I also believe that I don't need to have a particular item NOW. I look around for things before I buy them new, and sometimes I decide that I don't really need or want what it was anyway. Sometimes someone from your homeschool group might like to get rid of an item that you are interested in. Ask around before you go out and purchase something brand new. Bartering and trading is also an option for lessons and classes you might not be able to afford. Co-oping can be a fun way to share human resources and get together with friends and share expertise.

Lastly, my greatest resource by far has been our public library. Use it! I am surprised often by how little some homeschoolers use their libraries. They have enough materials to make up almost any program of study. If they don't have what you want, you can request an interlibrary loan. I love taking my kids weekly to the library on Monday mornings, and having almost the whole children's section to ourselves.

I cannot put a figure on the exact amount I spend on materials for my four kids, but we have great materials and wonderful homeschool experiences on very little.