



Balance

On A

Budget!

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**How To Find More Time For Yourself
Even If You Can't Afford An Army
of Personal Assistants.**

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After coaching many women, I can tell you that it would be so much easier to balance our lives if we could all afford have an army of personal assistants. How simple would life be for us modern, super-busy women if we could all have a maid to clean our homes, a personal chef to cook us healthy meals, a personal assistant to manage our schedule and do our errands, a personal trainer to keep us in shape, a full-time nanny to be an extra pair of hands with the kids, and a personal shopper to keep our pantries stocked and our wardrobe fresh and fabulous.

Aaaahhh... There'd be nothing left to do but pursue our interests, connect with our loved ones, get eight hours of sleep each night and indulge in bubble baths whenever it struck our fancy.

Sorry girlfriend. Back to reality!

Sadly, most of us lack the means to enjoy such luxurious, though seemingly necessary, time-saving services. Don't worry. All is not lost. There are some low-cost ways to reproduce the benefits of these expensive services. Just keep in mind that many of these ideas require an investment of time up front in order to reap the cost and time saving benefits later on.

What can I say? I'm a life coach, not a miracle worker. No matter how hard I try, I can't find a solution to every "save time vs. spend money" dilemma. Suffice it to say, your time *is* valuable. Plus the long term impact on you and your family from consistent stress due to a chronically overpacked schedule cannot be underestimated. Therefore, sometimes it is prudent to indulge in a time saving service or two to simplify your life.

How do you know when to spend time doing something yourself or spend money to save time and reduce stress? Here are some things to consider:

1) Consider ALL of the monetary costs in involved.

For example, if you are considering doing a home improvement project yourself instead of hiring a contractor, consider the cost of the equipment, delivery charges if you have to order parts, lost wages for time off of work, and the cost paying someone to watch the kids while you do the work. When you add up all of the hidden costs, it may be worth it to hire someone to do the work for you.

2) Consider the emotional costs.

Is your husband often upset that you don't spend much time with him anymore? Then it might be worthwhile to hire a cleaning service once a week so you can spend less time cleaning the house and more time with him in the evenings. (Just think about how much a

good marriage counselor might cost you down the road.) Or, are you often resentful of the amount of housework you have to do? Does it affect your time with your children? Even hiring a housekeeper to do a once-a-month deep cleaning might significantly improve your relationship with your children and that can be invaluable. Or hiring a babysitter one day a month so you can have a day to yourself (no running errands on that day – only do stuff you want to do!) might make you a much happier mother. And remember, “If momma ain’t happy, ain’t nobody happy.”

Consider the value of your time:

According to the 2001 Mother’s Day Study conducted by Edelman Financial Services, if you are a mother, you are worth a whopping \$641,900 per year. That’s because your partner would have to spend that amount annually to hire someone to perform all of the jobs that you do. So I ask you, is it really worth it to drive 30 minutes to save \$3.00 on laundry detergent (especially with the price of gas these days)? Try assigning a dollar value to your time. Use it as a factor to determine what time-saving services to use.

Consider your financial situation

If the money’s not there, you’re just going to have to do it yourself, right? Unless you pull out your trusty credit card! Tempting, I’m sure. But before you make your final decision, consider how much debt you are carrying. Each time you charge something you can’t afford on your credit card, picture yourself going to the bank and taking out a loan, at a 20% interest rate for that item. Then ask yourself: “Do I really want to take out a loan for this item that I may not be using in six months?” Keep in mind, debt can be an enormous stress all by itself and eventually undermine all other attempts to bring more balance your life

Now you have some criteria to use when deciding if it’s worth spending your money to use a professional to save you time. Below you will find a list of ways to reap the benefits of some of these high-end personal services - without the expense - for those times that you really need the help, but don’t want to lay out your hard-earned cash.

Keep in mind that there is one great fringe benefit to many of these ideas. Many of them involve pooling your resources with other women. Which means you actually have to call and communicate with other grown ups on a regular basis! When we are “superbusy” often our friendships are one of the first things that get neglected. And when we isolate ourselves from our support system, it’s easy to feel out of balance, no matter how well we manage our time. Just the simple act of having to be in touch with friends to pool your resources on a regular basis can instantly add more joy to your busy life.

Finally, one word of warning. Do not try to implement too many of these ideas at once. As I said, these ideas take time “up front” to set up. You’ll drive yourself crazy if you try to set up more than one or two at a time -- which will totally defeat the purpose of using these ideas to create a more balanced life.

Here is the list. Enjoy!

Cleaning Service

Hire a student

There's no need to call Molly Maid. Consider hiring a youngster who wants to make a little extra money. You may need to spend a little time showing them how you like things done at first, but then they can do it on their own.

Delegate!

If you want some help with the housework, it helps to be clear about what needs to be done. Make a list of everything that needs to be done to keep the house running smoothly on a daily, weekly and monthly basis. Then call a family meeting and divide up the tasks. First ask everyone what they prefer to do. Then divide up the undesired tasks as evenly as possible. This method can be a great way to take some of the housecleaning burden off of your shoulders. Be aware though, you may have to lower your housekeeping standards a bit. For example, the towels may not be folded in perfect thirds – but how important is that compared to a lighter workload for you? Want more ideas on how to “share the load?” Check out: [Chore Wars: How Households Can Share The Work And Keep The Peace](#) by James Thornton.

Swap houses

I recently read an article about two friends who agreed to take turns cleaning each other's houses on a weekly basis. They enjoyed this arrangement because they found they got less frustrated over cleaning other people's messes and they loved coming home to a clean house.

Babysitter/Nanny

Swap date nights

Just ask another couple you trust if they would be willing to babysit every-other week while you go on a date with your husband and in turn, you will babysit their child on the off-weeks. Viola! Two date nights per month for each of you – and free babysitting!

Create a babysitting co-op

Need more than just a date night? A babysitting co-op is a group of parents who agree to babysit for each other using an alternative form of currency. For example, in one co-op I know of, each member starts with 20 popsicle sticks. Each popsicle stick represents one hour of babysitting. You simply get a popsicle stick for each hour of babysitting you do, and give a popsicle stick to whomever baby sits for you. If you run out of popsicle sticks, you have to earn more by babysitting. Likewise, if you do a lot of babysitting, you could even earn a whole day off! For more information on how to form a babysitting coop check out: [Smart Mom's Baby-Sitting Co-Op Handbook: How We Solved the Baby-Sitter Puzzle](#) by Gary Myers.

Personal Chef

There's no way around this one. If you can't afford take-out every night, or don't want to spend big money on frozen dinners, you're going to have to spend a significant amount of

time in the kitchen...but there are some ways to save time on a daily basis by investing more time “up-front.” Most of these ideas will save you money too.

Create A Meal Rotation Schedule

You know your family’s favorite meals. If not, ask them! Then get a blank calendar and write a different breakfast, lunch and dinner for each day. (I recommend creating at least a two week rotation schedule to avoid boredom.) No more wondering at 4:30pm, “What should I make for dinner tonight?” It’s right there on the calendar. It saves time and money at the grocery store too because you can easily create a shopping list for each week. Remember, you can always deviate from the meal plan if culinary inspiration hits. Plus you can change the meal rotation when your family gets bored.

Subscribe to a Menu Planning Service

For a nominal fee, online menu planning services will deliver premade meal plans & shopping lists RIGHT TO YOUR EMAIL INBOX every week. No More "What's for Dinner" crises at 4:30 in the afternoon. Just print out the shopping list and go to the grocery store. Then follow the meal plan and you'll be prepared for the week! [Click here to see a review of my favorite meal planning services!](#)

Cook Once A Month

Some women I know like to spend one day a month cooking several large dishes that can be frozen. Then when it’s time for dinner, they simply pop the frozen dish in the oven and arrange some simple side dishes. For more information on this easy cooking technique check out: [Once A Month Cooking](#) by Mary Beth Lagerborg and Mimi Wilson.

Create A Cooking Club

Gather some friends and take turns delivering dinner to each other for a week. It’s kind of like a cooking carpool. You’ll spend one week doing lots of cooking and delivering, and have the other weeks off. This idea works especially well with the recipes from [Once A Month Cooking](#).

Use A Slow Cooker

Slow Cookers are making a comeback – and for good reason! Simply prepare your ingredients in the morning or the night before. Pop them in the slow cooker in the morning, and come home to a hot, inexpensive and ready-to-serve meal. There are a ton of slow cooker cookbooks available, so finding recipes shouldn’t be hard. For vegetarians I highly recommend: [Fresh From The Vegetarian Slow Cooker](#) by Robin Robertson.

Professional Organizer

Instead of hiring a professional organizer or reading a book about getting organized, (Yeah, like you have time for that!) I highly recommend the video, “Organizing from the Inside Out” by Julie Morganstern. This very entertaining, hour-and-a-half long video, will teach you everything you need to know to get yourself organized like a pro. It really is easier than you think! As Julie says, “Organizing is not a mysterious talent that only a

few lucky people are born with. It is a skill that anyone can learn.” She is right. With her simple and entertaining video, anyone can become an organizing maven!

Personal Assistant

Hire A Student

Ask around to find an ultra-responsible high school student to be your personal assistant. (This tip is especially important for mothers who run home businesses. You can’t do it all alone – you must learn to delegate!) I once heard an interview with the founder of Burt’s Bees beauty products that when they started their company, they didn’t have much money, so they hired whoever they could afford, including a high school student to do the accounting. His only experience was his time on the math team!

Pay Your Children

I’m a firm believer that children should have a limited number of age-appropriate household duties without expectation of reward. That said, however, you could hire your older child to be your assistant and pay him/her for work that he/she does outside of the scope of his usual chores.

Personal Trainer

Get A Serious Buddy

Find someone with a similar schedule, fitness interests and level of commitment as you have and act as each other’s personal trainer. Make unbreakable appointments with each other (maybe even pay a fine when you miss an appointment) and help keep each other on track.

Create A Workout Group

Don’t just rely on one person. Gather six or seven friends and create a workout group for support and motivation. Give your group a name, decide on a mission statement and give out jobs for each participant like head motivator, treasurer, event planner, and secretary.

Personal Shopper - Groceries

There’s no getting around this one. The pantry doesn’t restock itself. Short of delegating this job or hiring someone else to do it...you’ve got to get the groceries. Here are some ways to make it quicker and less painful.

Shop with a Friend

There’s no need to do this chore alone every week. Go food shopping with a girlfriend when the kids have gone to bed. You’ll catch up with your friend and get the shopping done. If your supermarket has a coffee shop, you could relax there too when the shopping is all done.

Create A Standard Shopping List

Create a list of every item that you use regularly in your house. Keep it on the fridge and check off what you need as you run out of supplies. Simply add any additional items you can think of before you go store and you're ready to shop.

Know the Store

Organize your shopping list by the path that you take through the store. This saves you time by not having to backtrack for stuff you forgot.

Plan, Plan, Plan!

If you create a weekly meal rotation as suggested above, your grocery shopping will be much simpler because you can also create a standard shopping list for each week in your rotation.

Be Coupon Smart!

If you use coupons, shop at a place which doubles or triples their value. I was shocked to find out that the grocery store I've shopped at for years doubles all coupons up to \$.99. I might spend my time clipping coupons more often for that kind of value!

Also, many coupons are for expensive convenience foods. Be careful not to buy many products you don't really need just because you have coupon.

Tell your friends and family which coupons you use and ask them to clip them for you and then you will do the same for them.

Save time – find coupons on the internet!

Save even more time by starting an email sale list. Have your friends send you an email whenever they see a good sale. Then compile all of their emails into one (just cut and paste!) and send it out to your list. It takes just a few minutes each week and everyone benefits by knowing where to get the best deals and stock up each week.

Personal Shopper - Clothes

Organize a clothes swap

Do you really want some new clothes, and someone else's help picking them out? Organize an evening where your friends bring all of the clothes that they don't want any more. (You could swap clothes that your children have outgrown too!) Arrange the clothes by size and let the swapping begin! Try on different things and get your friends opinions while you're all there! It's a great way to spend girls-night-out and get some new clothes in the process. Need a big space for this event? Ask your church or synagogue if you can host it in one of their meeting rooms.

More Balance On A Budget Tips:

Enrich Yourself On The Cheap

Remember to use the local library for free books and videos. Especially check out the “how-to” video section if you want to learn a new skill. I love to look up books and videos on the library’s website. Plus, if the items I want are in another area library, they will ship them to the library near my house for me to pick up. It couldn’t be easier.

Snack Food/Energy Food

One of the major keys to creating a balanced life is making sure you have enough energy to make it through the day. One of the best energy snacks is also the cheapest – a simple bag of nuts and dried fruit. A couple of handfuls of this simple snack can stop hunger and replenish your energy. And while you’re making a few bags to keep in your purse, don’t forget to fill a water bottle to take with you as well!

Delegate!

I can’t stress the importance of this one enough. If you want to create a more balanced life - stop being a lone ranger and start delegating. Your family members are not mind readers. Ask for their help and be specific about what you need. They may not do things exactly they way that you would, but your schedule could become a lot lighter if you can let go of some of your high standards.

Bubble Baths

So now that you’ve saved so much time by implementing some of the ideas in this special report...you have the time for that bubble bath! But I have one more tip for you – use a liquid dishwashing soap like Joy. It’s cheaper than a fancy bubble bath, makes great bubbles, and you don’t have to clean the bathtub when you are finished!!!

A Final Note:

Have any of the ideas in this special report helped you? Do you have some of your own time and money saving tips to add to this list? I’d love to hear from you. (I will, of course, give you credit for your ideas if I add them to the list.) Feel free to send me an email at sarah@SolutionsForBusyMoms.com. I’d really appreciate it!

These cards are a sample of [The Busy Moms Stress Relief Kit](#) which is available FREE at <http://www.SolutionsForBusyMoms.com>