## "Pinching Pennies to Make a Buck" Student Reflections on Budgeting

I have to pinch pennies to make a buck to buy myself a loaf of bread. Before the economic crisis I used to work at least 60 hours a week. I usually paid all my bills and had some money to myself. But now it's different. It is driving me nuts, because now I struggle to pay my bills. When I can't pay my bills, I set up a payment schedule. I have to shop wisely. I look for stores with bargains for clothes or food. I have never seen an economic crisis like this one. I feel it has gotten worse and worse day by day.

Wilfrid is a hotel worker and is taking a GED class that is offered free through his union, UNITE-HERE, Local 26.





I find myself using fewer lights in the daytime to keep the bill within my budget. I also unplug almost all of the electric cords before I go to bed. I do not want to waste my electricity or my money. I don't think anyone does at this point.

Lyric O'Dell is a student at North Kansas City Schools, Adult Education.

I used to take yoga classes or meet with my friend after a long week of work, but now I think twice before planning something that is expensive for me. My job is very slow and I am not getting many hours. I ask myself, "How can I pay my bills next month?"

Moufida is a hotel worker and is taking a GED class that is offered free through her union, UNITE-HERE, Local 26.





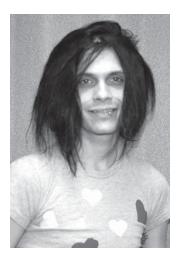
I don't go to my doctor as much as I should. I

do without a lot of my medications. With fuel prices like they are, I've been carpooling, which makes a big difference. I was spending \$80-100 per month. I've got it cut down to half that amount now. I used to go out of town every weekend. Now I just travel one weekend out of the month. These changes aren't all bad. Some good has come of it. I'm more conservative with my money, and I don't take it for granted like I did before. I think I will make it just fine.

*Joan Henry is taking classes at the Adult Education Center in Fort Smith, AR. She was laid off from the Riverside Furniture Factory in January 2009.* 

To save money, we cut our vacations. We used to go back to Vietnam every three years. Now we are not planning to do that. I have a young sister in California. We are not going to visit her. As with all people, it's very hard for us. But we have no choice.

*Tai Tran moved to the United States from Vietnam 13 years ago. At first, he worked for a chicken plant and then at Whirlpool. He was laid off in 2008. He is taking English classes at the Adult Education Center in Fort Smith, AR.* 



The economic crisis is like a festering monster of doom. It has affected me in many ways. It has even affected my horrible smoking habit. The price of tobacco is outrageous; no one can afford the stupid price. I know I need to quit, but I want to quit on my own terms. I don't want to be forced to stop.

*James Haywood is a student in the North Kansas City Schools, Adult Education.* 

I started using coupons and buying items on sale. I even got a cookbook so I can try making different meals at home. The big banks lost a lot of money over the past year, and now we are the ones paying the price.







Marine is a hotel worker and is taking a GED class that is offered free through her union, UNITE-HERE, Local 26.

To make ends meet, I got a couple of roommates. Living with other people is not easy to do, but it sure helps when paying rent and utilities. I also began donating plasma. It's a good way to earn a little extra money, which I really need. Plus it helps people, so I can feel good about that.

Jana Honeyball is a student at North Kansas City Schools, Adult Education.

Since the economic crisis happened, I have quit traveling, shopping, and eating out. I use my computer to get information instead of spending money on newspapers and books. Also, I have been taking a GED class. It's free for members of my union.

Choiwan is a hotel worker and a member of UNITE-HERE, Local 26.

