

“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.

