



** This news release from K-State Research and Extension is available online at <https://ksre-learn.com/family-summer-budgeting>

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Back to simplicity: Tips to save on the family's budget this summer

K-State family resource management specialist says together time can offer stress relief

By Pat Melgares, K-State Research and Extension news

MANHATTAN, Kan. – Sometimes, the simplest things can help families stay within their monthly budget, says K-State family resource management specialist Elizabeth Kiss.

There are, for certain, common ways to save a few bucks this summer: turn down the air conditioner a tad, shut off the lights when you leave a room, watch less TV, draw the curtains when the sun is shining in.

“But maybe there’s another way to think about saving money,” Kiss said.

“We’re coming into the longer days of summer, so think about what we can do outside that might not cost so much money, especially before it gets really hot. Maybe it’s just walking around the neighborhood, hanging out with your family outside in the yard. There are a lot of activities you can do instead of ‘doing something’ or ‘going somewhere’ that costs money.”

During the recent COVID pandemic, the ‘Stay-cation’ became more popular, as families were forced to stay home rather than travel for vacation. The concept caught on, and even as the world opened up, many saw value in planning activities around their home base.

“It’s a lot less stressful than traveling, and it’s a chance to unwind,” Kiss said. “Sometimes we schedule a vacation thinking we’ve got to go somewhere and we’ve got to do something and be active and that involves a lot of eating out and traveling. But there’s nothing wrong with staying around the house and doing some project, or just relaxing.”

Feeling time- or money-stretched is a sign that one needs to slow down and think about how they’re spending their time, Kiss said. It often can coincide with a boost to the family’s savings account, she adds.

“When I think about managing my family’s resources, it includes intentional, thoughtful choices that we all can make, but sometimes we get on auto pilot,” Kiss said. “I go to the grocery store

and buy the same thing every week. That's an opportunity for me to intentionally review what I'm regularly buying and eating."

"I read a book recently about rhythms – the rhythm of your day, the rhythm of your week and year. And then we have rituals, which are more like the daily things we do. It's important to match the rhythms of your life to the rituals that you want in order to have a good life, and I think planning ahead can be very helpful to cut down on the stress in your life."

Food costs always seem to rise to the forefront when thinking of saving money. Kiss says consumers should plan their family's menu in order to cut the bite of rising costs at the grocery store.

"I just want to be clear: this is not all so serious that you can't have any fun or you can't have any treats. I think it gets back to intentionality of what it is you're trying to accomplish."

She adds that "finances are a process."

"There are ebbs and flows in managing money. We have different needs and wants. We have different income levels over time and across our lives. And so, it's not like you make a plan that lasts forever. You make a plan and then see how it works, and then adjust from there."

More information on personal well-being, including family resource management, is also available at [local extension offices in Kansas](#).

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K-State Research and Extension statewide offices, <https://www.ksre.k-state.edu/about/statewide-locations>

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