

Economic Adjustment Strategy Checklist¹

These are activities that can help you manage with fewer resources. Please place a check (✓) in the column that indicates whether you have tried each activity. After completing the list, think about 4-5 or more activities that you might want to try.

Activity	Yes	No
Increasing and Extending Money Income		
1. Having additional family members work		
2. Working additional hours		
3. Buying fewer clothes		
4. Turning down heat in winter		
5. Shopping at discount stores		
6. Using savings for current needs		
7. Buying things in quantity		
8. Buying on sale		
9. Trading services		
10. Exchanging clothing		
11. Sharing household/yard equipment		
12. Selling clothing/household items		
Decreasing Money Expenditures		
13. Delaying major purchases		
14. Buying clothes of lower quality		
15. Eating meals at home, not in restaurants		
16. Buying food of lower quality		
17. Delaying doctor appointments		
18. Eating smaller amounts		
19. Cutting vacation costs		
20. Taking trips to see family/friends		
21. Delaying car repairs		
22. Using free entertainment and parks		
Increasing Household Labor Income		
23. Repairing/reconditioning clothes		
24. Sewing clothes		
25. Growing vegetables for family meals		
26. Canning/freezing own foods		
27. Doing own home repairs		
28. Doing own vehicle repairs		
29. Raising animals for meals		
30. Repairing items instead of throwing them away		
Increasing Household Management Income		
31. Planning spending carefully		
32. Clarifying priorities about money use		
33. Planning meals carefully		
34. Coordinating clothing		
35. Coordinating trips to town		
36. Involving children in financial discussions		
37. Helping children learn financial matters		

¹Adapted Danes, S.M. & Rettig, K.D. (1995) Economic Adjustment Strategies of Farm Men & Women Experiencing Economic Stress. *Financial Counseling & Planning*, 6, 59-73.