



Week 2 of 5

The Leibowitzes
Number of children: 3 (ages 1–8)
Yearly salary: \$152K

HOW IT WENT DOWN: I’m really aware of money these days because of this challenge and my decreased income in the summer. I’m putting *hishtadlus* into being smart about our money, not spending too much, and coming out even or with extra at the end of the month. Still, we don’t budget down to the last detail; we’re just generally careful.

I see throughout the week how Hashem is helping us along. For example, last week I returned caps that we didn’t need but definitely

A SPLURGE I COULDN’T RESIST: I went out to eat with friends this week. I wanted to eat healthy, so I didn’t look to save money; I just wanted to come away feeling good. I spent \$40 on a salmon salad and limonana drink.

wanted, and this week, my kids got caps in camp! I’m also learning Chovos Halevavos and internalizing that Hashem has endless goodness to give us if we allow it into our lives.

WHERE I SAVED THIS WEEK: I chose not to send my kids to a Tishah B’Av camp, which seemed to be the norm among my neighbors and friends this year—so there is my \$100 savings.

TOTAL SAVINGS THIS WEEK: \$100
TOTAL SAVED OVER TWO WEEKS: \$200

The Kaufmanz
Number of children: 3 (ages 2–6)
Yearly salary: \$65K

HOW IT WENT DOWN: I’m really proud of myself this week! I managed to save money without giving up on what we needed and wanted. Summers can be tricky because the kids need activities, and while I love spending quality time with them, the costs of trips and new toys can add up quickly.

WHERE I SAVED THIS WEEK: Sundays are always a challenge, but this week I was prepared. I packed smoothies for the kids and iced coffee for myself before heading to the park. The kids had a blast jumping, climbing, and running until they were exhausted. Afterward, we went to Trader Joe’s, where I bought affordable fruits, veggies, and a few staples. I cook healthy meals with lots of fresh produce, so finding ways to save on them is essential, and I’m always looking for ways to do so. The kids got to choose their favorite fruits, plus they got stickers at the checkout counter. I saved \$20 and we all left smiling.

A SPLURGE I COULDN’T RESIST: I didn’t splurge this week, but I am thinking about what will happen after this challenge. Even though I’m planning not to spend the bulk of the money that I saved, I think I will put aside a small amount for a reward after this is over. I’m thinking of taking about \$75—some for my husband to spend at the Judaica store, some for myself, and some for the kids to buy bubbles, chalk, and coloring books at the dollar store.

A SAVINGS HACK: We’re a book family, and over the years, we’ve spent a lot on books. Lately, we’ve been borrowing from the library instead of purchasing books. Yes, you don’t always get the book you wanted, and you have to be extra careful about not damaging or losing the books and returning them on time, but it’s so worth it! This Friday, I went to the library and took out five books for the kids and myself. Hours of entertainment plus about \$100 saved.

TOTAL SAVINGS THIS WEEK: \$120
TOTAL SAVED OVER TWO WEEKS: \$220

The Weissmanz
Number of children: 7
(age 12–married)
Yearly salary: \$137K

HOW IT WENT DOWN: Again, it took work. It was a very hectic week in many ways. I sent the kids to camp this week, and that comes along with many expenses such as last-minute items, canteen money, etc.

One of my goals with this challenge was to make a budget and stick to it. I made a little bit of progress this week—I did have a chance to review my budget—but I need more time to make important decisions. This challenge is much more challenging than I anticipated.

WHERE I SAVED THIS WEEK: We didn’t buy any takeout this week, which saved us approximately \$50.

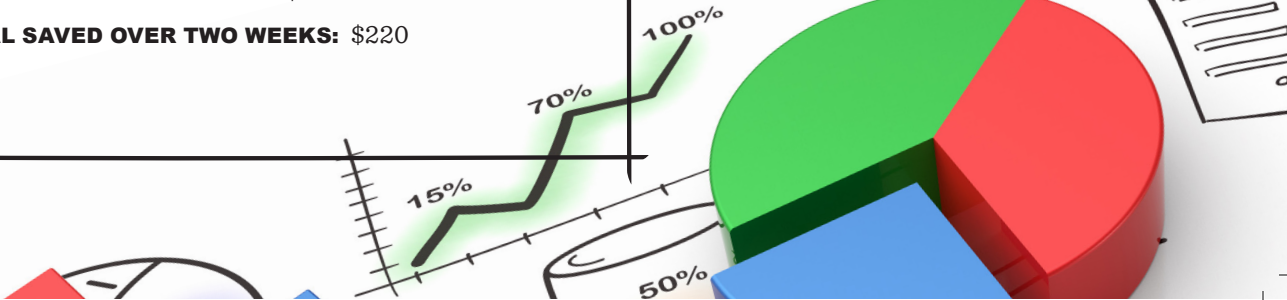
A SPLURGE I COULDN’T RESIST: I had to give my kids spending money for camp. I’m not sure the amounts I gave were considered splurging, but I hadn’t anticipated this expense; despite my attempt at a budget, it somehow bypassed me.

A SAVINGS HACK: I was very mindful when going to Walmart to pick up pictures not to buy anything else.

TOTAL SAVINGS THIS WEEK: \$50

TOTAL SAVED OVER TWO WEEKS: \$150

I would have loved to save more, but \$50 was all I could do this week.



The Feinbergs

Number of children: 3 (ages 1–4)
Yearly salary: \$180K

HOW IT WENT DOWN: Due to the Nine Days, we saved on our grocery bills again by not spending on meat. We don’t eat fish, so it was mostly pizza, noodles, and tuna wraps, which are not expensive. No clothing purchases also helped the budget, but I’m sure it will pick up within the next week or so as the stores release their winter lines in time for Yom Tov.

WHERE I SAVED THIS WEEK: We went on a long drive, and instead of rushing last minute to buy prepared food from a takeout place, we planned ahead and prepared healthy meals for a quarter of the price. We also made sure to buy plenty of drinks and snacks from a local grocery store instead of stopping on the roadside and paying inflated prices for a soda or energy drinks.

A SAVINGS HACK: Preparing food is definitely a “savings hack” for me. Failing to plan is planning to fail. Whether it’s lunch at work, food for a trip, or that night’s supper, you are going to be hungry wherever you are, and if you don’t prepare, you’ll end up buying something that will be at least double the price and probably not as tasty or nutritious.

A SPLURGE I COULDN’T RESIST: No splurges this week, although we had small maintenance job that needed to be done on our home, which costed us roughly \$450.

TOTAL SAVINGS THIS WEEK: \$125

We saved around \$125 compared to our “average week,” so I guess that’s a win for us!

TOTAL SAVED OVER TWO WEEKS: \$225

The Weingartenls

Number of children: 4 (ages 1–8)
Yearly salary: \$240K

WHERE I SAVED THIS WEEK: We continued getting produce and flowers in cheaper stores; it makes a big difference. This week, we saved approximately \$15 on fresh fruits and vegetables. We returned to the same chain store as last week and bought flowers there *l’kavod Shabbos*. The fresh bouquet was beautiful, and we saved \$20 on what we would typically spend on flowers.

In addition, the kids had off this week, and we used projects that we had at home to keep them occupied instead of taking them out on a trip.

WHERE I SPLURGED:

We bought about \$20 worth of special foods for Shabbos Nachamu.

A SAVINGS HACK: Having and sticking to a budget makes a big difference. When you need to record every expense, it makes you think twice before spending, *Where will I record this expense, and do I have room for it in my budget this month?*

TOTAL SAVINGS THIS WEEK: \$135

It’s hard to give an exact dollar amount as it’s about what we didn’t spend, not what we did... Regardless, if we keep the focus up like this, we should be able to repay the car loan a lot faster than anticipated.

TOTAL SAVED OVER TWO WEEKS: \$235



LRRC: GET HELP PAYING FOR THERAPY

We greatly appreciate your ongoing work highlighting the financial challenges faced by families today. Some of your recent articles featured higher-income families grappling with therapy costs for their children. In response, we would like to bring to your attention a wonderful grant program from the United Healthcare Children’s Foundation (UHCCF). This foundation offers grants aimed at helping families whose children have private health insurance manage high medical costs.

The UHCCF grant assists with co-payments and deductibles associated with medical expenses for children on commercial and private insurance plans (not Medicaid). Eligibility for this grant requires that the child be 16 years or younger and receive care from a licensed medical professional. The scope of eligible services is broad, encompassing medical therapy such as behavioral health, occupational, and physical therapy services as well as the cost of medical equipment, medications, and supplies. The family’s annual income may not exceed certain limits (a family of five or more can be making up to \$145,000 annually). The maximum amount a family can receive in 12 months is \$5,000, with a lifetime maximum of \$10,000.

We hope that by sharing this information with your readership, we can raise awareness about the support available to eligible families facing these challenges. For more information and to apply, families can visit uhccf.org or call 855-698-4223.



Saving without Sacrificing

RIVKA RESNIK

Frum families tend to have large grocery expenses. Each of the five families featured in the “\$500 in 5” challenge has expressed the desire to cut down their spending on groceries. They are not the only ones. Many people struggle with high grocery bills, but with some planning and innovative strategies, you can trim your grocery expenses and still enjoy delicious meals. Remember, buying groceries is necessary, but it doesn’t have to break the bank. Let’s explore some user-friendly frugal grocery shopping tips that can help you save money without compromising taste or nutrition.

1. Shop your pantry and freezer: Before hitting the supermarket, look at what you already have at home. You might be surprised to find a treasure trove of non-perishable food items in your pantry or forgotten frozen goods in your freezer. Utilizing these items allows you to shop for free and reduce your grocery spending.

2. Stop using your credit card to purchase groceries: While credit card rewards might seem tempting, they can also lead to impulse spending and overspending. Try using cash or debit cards for your grocery purchases instead. This simple switch can help you stick to your budget and avoid unnecessary expenses.

3. Embrace weekly meal planning: Budget-meal planning is a powerful tool for mindful grocery shopping. Plan your meals for the week in advance, considering sale items and seasonal produce. This way, you’ll buy only what you need and avoid wasteful spending.

4. Choose home-cooked meals over restaurants: Eating out can quickly drain your wallet. Save money by preparing most of your meals at home. Not only will it be more budget friendly, but you’ll also have control over the ingredients and portion sizes.

5. Buy in-season produce: Seasonal fruits and vegetables are not only fresher and tastier, they are also more affordable.

6. Take advantage of sales: Keep an eye on supermarket sales and plan your meals around discounted items. Creating meal plans based on sales can help you enjoy tasty and affordable dishes without compromising quality.

7. Prep meals in advance: Spend some time prepping meals for the week ahead. Prepare and freeze meals that can be easily reheated, saving you time and money on busy days when you might otherwise eat out.

8. Be smart about bulk buying: Only stock up on items that you can reasonably use before they expire. Be mindful of your storage space, and remember that decluttering or wasting your bulk items just because you have them in your home later might cost you more in the long run.

9. Shop at discount grocers: Consider shopping at more affordable grocery stores to save money on regular purchases. You’ll often find great deals on staple items while maintaining quality.

10. Choose raw ingredients over prepared foods: Opt for unprepared ingredients whenever possible. Not only will you save money, you’ll also have more control over your meals’ quality and nutritional value.

11. Reduce meat consumption: Meat can be one of the costliest items in your grocery cart. The same goes for fish. Try incorporat-

ing plant-based proteins like beans into your meals a few times weekly. You’ll save money while enjoying nutritious and delicious alternatives.

12. Prioritize nutritious foods: Cutting back on junk food benefits your health and your budget. Focus on filling, nutrient-packed foods to avoid overspending on items with little nutritional value.

13. Try generic or store brands: Many store brands offer comparable quality to name brands at a lower cost.

14. Minimize shopping trips: Plan your grocery trips carefully to avoid impulse purchases. By shopping mindfully once a week, you’ll reduce the chances of overspending and minimize food waste.

15. Compare price per unit: Pay attention to the price per unit. This simple step ensures you get the best deal and makes comparing prices across different brands easier.

16. Stick to your grocery list: Creating a well-thought-out grocery list during your meal planning is essential. Follow your list like a road map when shopping, and avoid adding unnecessary items to your cart on a whim. It’s one of the most effective ways to stay within your budget.

By making mindful choices and planning, you can enjoy delicious and nutritious foods while keeping your expenses in check. ●

