

Homeschooling for FREE & Frugal

Homeschooling for FREE & Frugal!

Saving Money
for the
Homeschool
Life!



Jamerrill Stewart

Jamerrill Stewart
and Friends

FreeHomeschoolDeals.com



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Homeschooling for Free & Frugal

For the last 4-years our family has spent less than *\$100 per year on homeschooling*. **We've learned how to stretch resources and pinch pennies without lacking a stimulating educational experience for our children.** More than that, we've seen the Lord provide. *We've had to trust him for what our children need.* He has given us the tools that we've needed; **empowering us to creatively compensate for what we haven't been able to run out and buy**

This book is for:

- New homeschool parents wondering how they can afford to homeschool.
- Moms stressing out over the cost of the curriculum that they love.
- Families looking to creatively cut financial corners without cutting educational quality.
- Parents on a zero budget who want to look at how frugal homeschoolers make it work.
- Homeschool moms looking for free & frugal supplements to their purchased curriculum.

This is a book about being confident in the choice to homeschool for free & frugal; you can still provide your child with a fabulous education without breaking the bank!

When my husband lost his job, I remember nearly shaking as I faced a new year of homeschool with a zero budget. Years later, since stepping into the *Homeschooling for as free as possible* mindset, that experience has blossomed opportunities that we would have otherwise missed. **Homeschooling on the cheap has sparked ingenuity in our children as well.**

There are over 10-contributors who share different perspectives within this book, that will help in any free & frugal homeschool journey.

Thank you for taking the time to download your free copy of Homeschooling for FREE & Frugal. I pray that this book is a blessing to you; as you navigate through your homeschooling destiny.

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How Our Family Began to Freely Educate

Lori Seaborg | FreelyEducate.com

In 2004, our family of six was hit with a desperate need to be frugal, when Hurricane Ivan directly hit our Gulf Coast area. Our family endured losses during that time, of a job, things, and...peace. A few people helped with food (and the Tennessee power guys gave a bag of Snickers to the kids!), but the greatest help came in the area of education when someone reached out two hands full of generosity.



our youngest last week, at our homemade chalkboard

As soon as we were back on our feet, as a “pay-it-forward” thing, I started an online group where people could share their extra school supplies with those who needed them. The group grew and eventually became FreelyEducate.com. At Freely Educate (which is also FreelyHomeschool.com), I share high quality, 100% free educational finds, and I focus on the *freedom* we have to educate children in whatever way we believe is best for them.

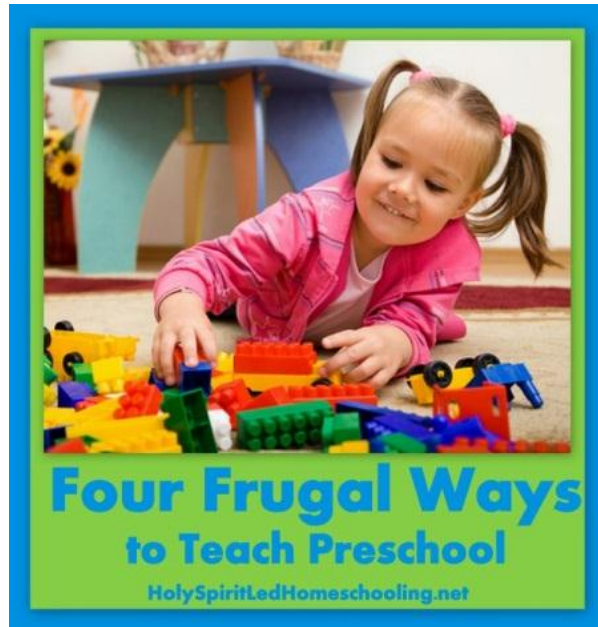
Children are born with a love of learning; we only need to preserve it.

Knowledge is freely available; we only need to find it.

Four Frugal Ways to Teach Preschool

Richele McFarlin | [Under the Golden Apple Tree](#)

Preschool is a time for exploration and discovery. It is your child's first introduction to the world of education. **The focus should be instilling a love for the process while encouraging creativity and critical thinking.** Since this first step into education is also the first step into homeschooling it is new territory for both mom and child. The ticket on this voyage does not have to break the bank. **You can successfully teach preschool for practically free with these tips.**



Four Frugal Ways to Teach Preschool

Preschool is a time for exploration and discovery. It is your child's first introduction to the world of education. **The focus should be instilling a love for the process while encouraging creativity and critical thinking.** Since this first step into education is also the first step into homeschooling it is new territory for both mom and child. The ticket on this voyage does not have to break the bank. **You can successfully teach preschool for practically free with these tips.**

1. **Online Resources:** You can find preschool lessons, coloring pages and activities for free from these sites:

[Chubbie Cubbie's Preschool and Curriculum](#)

[Apples 4 the Teacher](#)

[Starfall](#)

[Kinderprintables](#)

[First-School Preschool Activities and Crafts](#)

For only \$20, you can join [Enchanted Learning](#) for one year. This is one of my favorite sites for fun printable activities. In the long run it is less expensive than buying several workbooks.

2. **Frugal Field Trips:** Preschoolers like to keep active. They learn best through play and exploration. Field trips are a great way to engage your child and spark curiosity about the world. A field trip does not have to be expensive to create a learning experience. Since children love to explore nature you discover a new world in your own backyard or by taking your child on walk through a park. A grocery store provides a lesson in nutrition, colors, shapes, and math. Call a local bakery or chocolate shop and ask if you can get a behind the scenes tour. Try visiting your local police department or fire department for a fun field trip.

If you decide to go to the zoo or a museum for a field trip then cut down the cost by keeping an eye out for special offers on ticket sales. In addition, pack your own snacks and drinks. It will be healthier and much cheaper.

3. **Frugal School Supplies:** I can certainly recommend pricey school supplies. However, none of these things are necessary. Math manipulatives can come in the form of generic Fruit Loops, birthday candles, crayons, Legos, or army men. Take a stroll through your dollar store to find foam letter and number puzzles. Many dollar stores also carry educational supplies such as stickers, paper, art supplies, and even teacher supplies. Prepare in advance and buy supplies during school sales and keep an eye out on clearance items that are seasonal or themed. Craft stores often have clearance sales on seasonal items before the actual holiday or season. Think of ways to use seasonal or clearance items for your current purposes. Christmas glitter does not lose its shine in July. Buy in advance, right as the

season is about to end, or after the season as opposed to in the moment for the best savings.

4. **Library:** The library often has preschool curriculum and activity books. Look to your library before buying. If you want to use books to reinforce lessons or you like a literature based approach then take the books out from the library before purchasing. Books are a large cost of homeschooling so the more books you do not have to pay for the more money you save. In addition, libraries often have programs for homeschoolers and preschoolers at no charge.

For more preschool helps check out these posts from Holy Spirit-led Homeschooling:

- [The Early Years of Homeschool](#)
- [Our Homeschool Life Schedule with Free Downloads](#)
- [What Does Read Aloud Time Look Like?](#)
- [Homeschooling a Two-Year-Old: Create a Sensory Station](#)
- [Simple Toddler Activity {Sorting}](#)

Our \$50-Dollar Homeschool Year



Jamerrill Stewart | HolySpiritLedHomeschooling.net & FreeHomeschoolDeals.com

Our \$50-Dollar Homeschool Year: Yes, It Can Be Done

Our first few years of homeschooling I dropped several hundred dollars per year on curriculum that I really didn't like; all for one child. I wasn't sure what we needed, or just how to do this homeschooling thing. For many of us, this is a starting point. Oh, **but there is homeschool life beyond those cloudy beginnings.** We tend to find our pace and learn, mostly through good old trial and error, what works for our family. Some of us (raising my hand) tend to learn best in trials. I've had **several hot financial seasons in the fiery furnace while homeschooling; which have brought me to our free & frugal homeschool life.** Of course if I had to give our homeschooling style a name it would be Holy Spirit-led.



God made our children, and He preordained us to be their parents. Whatever our children need: the Lord will provide. Whatever their destinies: the Holy Spirit will guide them. **Jesus is the author and finisher of our homeschool.** He has to show up every day for this to work.

This [Holy Spirit-led Homeschooling](#) goes hand in hand with **homeschooling for free & frugal**. Faithschooling and freeschooling are a casting of my need to control and feel as though I'm living by my plan. I do my part in planning (with pencil) what our children need. I work my resources thoroughly. I focus on training our children in the way that they should go; **I trust the Lord for the rest.**

I know that can be easier said than done.

**There are families who want to homeschool;
However, finances are holding them back.**



**They feel the Lord telling them to trust Him,
to take the leap,
and homeschool by faith.**

That's an uncertain place to be, in that faith place. I remember the morning that my husband came home from work early. About 6-months prior to this he had lost his cushy government contract with Homeland Security. With that job **we traveled the east coast for free as a family for a year**, living in Marriott Residence Inns (it was a blast!); during our full-time travel year the Lord confirmed that **I needed to lay down my nursing career and stay home full-time.**



Where did I find myself after stepping out in faith and quitting my job? **I was standing in my kitchen with four small homeschooled faces looking at me and a husband who walked in the door 5-hours too early.**

My first thoughts - *I'd have to go back to work.*

I was determined that no matter what happened, be it my going back to work for a season, or the Lord quickly providing employment for my husband - no matter what we had to do, we would not give-up on our homeschool dreams.

Our \$50-Dollar Homeschool Year {Part Two}



Jamerrill Stewart | HolySpiritLedHomeschooling.net & FreeHomeschoolDeals.com

There are many ways the [Lord provided when my husband lost his job](#). We had radical things happen like **opening a letter that contained several hundred-dollar bills**. Or, how we were **4-months behind in our house payment**, praying off foreclosure, and our tax return was (**now READ this**), our tax return was *to. the. penny.* what we owed the mortgage company.

That is the Lord's provision.

During this time I did return to work part-time on the weekends for 3-months. You have to know that **under normal circumstances this would have been agonizing for me**, and yes it was a fear I had at the beginning of this test. However, one day **I had complete peace** (and *I'm really big into following peace as my guide*) about calling a friend of mine who was HR manager for a local medical facility. **In that one call I had the part-time position that I needed.** This too was a miracle because in our area nurses

were actually being laid off. During those weekends my husband watched the children, and during those weekends I had many patients and co-workers touched by the Jesus in me. **It was truly a time of seeing His handiwork amplified.**



For our homeschool that year we focused **heavily on reading great books**. We'd already discovered that reading together and a loud was one of our favorite family activities, but during the lay-off year we took it to a new level. The Lord also prepared me right before this **season of extreme frugal** by guiding me to read the [The Three R's by Dr. Ruth Beechick](#). This book **reinforced a gentle focus on math, reading and language**. With the **practical instructions laid out in The Three R's** I felt I could go a long way in teaching my children without a full curriculum.

Three cheers:

Bible! Library! Internet!

I also found during that year that all I really needed is the Bible, and if at all possible the library and internet. **It was also during this year that we started lapbooking**. The first lapbook that we ever created was the **17th Century Lapbook**, which I got for free when I signed up for [A Journey](#)

[Through Learning's newsletter](#) (This offer is still valid too.) After we got our feet wet with the **17th Century Lapbook**, I found [Homeschool Share](#) and started setting our printer on fire while printing off their [free lapbooks](#) and [unit studies](#). I also started using the great sites like [Notebookingpages.com](#) And finally I took the jump and started designing our own lapbooks and unit studies, like our [Where the Red Fern Grows lapbook and unit](#). Here you can read more about how we [create literature lapbooks](#) in our homeschool.

Most importantly during our \$50 homeschool year **I learned that the Holy Spirit is directing my steps and the steps of my children.** All the things (and this lesson can go beyond homeschool "things") that I thought we wanted and needed, we didn't. The curriculum that I thought I couldn't live without; we did just fine without it. **I had to trust the Lord to give us what He wanted us to have.**

We ended up with a school year that will surely go down in our family homeschool history as one of the best years of learning that we've ever had. It's in these faith places where the Lord shows Himself strong.



a few honest tears here...

It really is the simple joys that matter.



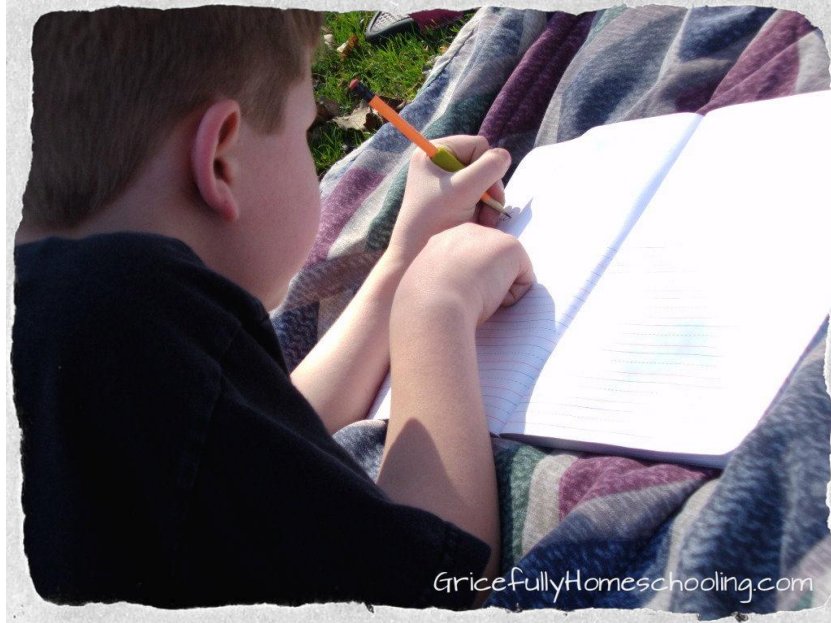
Finding Cheap or Free Homeschool Curriculum

Finding Cheap or Free Homeschool Curriculum

Jen G | [Gricefully Homeschooling](#)

When I first started home schooling, or even when I started thinking about home schooling, **I was under the assumption that I would have to buy a homeschooling kit from homeschool curriculum sellers**; you know what I'm talking about right? Those \$1K kits that come with all that you need to teach your child one year of school. **Not that there is anything wrong with these kits.** I know families that successfully use them. **It's just that I have observed a lot of people who believe you cannot home school your child without a box kit.** My neighbors and some family still believe this. *The school that I pulled my children out of asked me, "What manufacturer I was getting my curriculum from?" I laughed to myself when I made a list of all the books and curriculum we were using, and tried to read it to the administrator over the phone {side note: I didn't have to do this in my state, but I just wanted to inform her that I didn't have to do it the way that she thought that I should}.*

Our curriculum choices were just that, our choice.



One of the first things that I did was to search the web for printable sheets that I could use to keep a list of subjects that I needed to teach. And I wanted to write down all the great choices, that I was reading about {bloggers share a lot of great information... but if you're reading this I'm sure you already know}. **Then, I started searching what other homeschoolers were using in their home school.** Most bloggers keep a list somewhere on their blog of the curriculum that they chose. I nosed through a lot of blogs... **especially those bloggers that had kids the same ages or in the grades as mine.** After taking notes, researching on sites like [Cathy Duffy Reviews](#), [HSAdvisor](#), and [HomeSchool Reviews](#), I started purchasing curriculum that I wanted to try, in the cheapest way possible. [Homeschooling on a budget](#)... it can be done!

Two things I learned really quickly once I began to homeschool:

1.) I **didn't need to buy any curriculum** at all to successfully home school my children

and

2.) **what works for one family may not work for another.**

I think number 2 is probably obvious, as all families and children are different. **Just like parenting, home education is a figure-it-out-as-you-go kind of thing.** But if number 1 is a shocker... let me explain. Thanks

to the Internet, you can find a lot of what you need online, with just a little time spent searching.

You can make your own math program... probably all the way up to high school. There are a lot of free websites that allow you to make your own math worksheets and there are sites that offer ready-made ones, as well. **Have your children help you cook or bake in the kitchen, divide the recipes in half and you have a lesson on fractions and conversions.** When teaching children about stewardship, especially with their own money... have them tithe 10% or figure out sales tax and you have their lesson on percentages. I believe every day math is the most important lessons.

For **Science and History**, you can do [unit studies](#) and/or read living books. History and Science comes alive with hands-on experiments and living books, field trips to museums, zoos, and any places with real history help to teach kids without textbooks or a set curriculum.



Study and learn the Bible, together. All you have to do is read it and discuss it. Then memorize it together. This helps when trouble arises; they have the verses on their hearts - **couldn't get any simpler or cheaper**

than that. The Bible has history also. After the Pentateuch {the first 5 books of the Bible} is the "History books." We are working through those now in our home school. What a wealth of information there.



Finally, you have Language Arts. **This is the easiest and the cheapest of all the subjects.** Just talk to your children. Yep, that's it. Kids hear what you're saying to them... and in front of them... and they are learning proper language etiquette. **If you talk to them in big words they will learn to talk in big words and in turn one day learn to write just as eloquently.** When I say a new word to my children they always ask, "What does that mean?" So, then of course I share with them the meaning. Then, I use the word again, and again until I hear them using the word. You could make a game if this, if you'd like, with a dictionary. Use an [online dictionary](#), if you don't own one. Lucky for us, my oldest daughter was in the county spelling bee several years in a row. Since she spelled a word correctly, she received a very nice hard cover dictionary {actually a couple of them}. It gets a lot of use in our house. Learn new words... more than 5 letters... what fun!

Then get your kids outdoors because the world can be your classroom. Let them keep journals; nature journals and writing journals. This is a great way for them to remember all that they've been seeing and learning... especially in nature. Find a bug and research what it is online. **Explore the woods and climb trees**, or even dissect a worm from your garden. **Take your kids fishing.** Or just [watch some eagles online](#) {we have watched this same nest online for the last year. We watched babies grow last spring and now there are new eggs.}



Lastly, every Friday, I (along with another blogger) post "[Homeschool FreeBEES](#)" on our blogs. Also, we have a [Homeschool FreeBEE Co-Op](#) on Pinterest. **What a great place to find pretty much anything you need to fill your home with "curriculum" without spending a single cent.** Are you on Pinterest, yet? If not, you should be... lots of great homeschool ideas and fun on Pinterest.

I think the most important thing to remember is that you have to find the best mix of curriculum and use of the world that works best for you and your kids... and for your budget. **There is no set formula for success and no amount of money can insure the best education for your child.** Just teach your children the joy of learning. Make it fun!



How to Create Homeschool Printables

Tabitha Philen | MeetPenny.com

The internet offers an abundance of free printables perfect for homeschooling, but sometimes I just cannot find what I want. So, when I get an idea in my head and I cannot find it online, I create [my own printables](#).

If you are sitting there and thinking, "I could never do that. Just looks too hard. Too time-consuming..." let me give you some tips that will help put your anxiety to rest.

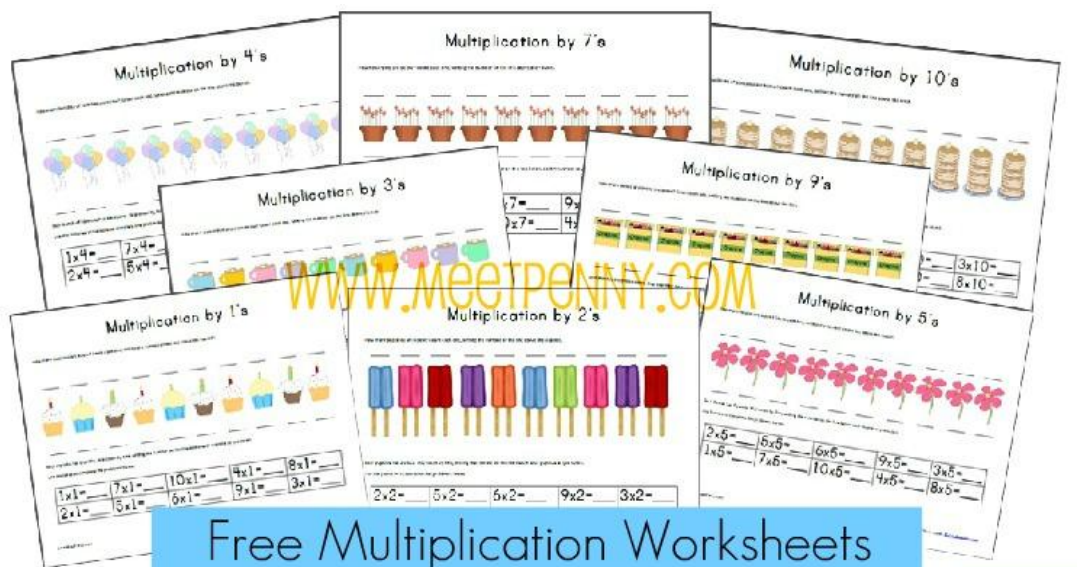
Software for Making Printables

If you are wondering if you need special software to create printables, the answer is "no." You can use almost any document software to create printables as long as it allows page formatting and supports the use of clip art.

I use [Microsoft Word](#) to make my printables. Honestly, I would prefer [Microsoft Publisher](#) but I am too frugal to hand over the money for an additional program that will just bog down my computer's speed. Other bloggers like to use [OpenOffice](#) which is a free productivity website.

Choosing Clip Art for Printables

If you are using your printables at home and will not be distributing them past your front door, images are easy to find. However, if you plan to post your printables on a blog or use them in your co-op, please make sure that they are royalty-free or public domain. You do not want to be stepping on anyone's copyright. And, be kind... disclose where you got your images so the artist gets the credit they deserve.



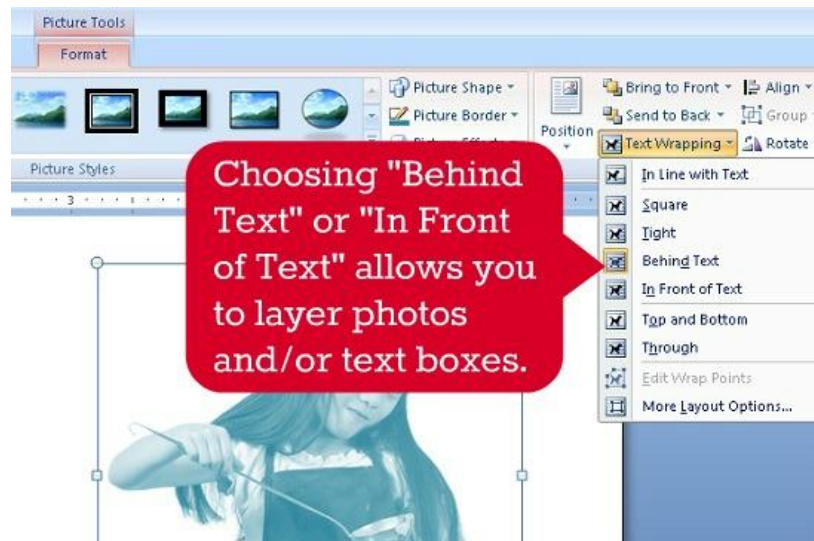
Personally, I use the images within Microsoft Word or from [their online library](#). If I cannot find what I want there, one of my favorite hang-outs is at [MyCuteGraphics.com](#). I used her cute clip art almost exclusively for my [Multiplication Printables with Visual Cues](#).

Page Formatting Your Printables

When I am creating a printable document, I set the margins to zero all the way around the page and do not use a header or footer. I want the entire page to be my canvas. However, you have to keep in mind that printers have their own set of margins and each printer can be different. So as you

lay out your worksheet, keep in mind that images which go to the edge may be cut.

If you are going to be creating multiple printables of a similar style, save yourself some time and create a template. Once you set up your text boxes and place your images, save the file. Then, each time you use this template to build a slightly different variation, you can click to "save as..." and give it a new file name, keeping your template intact.

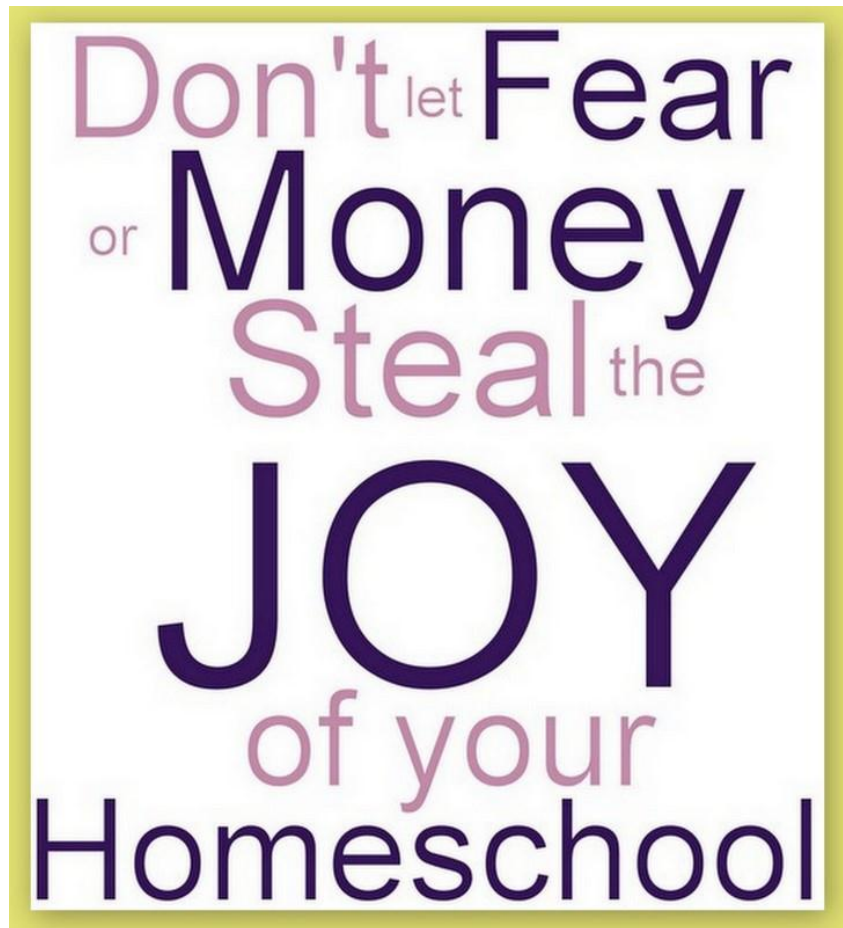


Now, sometimes, your images or text boxes will try to jump around on the page. Here is a tip: Set the text wrapping on all text boxes and clip art to "square." Then, you can drag them all over the page. If you need to overlap your images, choose either "behind text" or "in front of text." Then, you can use the "send to back" or "bring to front" options to layer them in the order you prefer.

Practice Makes Perfect

The more time you spend with your software, the easier making your own printables will become, but if you feel your anxiety level rising, walk away. Check your library for a manual on your software, look online for tutorials (at a website like YouTube where you can see what they are doing), or take a community class that focuses on how to use your particular software.

As you grow in confidence, you will find that creating your own homeschool printables becomes easier and easier. Then, you will have exactly what you need, when you need it, and the only cost is your time.



*Don't Let Fear or Money Steal the Joy of Your
Homeschool*

Rebecca Bryant | [Mom's Mustard Seeds](#)

I will admit it; **I walked away from homeschooling before I even began**....because of the cost of curriculum.

When our oldest was 2, we decided...there would be no yellow bus...and I began researching curriculum. I had this idea that I could find something FREE that met the needs of our home.

I searched high and low...and could not find what I was looking for....and walked away.



Use Glue and Food Coloring for Art projects

There were a few other reasons we chose not to homeschool....at least there were reasons I told other people....the truth.. **Fear and Money!**

You see....I was afraid I could not teach my children. I had been told that parents are not smart enough, that they (we) are not educated in a manner that allows us to teach our children. AND I bought that LIE!

And...I paid no attention to God's word:

"Only be careful, and watch yourselves closely so that you do not forget the things your eyes have seen or let them slip from your heart as long as you live. Teach them to your children and to their children after them." (Deut. 4:9)

"Love the Lord your God with all your heart and with all your soul and with all your strength. These commandments that I give you today are to be upon your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up...." (Deut 6:5-7)

Worse yet...**I was already afraid of failing as a parent.** I mean, what if my children decide to do something really horrible, that means I've failed as a parent... If you add their education to that...that means...I could be considered a failure if they do not graduate with honors and end up in an Ivy League college – to go on to be millionaires, right? ARE YOU WITH ME?

Add money to that...REALLY? I already pay taxes...so, I might as well send my kids to school...because that is what a majority of our property taxes are used for...and God wants me to be a good steward with my money...so, I should send them to school...because then, because then, because then...



Egg Cartons make great shields/storage for your son's knives and arrows

I can't be held accountable if they fail!

So...why should I spend money on curriculum...I'm already paying for it! Shouldn't someone give it to me for free?

And then....then....God did what he always does. He took my never, my fear, my excuses...and he closed doors...one at a time...and made me sit at his feet.....

And he gently, lovingly showed me...**I could homeschool.**

It is his desire for me to teach, love and raise up these blessings....these miracles....and NOW

Now, I budget. And am very frugal about what I use for homeschool...

So, I'm going to give you a quick little list for **How to Save Money and Homeschool**...for cheap and possibly FREE.

1. **BORROW** – seriously, borrow books from friends. I have met several Moms who use the classical methodology for teaching and they purchase curriculum they can return to later. So, I borrow their books from them during their `off` years.

- From friends
- Bless others by loaning books to them!
- And, use these forms...or something you like better to keep track
 - [Books Borrowed](#)
 - [List of Books Loaned to Friends](#)

2. **Use your library** – This can be tricky. Most homeschool Moms I know...LOVE books (I'm raising my hand...and saying amen – are you joining me...or leaving me here with my hand up all alone?) Seriously....check out all the books your library has to offer. Now, I'll be honest...I'm pretty picky. There are some subjects that I do not use the library for. Why? OK...here's the deal. Evolution. It seems to be the end all of almost any secular book or movie I pick up. It is a theory....and is not Biblical. I love the Bible, God's word and the beginning of God's word to me...is very important. I don't think he started His book, His words....carelessly...and I do not think they should be considered trivial. NOW, that being said, that does NOT mean I do not teach my children about evolution. They know what it is. They also understand Natural Selection. So....back to the library. I cannot think of many science books (including the cute little ones about animals) that do not, in some form/fashion bring up evolution. So...while I teach my children about it... I do not bring home a ton of books telling about it. BUT, USE your library!

- And...I know you're going to need a list to keep track of that big pile of books you gather while you're there...I've got you covered with a simple list for that, too.
- [Library Book List](#)

3. **Read other homeschool blogs.** Not just ones that cater to only your beliefs or ways of teaching....but ones that can help you grow and provide you with good resources

- Here are a few of my favorite resources
 - Bible (my little guy...just lights UP when he finds a word (or words) he can read in the Bible...it's just more special for him!)
 - [Ambelside](#)
 - [Charlotte Mason](#)
 - Create your own Worksheets (etc) using (I am currently using Open office, but will be switching soon)
 - [Notebooking Fairy](#) or [Jimmie's Collage](#)
 - [Notebookingpages](#)
 - [Homeschool Share](#)
 - [Gricefully Homeschooling](#) and [Kathy's Cluttered Mind](#) (offers tons of freebie resources on Fridays)
 - [Mom's Mustard Seeds](#) (that's me) – I have free History Lessons on Fridays
 - [Daze OF Adventure](#) – often has great resources for fun activities...like this one for a Skate
 - [Look What We did](#) – great site for various -HOW TO's by Homeschool Moms
 - And of course...here at Holy Spirit-led Homeschooling {Check out [Freebies & Printables](#)}
 - And more..there are so many amazing Moms sharing what they make -

The point is...**You do NOT have to spend a fortune on curriculum, classes, field trips.... Use what God has given you. Do not let fear or money stand in your way...**the way it did mine!



Homeschooling on the Homestead for Free & Cheap

Carol J. Alexander | [Everything Home with Carol](#) & [Lessons from the Homestead](#).

In my many years of homeschooling, **I've probably spent less than \$1,000**. I'm not counting things like crayons, glue, paper, or even field trips; because those are all things I would spend money on anyway. But for specific school curriculum, **I've spent less in 18 years than we spent on one year of my oldest son's private school tuition**. For a one-income family with six children, that is a significant savings.

I've always said that **all you need to homeschool is a Bible and a library card**. In the early days, those things, and a few manipulatives, are all I used. The manipulatives were an investment that I do not regret. I also invested in a good math curriculum with teaching CD's (beginning with 5th grade). For the most part, however, we have learned everything we need to know simply by living our lives. And with that, I've found that I rarely need to purchase anything more than what I would already purchase to complete our homesteading projects.

A current example is beekeeping. **I'm taking an 8 week course in beekeeping taught by a master beekeeper**. This course could be college-level. The instructor told us to bring our children, ages 11 and up, and I have. He has learned more science from this class than anything I would teach him. The instructor treats him like an adult class member—answering his questions, and expecting answers from him when she quizzes us. I'm paying for the class and purchasing hives and bees because we want

to add this dimension to our homestead. **My kids are along for the ride—and learning at the same time.**

The same happens in the garden. From the time they quit pulling up the plants, my kids are with me in the garden. Before that, they are in the playpen next to me. **They learn the difference between the garden plants and the weeds, the beneficial properties of the weeds, the composition of soil, how to test the soil for pH and minerals, how to measure the rows, how to divide the length of the garden by the width of the rows to determine how many rows we will have—all this and more.** What do we do in the garden while we plant, weed, and pick? We tell stories, we recite memory work, we do mental math and review math drills, and we sing. In fact, in two hours of gardening we can cover many of the subjects for the day.

I have a burden for parents who feel the call to learn more practical life skills, live a more sustainable lifestyle, or even try to live off the land; but they cannot get past the load of schoolwork to get outside and live their dream. **I grieve for those that have tried homesteading and homeschooling and give up in despair.** The amount of work that homesteading requires keeps them from their textbooks and seatwork so they either move back to the pavement, or put their kids in school. That is why I'm developing the [Lessons from the Homestead](#) series. I began last year with a simple e-booklet called [Lessons from the Seed Catalog](#). In this booklet you get over **50 lessons in math, language, science, art, and more—all found in a seed catalog.** I just released [Lessons from the Hen House](#)—same type of lessons except they are taken from your backyard flock. **Lessons from the Tree House, Bee Hive, Dairy Barn, etc. are to come out some time this summer.**

I don't expect these booklets to be an all-encompassing curriculum; rather a tool to help parents implement the same style of teaching. **Even if you do not live on a farm, you can still use practical life to teach your children.** The kitchen is the perfect laboratory for math and science. Kids can learn even more math skills with sewing. **My oldest son learned a great deal of science and history when he apprenticed to a blacksmith.** My second son learned math, science, and more from apprenticing with a cabinet maker. The possibilities are endless.

Take a look at what you do every day. Ask yourself, “**What can my children learn from this?**” Then do it—with your children by your side. Just as the scripture says, “*And these words, which I command thee this day, shall be in thine heart: And thou shalt teach them diligently unto thy children, and shalt talk of them when thou sittest in thine house, and when thou walkest by the way, and when thou liest down, and when thou risest up.*” (Deut. 6:6-7) Although these verses speak of spiritual truths, we can also apply this method to our academics.

Give it a try. I’m sure you will find a **wealth of free or cheap educational opportunities** all around you.



Frugal Homeschooling: A Lifestyle of God's Best

Carlie | [So You Call Yourself A Homeschooler?](#)

{Pssst....**I want to let you in on a BIG secret:** There is no reason to spend a lot of money in order to provide a top notch education for your children.}

When Jamerrill asked me to write a post for Homeschooling For Free & Frugal; it got me excited to share what our family has done over the past 8 years of homeschooling in order to keep our homeschooling costs to an absolute minimum. It is my hope to give insight and encouragement to those: looking into homeschooling and are overwhelmed by the price tag of new curriculum, current homeschooling families who are looking to cut down their costs, families with multiple children, and anyone who is looking to change their entire life by living frugally in every area possible.



First I want to start off by saying that I believe wholeheartedly that leading a debt-free way of life is essential to having God's best for your family. It is my hope that each and every one of you out there reading this series, if you are not already debt free, are working on a plan to become debt free. I am in no way saying that if you have debt you cannot have God's best, but I am saying that His best cannot be fully manifested in your life until you are. My husband and I learned many hard lessons in this area of life and currently have one debt to our name, a rental house in North Carolina, where we plan to live when we depart from the Army in a couple of years. And for this home, we are on a plan to pay it off very early, and working hard to achieve this.



There are many ways that your family can homeschool for free or nearly free. I am going to show you some of the ways we've been able to provide a top-notch education for our children at a bargain basement price! First I will share some of the top ways our family receives FREE homeschool curriculum:

- **Utilizing websites that offer FREE curriculum, FREE lapbooks, FREE printable worksheets, FREE Kindle/ebooks, FREE educational apps, and much more.** You can find some great FREE resources like these on my blogs [Homeschool Freebies page](#).
- **Entering blog giveaways.** No kidding. I have won hundreds of dollars of FREE curriculum by simply taking less than a minute to enter blog giveaway contests offered by other bloggers. In addition to offering lots of [giveaways](#) on my own blog, I host a [Friday {Giveaway} Day](#) where you can always come to enter to win FREE homeschool/family friendly items and it costs you nothing!
- **Signing up for email updates from freebie sites is essential.** The bottom line is, this will save you time, and make sure you get the widest variety of FREE things out there. If you are unsure where to start, do a Google search and you will be surprised how many people bless us with FREEBIE information!
- **Library, library, library!** Local libraries provide a wealth of FREE resources for your homeschool. In addition to books, every library we've lived near has had complete preschool and Kindergarten curriculum, language sets (ie: Rosetta Stone), art classes, and even science classes. Check your local library for the details of what they offer, you don't know if you don't ask!



In addition to FREE homeschool curriculum we have also come up with a few simple ways to earn free money that cover curriculum costs and more. By using the ideas below, you can save the difference and virtually have “free” money for curriculum, zoo memberships, supplies, or anything else needed for your homeschool.

- **One way that is sure to help line your pockets with extra cash is to use coupons for everyday items whenever possible.** We eat a diet of mostly whole organic foods but are still able to stock up on toiletries and other items with our usage of coupons. While couponing is a new trend surfacing these days as a by-product of our countries economical hard times, it is not at all new to me. I grew up couponing with both of my great grandmothers and one of my grandmothers. So the art of couponing has been ingrained in me over the past 36 years of my life. **While this may not seem like it has anything to do with homeschooling:** *it does.* By saving money on the things we buy every day, we are freeing up money to buy other things – like curriculum – for our family. And more importantly we are teaching our children to be wise with their finances which teaches them patience and a bit of math and economics.
- **Buying clothing and other essentials online saves you a ton of money you can put back into your curriculum.** This way of

shopping is cheaper for the consumer as it is shipped directly from the warehouse to your door. I save hundreds of dollars when it comes time to buy clothing for our family. **The way to do this is simple:** Only buy items that are on sale, have free shipping, AND you have a coupon code to use (if you don't have a coupon try www.retailmenot.com or do a Google search to find one).

- **Sign up for Ebates to earn cash back on virtually EVERY purchase you make online.** In the 4 years since we initially signed up for Ebates, we have received \$681.95 cash back on our purchases. This is simply from linking through their site to purchase items I was going to buy regardless if I got cash back or not. Too easy to pass up. You can sign up for Ebates [HERE](#) (this is a referral link).
- **Buying USED curriculum.** This has been a huge blessing to our family. We have done this through local homeschool group curriculum sales, used book stores, homeschool consignment stores, [Ebay](#), Yahoo Groups, and [Vegsource](#). **We have been able to purchase almost all of the curriculum we use for at least 60-75% off of retail** and sometimes an even deeper discount. You have to be very patient in this process as these deals are not always easy to come by. I suggest having a running list of what you will need for the next year and even several years down the road so if you see a crazy good deal – you can snag it! Last year I bought the current Deluxe Edition of My Father's World (ECC) for 85% off of retail. Now that was worth waiting for!
- **Rule of thumb:** IF IT'S NOT ON SALE, DON'T BUY IT! This way of thinking requires patience and self-control on your part, but becomes a life changing habit after a little while of making these decisions.

I know that those of us who value being good stewards of the resources God gives us are always looking for new ways to be wise with our finances. I pray that this article gives a little more insight to someone out there looking to "tighten" up their budget and find some ways to honor God through their finances. While this is not a comprehensive list of all the things we do to save money, it is a good start to a beautiful lifestyle of living frugally but still being blessed with God's VERY BEST for your family! Here's to saving!

Tips for Planning Your Free & Frugal Homeschool Year

Jamerrill Stewart | HolySpiritLedHomeschooling.net & FreeHomeschoolDeals.com

I've been touched by the emails that I've **mom**s who almost weren't going to homeschool because they thought they couldn't afford it.



Several moms have said that it has been helpful to **SEE how it can be done** and **hear from a variety of authors** during [10 Days of Homeschooling for Free & Frugal](#). This is my heart, exactly, to show moms who need encouragement that homeschooling is so much more than curriculum in a box and a scope and sequence, and it can be done on a small or dwindling budget.

Before you start planning next homeschool year, remember;

*No matter your needs,
Income,
Debt,
Outside pressure,
What you spend on books,
Field trips,
Art lessons,
Football shoes,
Or lack thereof,
Homeschooling is worth the cost.*

Holy Spirit-led Homeschooling



With that being said **I'm going to share a few tips on how to plan a free & frugal homeschool year.**

- **Choose your general schedule.** Decide how you're going to schedule your year. Some families follow the public school calendar, others do school year round. I know moms who do 8-weeks of school and take every 9th week off. Others do 10-weeks on with 2-weeks off. We've done a variety of schedules depending on our family dynamics at the time.
- **Don't Stress.** It may seem overwhelming at times to not have a full planned out curriculum in front of you. **Break whatever schedule you choose into manageable pieces.** *I'm a big fan of slow and steady wins the race.*
- **Keep your plan as simple as possible. Let natural curiosity and Holy Spirit-led opportunities fill in the gaps.** The topics that you don't plan to cover, and the questions that you didn't expect to be asked, equal learning rabbit trails of educational goodness.
- **Cover your basics.** Even nine years into homeschooling I still stick to [Ruth BeeChick's 3Rs method](#). Reading, writing, and math are what I plan out first. During our first year of homeschooling for free & frugal, I planned out our boys math using free online printables. **I printed out 2 weeks' worth at a time and filled their notebooks.** [Math-Drills](#), [HomeschoolMath](#), and [TLSBooks](#) (& many more) are a wealth of resources for homeschool math.
- **To theme or not to theme?** I like to pick an overall theme for our homeschool year, or possibly change it by quarters. **This year our theme has been the Civil War.** You could pick a focused theme for your year based on your children's interest. Picking a theme helps me gather resources. I've been picking up books on the Civil War for our home library for several years now. I knew we'd eventually get to it, and when we did this stack of books in the picture below is a small sampling from our large collection.



\$3 worth of Civil War era books from local thrift stores

- **Consider a homeschool co-op or group:** My group is not only great for local support and community, but again the freebies; **moms bring boxes of curriculum to meetings to giveaway and bless.** The other homeschool moms dig through the boxes like they're treasure. Well, free books are homeschool mom treasure!
- **Taking advantage of free events:** We live in an area that is both rural and close to many historic locations. Spending a day taking in the sites in Washington DC is just a tank of gas and a picnic basket lunch away. I often check with my state homeschool group (Home Educators Association of Virginia) for free and discounted homeschool events around our state.



Trusting the Sovereignty of God for Frugal Homeschooling



Jimmie Lanely | [Jimmie's College](#)

Is God in control of everything? I know you're thinking, "Yes, God is omnipotent." But do you *really* believe that God is totally sovereign over every detail of your life? Is He sovereign over your homeschool and the materials you have to teach your children?

Of course, the *right* answer is yes, but sometimes our actions prove that our faith is lacking.

For example, evaluate your contentment. Are you content with what you have to teach your children? Do homeschool catalogs send you into a depression of self-pity as you see all the great books and DVDs that you just can't afford? Are homeschool conventions a major exercise in temptation as you pine for expensive all-in-one programs that are financially out of your reach?

Do you ever use your lack of financial resources as an excuse for your homeschool?

- **If only I had more money, my children would have fewer gaps in their education.**
- **If only I had a more expensive curriculum, my child wouldn't struggle with math facts.**
- **If only I could buy new instead of using hand-me-downs, my children would have a greater passion for learning.**

The reality is that every child has gaps, most children struggle with some element of math, and all kids have days they don't want to do homeschool.

God has placed you in the exact situation that you are in. If you are forced to be a frugal homeschooler because money is tight, He is putting you in a perfect place to learn to trust His provision.

Over the years, I have learned that trusting the sovereignty of God makes me a far more frugal homeschooler. That assurance expresses itself in three main ways.

1. Shop your shelves instead of catalogs

Although there are plenty of bookmarked pages in my stack of homeschool catalogs, I know that I have plenty on my shelves already. Some materials I bought with great intentions still haven't been used. I have random books bought at library sales or thrift stores that we've never read. I have board games and card games that we rarely play.



SHOP THE SHELVES NOT THE CATALOGS



The reality is that I am blessed beyond measure with abundant homeschool curriculum if only I will open my eyes to see it. So when I start feeling sorry for myself that I can't afford this or that, I spend some time organizing my bookshelves. I always find materials I had forgotten about -- books that I can use at the basis of a new unit study.

2. Express gratitude instead of discontent

Whenever discontent raises its ugly head, ward it off with gratitude. Don't just stifle the complaint. That's not enough. Replace it with rejoicing.

- I have a library card in my wallet that is a gateway to endless free resources.
- I have a healthy child with a bright mind and special giftings.
- I have an Internet connection that delivers instructional videos and teaching ideas.
- I have a printer that can create reams of free printables.
- I have time to develop my relationship with my daughter instead of rushing off to work.

Each one of these affirmations directs my soul back to the amazing provision of God, and I can't entertain an ungrateful heart any longer.

3. Keep your eyes open to opportunity

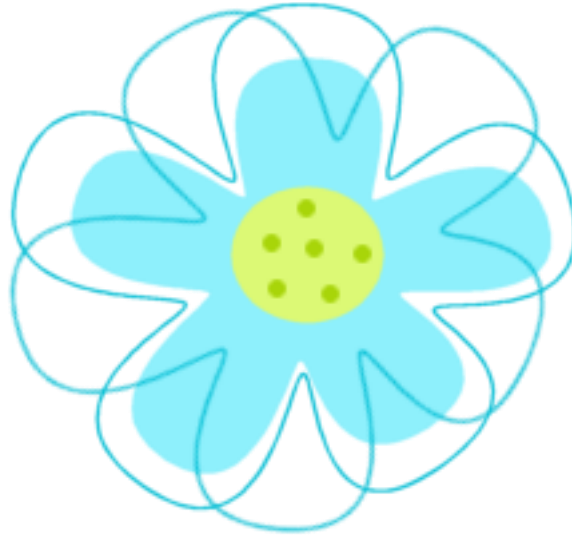
When I see a great book bargain at a thrift store, I snatch it up. I know that God led me to that store on that day to find that particular title. I know that He will use it in my daughter's education. It doesn't matter if it doesn't fit my planned course of study. It is a resource that God will probably use on one of my "shelf shopping" sprees.

I stay on the alert for free museum passes and discounted theater tickets, seeing them as a gift from the Lord to help me teach my daughter. I look for extracurricular activities that are low cost or free -- things like church activities or 4H. When I hear of an expensive summer camp my child would love, I don't bemoan the cost. Instead, I pray and apply for a scholarship, trusting the Lord to provide if it is his will or close the door if it is not.

The bedrock foundation of our frugal homeschool is that God is sovereign. He will provide in His way and in His time. Paul said, "I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want." (Philippians 4:12, NIV) If Paul were a homeschool mother he may have added "whether I have plenty of money for curriculum or hardly any."

By trusting the sovereignty of God, I can be thankful and content-- without guilt-- during both times. I can assure you that He has *always* provided a wealth of learning opportunities for my child. And He *will* do the same for your children. Trust Him.

Heart Song- Growing Your Children's Passions in your Homeschool



Heather | [Blog She Wrote](#)

Have you ever really thought about what makes your child's heart sing? I bet if you thought about it, you could name the thing that would do it, for each of your kids. **Isn't it delightful when you can capture it easily enough and share it with your child?**

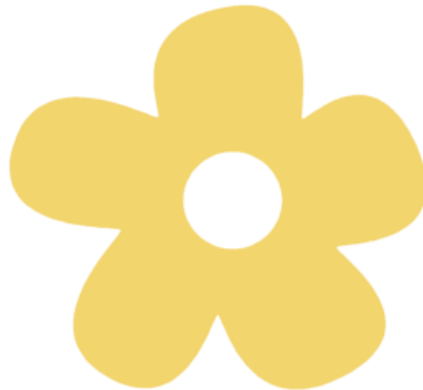
That's what our daughter's art desk was all about. I knew it would make her heart sing. She spends hours and hours there working with paper and other craft media to create. It wasn't a fancy birthday present, but I knew it would speak to her heart long after the other presents were forgotten.

One of the things I think is important as a parent is to **engage our children often enough** that we really know what they are passionate about. How do you know? How do you find out? Does it require expensive lessons and lots of venues for trying out lots of things? No, I don't really think so. I think the resource it requires the most of is *our time* as parents. When we invest time in our children, it's easy to figure out what brings them joy.

We have four children and as they have grown older we have no doubts as to what they are passionate about. Our oldest is just about 11 and he loves games. He is a gamer for certain and one of his favorite things on this earth is to play games with us and with his friends. He loves science, math, reading, playing baseball and soccer and following Virginia Tech Football (Go Hokies!). The younger two boys are still growing and the more time we spend with them, the more we get to know the things they love most.

I already mentioned our daughter loves to create- she loves to do art and to craft things. She loves to sew and to learn American Sign Language. A common theme for her is creating with her hands. She is so talented at using her hands and it shows. We feed these passions as much as we can without adding too much to our schedule.

*The concept of not adding too much to our schedule really brings me full circle to my post from last month on [Keeping the Home in Homeschool](#). **How can we fuel our children's passions without racing around constantly?***



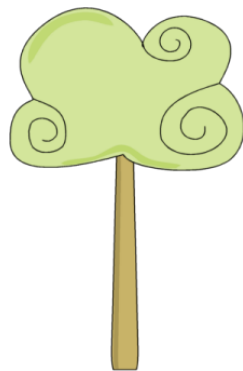
In his book, The Hurried Child, David Elkind discusses the phenomenon of busy children. Children who are on the go so much, families rarely enjoy a common time together.

I think one thing I struggle a bit with even as a homeschooler or maybe because I *am* a homeschooler is all the music lessons and sophisticated things we can get our kids into...is my child at a disadvantage if I do music appreciation and basic music theory but not push formal instrumental lessons or choir training?

One of the best things we can do for our kids is to learn what makes

their heart sing and to pursue *that* with our time and resources- rather than every little thing that comes along. Do you value/use/remember every opportunity you had as a kid? It's not likely. In fact, I would almost say I'm at a deficit because I joined everything and tried many things. I still do it as an adult. I want to try a lot and to be good at many things. Thankfully, my husband is around to keep me in check. Though he would argue I still do too much. Less is better is his motto.

There's a big difference between a kid who enjoys soccer recreationally and probably is even very good at it and the kid who is serious scholarship material. Do we invest gobs of family time to soccer at an intense level in that case? Real talent, aptitude and desire is really different from- this is fun. This is fun can be handled differently with pickup games and friends. That changes the atmosphere of the activity and how often it must be done.

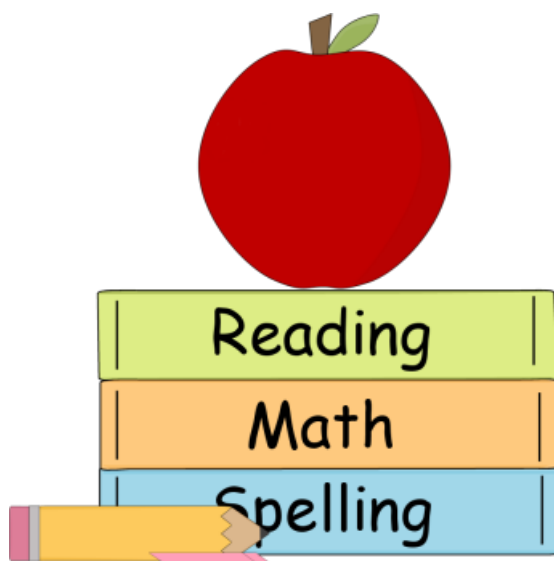


One reason our family has chosen to do 4-H over Scouts programs is because it's a unifying activity. Our daughter and our sons can participate together as a family and we don't have to run all over to drop some boys here and our girl there. They can pursue their interests in 4-H in our homeschool and proudly take their work to the fair every summer.

I mentioned last month that our children are generally permitted to be in one "thing" of their own at a time/per season. So, when new opportunities arise, we have to make choices. **Recently, my daughter was able to take a sewing class at a local refashioning sewing classroom.** She adored her time there and can hardly wait to return. Before we enrolled her in a class, she had been sewing for a year. Her grandmother started a project with her last summer and she did so well with the machine that we signed her up for co-op sewing classes. There were two that semester- one a beginner class and one an advanced class. I figured the advanced class was

an independent study and she could work at her own pace no matter what it was. Once I knew she was on fire to sew, I had no problem spending our resources of time and money on the outside class.

For us that is the key...introducing activities at home before investing a lot of money and especially *time* outside the home. **Our son wanted to learn to play the guitar so we invested in a basic child's guitar and some instructional books.** It's been a terrific way to teach basic music theory and it gives both of us a chance to see how strong the desire to play guitar really is. If it is strong and it shows, then we can look for lessons for him in a way that is the least disruptive to our family life.



Our children are well aware of the one activity rule and they make decisions based on what they really want to do rather than indulging in it all just because it is fun. When our daughter finished her sewing class this week she very excitedly announced she was willing to give up softball in the spring to continue with the sewing shop.

The concept of pursuing our children's passions in our homeschool is something we work on daily. It is the goal toward which we want to be purposeful. We certainly have our children in activities outside the home things like soccer and baseball and sewing occur in regular seasons at our house. It is important to know our children well enough to know what makes them soar- even if it is only for a short season. The fact is, even if I wanted to indulge my children in all the activities (whether long term like a sport or short term like a fun outing) they might choose, I simply cannot

accommodate the time or the financial resources four children would require to do so. Not to mention that an overscheduled family cannot spend much needed time together. **Instead, we work hard at home to fuel the passions we see in our children and make wise decisions about how we can further pursue a delight for them in an outside venue.** Isn't that one of the hallmarks of homeschooling? We enjoy the freedom to explore more with our kids and to help them find out what it is they enjoy without outsourcing it all the time.

And in turn, this leaves us more time in our homeschool to explore the extraordinary. Enjoy the journey. Passionately.

Taking the "School" Out of Homeschool



Karen DeBeus | [Simply Living for Him](#)

I don't know why we use the term homeSCHOOL sometimes. I have been finding more and more when we take the word "school" out of our day, we actually learn much more.

I spoke last year at the [Heart of the Matter Online](#) conference about [Education as an Atmosphere](#). I want my home to be a continuous atmosphere of learning. Not a 9am -3pm time of enforced drilling of facts.

A typical day in a homeschool looks like LIFE. It can range from anything from:

- a day of research on a topic of the child's choice
- an afternoon spent listening to Mozart while painting
- a day in the yard observing an ant hill, a robin's nest, or a bee hive

- a morning gardening, while learning all about compost, seeds, and zone planting
- writing creative stories, plays, or poetry
- a construction project in the home. complete with preliminary plans, blueprints, and the execution of the plan with the proper tools
- cooking up an authentic cultural feast after weeks spent reading about that country
- analyzing the nutritional content of your pantry
- grocery store math, while grocery shopping
- a day out to see a play or visit a local museum
- a visit to the local nursing home
- writing a letter to your sponsor child in Africa
- designing buildings on the computer
- helping with the finances by watching dad pay bills and budget (or do taxes!)
- chores, chores and more chores...all life skills!
- figuring out the how to build rockets, legos in 3D, and more
- raising chickens
- spending the day at work with dad as a mini-intern
- learning all about how day to day life works by being immersed in it and not a classroom!

The list is truly endless. Life is a classroom. Life is what we are preparing our children for. What better way to learn that with the hands on lesson of life?

I have found lately when I loosen the structure *{not throw it away}*, the kids are more free to pursue their interests and that is when they truly learn.

When I don't see a separation between learning and life...they thrive...

Homeschooling for FREE or Nearly Free



Jamerrill Stewart | HolySpiritLedHomeschooling.net & FreeHomeschoolDeals.com

Many of us have been downsized in a variety of ways. I'm the first to raise my hand. We're living in an uncertain economy, jobs are being lost and pennies are being pinched. There are families' questioning if they can afford to continue homeschooling, let alone afford to start homeschooling.

I would encourage you that God will provide for your family and the homeschooling vision that he has placed in your hearts. He has for ours, every step of the way.

The most valuable learning our family enjoys tends to cost the least. An example from recent days is we devoured the book "Where the Red Fern Grows." I found free online study guides, free clip art, and videos on YouTube showing coon hunts, raccoons and the Ozark Mountains. We pulled a massive amount of learning from this one book and have a lapbook to show for it (full of projects, vocabulary, copy work, etc.) We borrowed both versions of the movie from our local library and our children had a great time picking out differences between the movie and the book. This literature study didn't "cost" us anything except lapbooking supplies, which are inexpensive, and a trip to the library. Through this study our oldest boys,

10 & 7, learned that the author, Wilson Rawls, favorite writer is Jack London. Can you guess our next literature study? That's right; we're currently lost with Buck in the northern wilderness in the adventure of "The Call of the Wild."

Tips for successful free, or nearly free, homeschooling.

The Internet

Preaching to the choir, huh? It's true though, and we need to remind ourselves before we buy the next latest and greatest piece of curricula, or before we take on guilt because we can't afford it. It seems some mom, somewhere online, may have just what you need. Here is the *tip of the iceberg* of great sites, full of freebies, unit studies, lapbooks and more, [Freely Educate](#), [The Stonesoup Network](#) and [Homeschoolshare](#). Even the practical details like [math](#) and [language arts](#), including [spelling](#), [grammar](#) and [story starters](#), can all be found free online. This year we've been studying creation science and have found everything we need on the [Answers in Genesis](#) website and coupled it with a free [dinosaur/creation](#) unit study and lapbook. (We topped it off with a trip to the [Creation Museum](#), not free, but full of powerful exhibits and inspirational learning, and attended a free AIG conference with a scientist speaker.)

The Bible

I'm often asked what curriculum I use for teaching bible. My answer; the bible. Even though our older boys read it themselves daily, I still read it to our family aloud. As I read to them, we're open for the Lord to speak to us. The questions raised by our children and the spiritual insight, which is taken in at our kitchen table or while snuggled together on our living room couch, is priceless. We use the bible for copy work and of course for character training (*mom's character training more often than not.*) Psalms and Proverbs are great books for copy work. We also use a [free audio bible](#) to play during meal times or throughout our day.

Library

I take the reading lists from my favorite shiny curriculum catalogs and order the books I need from our local library. Many libraries offer an online book request service. All I have to do is place my order online, then at my convenience, walk in our library door to pick up our materials. Of course just taking my troop to the library and letting them discover great books is always fun and free.

Last time we went through check out with our huge stack (We have trouble showing restraint when it comes to books) the librarian said, "Wow, you must homeschool!" Our local library also has a wonderful summer reading program and activities throughout the year. Don't forget to check your library's schedule.

Roadschooling



I try to find free {or nearly free} locations, events, museums and experiences that coincided with the different topics we study. Check back, I'll be writing more about this. For starters, check with your state homeschool organization, they should have a list of events.

Thrift Stores



I'm incredibly blessed every time I go into a thrift store. I have found countless classics and other quality materials for 10cents to \$2. If a book has a Newberry award seal, it's mine! Not long ago, I found an entire collection of books on Egypt. The other day, my 7 year old pulled out this stack and for over an hour during breakfast he immersed himself in Egyptian history. *Who says you cannot study pharaohs over oatmeal?*

Homeschool Group-Free Box God bless the moms who are good about cleaning out and passing on items they're done with. It seems a mom is always bringing a box full of free goodies to a group meeting. I've picked up storybooks, handwriting workbooks, educational videos, etc. It's always a blessing. I'm sure your group wouldn't mind if you brought a box of goodies to give away as well.

Social Media

I've listed on social media items I've needed. Usually someone has what I need somewhere. I have a friend who lists her gently used curricula and educational items on Facebook. She makes a photo album, posts a picture of each item for sale, as well as the price she'd like and shares it with her friends. It's a great way to declutter for her and a quick way for other moms to pick up great deals.

Used Curriculum Fair

These are popping up more and more. The things you feel you must buy, you can save 50-90%. Check out your state homeschool convention as well. Many of them host a used curriculum fair. I try not to start drooling as I walk in the door.

Non-consumables

I purchase products that are non-consumables. Of course I'm coming from the mindset of a continuing growing family (as I say, I have 30 years of homeschooling left). I make sure they're products that we can s-t-r-e-t-c-h!

The Dollar Store

In Virginia, they're called The Dollar Tree. There I've found quality, colorful, and downright cheap workbooks for PreK-3. They also have art/craft supplies, poster boards, and office supplies.

Ink Refill Kit

This has been invaluable to our homeschooling. I'm always printing off worksheets, craft projects, lapbook templates or note booking pages. The ink refill kits can usually be found for around \$10. We have refilled our printer for an entire year on one kit.

I encourage you that no matter your financial situation, you can provide your children with an outstanding education. For 2009-2010, we spent \$50 for our entire year, while taking pleasure in historic locations and events, keeping ahead of grade level objectives and enjoying timeless classics (let alone making memories that will last a lifetime.)

With a little research, Godly guidance and creativity, you can discover everything you need to have a free {or nearly free} homeschooling adventure through this life style of learning!

How to Cope Financially While Homeschooling

Jamerrill Stewart | HolySpiritLedHomeschooling.net & FreeHomeschoolDeals.com

As homeschoolers we're already doing things different from many families. Creative thinking and ingenuity go along with the territory. But as you take the homeschool plunge you may wonder how homeschooling families make it all work. Several of the questions that I've received deal with this underlying theme:

How to Cope Financially While Homeschooling

Some young mothers want to know if it's possible to work and homeschool. It takes a ton of determination, but it is possible. **You have to begin where you are, and make the most out of your situation.** I know mothers who currently work outside the home and homeschool successfully.

Would many of them like to be home full-time?

Absolutely.

Are they giving up on their homeschool vision because they are in a season of working?

Nope.

They're pressing on and keeping the faith. **I worked full-time and homeschooled for 3-years.** There are increasingly many inspiring single moms who both work and homeschool too.

With God all things are possible...

How we made it work:

- As a nurse I had a lot of schedule flexibility. I could pick my own hours, pick up bonus shifts, and work my schedule around my husbands. I usually worked 40-hours within a 3-day period. It was not ideal, but we made it work.

- My mom lived a few miles away. She could fill in the child care gap if we had a schedule overlaps.
- We homeschooled year round (still do). This gave us lots of schedule flexibility.

I want to say to the moms who are working and want to homeschool, please prayerfully consider homeschooling. **It is worth the plate spinning and extra juggling.** If your husband is behind you, or if you're a single mom, God can help you do this.

In my experience it became clear that God had put his finger on my working. I wrote a series about it last summer called [Choosing Home](#). **I knew in my heart that God wanted me to trust Him and my husband and truly come home.**



([photo credit](#))

We didn't have years to plot and plan the logistics of how I would be able to stay home with the children. Our big planned out formula for me to become a stay-at-home mom was...we just jumped. I felt God say quit, so I did.

Leap...it was a leap of faith!

And God has kept me home.

Our finances are actually more peace-filled now than they were when we had two-incomes. This is because we honored God's leading for our family. We trusted Him to care for us; He has and He will.

We no longer have two-incomes; we also no longer have:

- *Child care pressure.*
- *New vehicle expense.*
- *Higher car insurance.*
- *Extra expenses of my uniforms, shoes, lunches/dinners.*
- *Not enough family time: My husband and I were always two people passing by.*
- *Out of control grocery spending.*
- *Additional gas expense.*
- *Out of control cell phone bills.*
- *And lots of other headaches that were caused by my working outside of the home.*

When I asked on [facebook](#) "**How do you cope financially while homeschooling;**" I received a slew of heartfelt answers. Here are a few of the inspirational thoughts:

"We continue to tithe and to stand on God's word. A lot of times when it gets hard financially the first thing many will do is hold back the tithe and offering. My husband and I are at the point where in order to make it and have every need met we must tithe a rebuke the lies of the enemy. We just trust and completely walk by faith with our finances and let me say, every month God goes above and beyond what we asked for. 😊"

"I babysit fulltime for a single mom. It adds one more child to the mixture but he has easily become a part of our growing family. He is now like a son to my husband and I and a brother to my other children and I get paid for having him with us!"

"I buy a lot of material I know can be passed down to all the kids. I have also been blessed with family who buys for my kids, I would rather them buy homeschool supplies than a bunch of junk. My kids also get special things like learning games etc for Christmas, Birthdays and occasionally when they earn them."



Additional ways that our family copes financially while homeschooling:

- **We trust God.** And not because we're super holy. We trust God because he has continuously provided for us. In the big things and little things, he is faithful. This is the journey He has our family on, therefore He is going to provide.
- **We tithe and we give.** God does the rest.
- **My husband handles the finances.** I know that Dave Ramsey suggests both the husband and wife do this together. And while I'm not a financial adviser, and I'm certainly not Dave Ramsey, my experience has been that the Lord created my husband to bear the weight of our financial responsibility. I make phone calls or mail checks if he needs me too, but only under his direction. **He thrives having a clear vision of what is needed for our family.**

- **We reuse and re-purpose as many items as possible.** Old tea towels become napkins, empty ice-cream buckets become our storage containers, zip lock bags are rinsed and reused. Here are the [top ten ways I save my large family money](#).
- **We no longer run from thing-to-thing.** We enjoy our home as the center of our life. We don't waste gas by seeking entertainment away from home.
- **When we do go out we pack as much into our time away as possible.** If we're going shopping we also throw in a run to the library.
- **For homeschool** we use our Bibles, internet, library and a wealth of other materials that we've picked up over the years. We snag up items at our homeschool group and thrift stores. At one point we really needed a globe for our school room. We prayed about it and within a few days we had a brand new globe. **God even cares about the school supplies.**
- **What we do buy for our homeschool are non-consumables;** books and learning tools that can be used by more than one child for years to come. We also use [refillable ink cartridges](#) and stacks of cheap printer paper.
- **We cast our care and do what we can do.** We save and we make plans. We have a vision and goals. But overall our ways are in the hands of the Lord.



Additional Articles to help you afford the homeschool life.

There is a wealth of up-lifting articles on the web to help you afford the homeschool life. Here a few additional links. Visit them as you have time, and be blessed by the encouragement!

Don't have a school room? Neither does **Rachel** of **Finding Joy**. Look at the inspiring places her family schools in [Where We Learn](#).

What about [affording the large family homeschool](#)? You can learn lots of tips and tricks from **Amy** of **Raising Arrows**; additionally, she talks about [how to create your own history curriculum](#).

Aadel shares on **NaturalFamilyToday.com** resources that you need to get started homeschooling, in her series [What Do I Need to Start Homeschooling?](#) Aadel also tells [Tricks to Finding the Best Homeschool Resources](#).

Tricia from **HodgePodge** offers [Easy Mac and Beef Casserole Recipe](#), and other cost-saving recipes for [Slow Food for Fast Sundays](#). You can find a lot of other goodies on her site such as [Unit Studies with Multiple Ages](#), and [Free Art Tutorials](#).

FreeHomeschoolDeals.com has daily [Free Amazon Kindle Books](#), [Free Educational Resources](#); and features [Free Printables](#), [Coupons](#) and more! Check the [Current Deals & Free Stuff page](#) for updated daily offers.

Closing Thoughts



My prayer is that you've been blessed in your current, or future, homeschooling journey, through reading Homeschooling for FREE & Frugal. **Please, don't let 'the cost' of homeschooling discourage you - ever.** My hope is that you've been greatly inspired by the topics featured in this eBook; that you will go on in faith, confident that the Lord will provide.



Jamerrill Stewart is the wife to Travis of 15-years, and the mother of 5 intensely creative children (ages 18-months, 3, 6, 8, & 12). They make their home in the rural Shenandoah Valley, where they devour read-alouds under the tire swing tree; and keep buckets full of frogs on the porch.



Jamerrill shares her heart, as her family lives the life of faith, at [Holy Spirit-led Homeschooling](#). You can also find daily deals and **free stuff for your homeschool family** on her other site, [FreeHomeschoolDeals.com](#) To expand her passion for *encouraging and equipping homeschooling families*, she is also a co-owner of [The Homeschool Village](#). **Homeschooling is her heart, and ministry.**