

You can be a stay at home mom on one income

- 2.29k
- 8
- 126k
- 2

When I was pregnant with our first son, I was teaching at a school that I loved. I was enjoying working and loved the children and staff that I worked with every day. With all of that said, I knew that I wanted to be a stay at home Mom.

I was going to have to learn how to become a stay at home mom on one income. As much as I love teaching and working with my students, I knew that I wanted to be a stay at home mom even more. I knew that I could afford it, with a little work on my end... saving and trying to supplement Mickey's income. I knew that it was going to be hard.

Since I first made that decision years ago, back in 2006, our family has grown...

We now have four children... 3 boys & a little girl. [\(you can read about them here\)](#)

I knew from the month that I quit that I loved being a stay at home Mom. I missed my students, don't get me wrong, but I loved being home with our children. I knew that one day, I could choose to go back to work, when our kids were in school. *Quite honestly... as a teacher in North Carolina, if I worked and put four kids into daycare, I would be making little to no money each month, after I payed the preschool bill.*

I still work, a little, but I am with our children for the majority of our days. I work outside of the home about 4 hours a week, as [I am a play therapist](#), so I can still work with children. I do it while our kids are in preschool one day a week. My friend, Lauren, used to call it "preschool money" when she worked a few hours a week (money for preschool tuition).

I work in the evenings on my blog [\(you can start on here\)](#). I love writing and I earn an income doing it, which allows me to stay home with our children... *(Here I am with two other blogging friends)*

So.. How did I go from working full time, as a teacher, to being a stay at home mom? Let me tell you... Today I want to share a sneak peek of my book, [You Can be a Stay At Home Mom on One Income](#)

[{money saving tips}](#), where I talk about making money from home, among other things.

- **DON'T GO!**

Don't go shopping for things that you don't need! If I go to the store, I will be buying things. Of course, I love to shop, but shopping with young kids is a challenge in itself, so that is enough of a reason for me to stay home or do something a little more kid-friendly (and free!)

- **SAVE ON GROCERIES:**

If you are thinking about grocery shopping and saving money, you will want to refer to this post that I made earlier: [saving money on groceries- 10 steps to save you a LOT of money at the grocery store. without coupons.](#)

- **SHOP DURING SUPER DOUBLES.**

I do use coupons when our local grocery stores offer triple coupons (they triple the coupon amount) or super doubles (where the store will double your coupon up to \$1 now, so if you have a \$1.00 coupon for toothpaste, they will double it to \$2.00, making the toothpaste free.) *I get most of our toiletries completely free using coupons. I also get baby wipes for free, snack foods, cereals and many times juice and other food items for free and a lot of other items, too (make up, medicines...)*

- **GATHER COUPONS.**

I get my coupons on Sunday (usually from my Mom and my husband's parents) and I file them by date in a little file-folder box. I wait for the great sales and I start clipping them. I didn't want to go into how I coupon, because this post would be WAY too long, but I do explain it in my [e-book](#).

- **Shop only on sale**

I NEVER would pay full retail for anything. Getting a [great deal on your car](#)- If you are not afraid of a base model, you can get a great deal. My husband loves cars, but we have to be practical. We can not spend a ton of money on a car that will depreciate the moment it leaves the lot, while we have four growing children at home that are getting MORE expensive as they get older. We normally buy either a (well-kept, low-miles) used car or the new car that they were trying to get rid of because it is a manual instead of the automatic. Getting a stick-shift will save you thousands on a car purchase, if you can drive one (trust me, it is easier than people think!).

- **CLOTHING & SHOES:**

I stack clearance items with a coupon. (Kohls has so many sales of 75% off on their clearance sections. Match that with the 30% coupon that comes in the mail and you've got a great deal!) Our kids all got new tennis shoes for \$22 total (They were about \$7-\$10 each on sale and over \$60 each at full price, so we saved over \$150). They had their tennis shoes on clearance at our local Kohls, so we just went in and found them and added our 30% off. *Our kids shoes DO NOT last long in this house- they love to play outside and run around, so getting a good deal is a must when they only last a few months (not to mention how quickly little feet grow!)*

- **SWAP:**

Also, [try having a clothing swap](#) with your friends! It will save you ton of money and everyone loves it! It's a win-win!

- **EATING OUT:**

RESTAURANT.COM[®]

\$25 CERTIFICATES FOR

\$10

BUY NOW

We rarely eat out, but when we do, we use [Restaurant.com](https://www.restaurant.com). It gives us a huge savings, so we aren't breaking the bank and we can do it a little more often. This is really a great way to eat out without spending much- and you can buy the gift certificates from there and just save them for up to a year. If they ever expire, they have switched them to newer ones for me (I buy them for gifts, too). Most of my friends and our whole family (brother & his family, my parents, my Aunt/Uncle...) all use them, too. Here is how they work: To get started, you can search by zip code, state, or popular city nationwide. Once you've found a restaurant you like, you can choose to purchase a \$10, \$25, or higher value dining certificate and get them at a discount! Keep in mind that these "gift certificates" are really coupons that have a minimum purchase requirement and other stipulations. There is a minimum purchase, so for full rules & regulations and to learn more...[Restaurant.com](https://www.restaurant.com)

- **KIDS EAT FREE:**

I also take advantage of the KIDS EAT FREE restaurants. There are a TON in our area! If you are looking just search: "Kids eat free restaurants in YOUR-CITY-HERE".

- **FREE ACTIVITIES:**

The local libraries offer PLENTY of great activities for kids! Our library has Mommy & Me classes, as well as "drop off your child for an hour class". They are all geared towards learning and socialization.

- Along with libraries, if you look around, you will find a lot of great, free places to take your child. Look up online "Free kid activities in YOUR-CITY-HERE". I'm sure you will be amazed by the amount of free things that you can do every week in you area.

- **TOY SWAP:**

Have your friends bring over their "not played with anymore" kid toys & you all just swap them out for

each others toys. (This is best to do when the kids are not around to say “WHAT?! You are giving away the Barney toy that I have not touched or looked at in three years? That is my favorite toy in the whole world! You can’t give it away!” See more on [Hosting a Toy Swap Here](#).

- **PRESCHOOL**

Have your own “Preschool” with friends: The above activities ([find more activities here](#)), paired with a few play dates and lessons from you at home can easily replace preschool, in my opinion. I think preschool is great when your child is about to enter Kindergarten, but if you can save during the years prior... do it. You could even find a free Mothers Morning Out program- I was in one years ago where we just all had our kids at a local church (8-10 kids at a time). Once every six weeks, I would be the “teacher” of the kids. During the other five weeks, I did not have to be there, because someone else was the ‘teacher’. You could easily arrange this with a few friends. Find a local church or swap houses each week.

- *That being said, I sent our kids to preschool when they turn four, but that is not to say that I did not heavily debate keeping them home to teach them during the preschool years. In the end, I decided to send them. I wanted them to be fully prepared for school (not academics, but socially & in the aspect of how to listen to their teacher, etc...) Sunday School is great for this, too. PS- here is an older post that I did on the [average age to send your child to preschool](#).*

- **FREE Date night:**

When we have date night, it is normally at home. If we have to go out, my parents will watch our kids for us, but we [have our kids in bed by 7:00](#) on most nights, so we normally don’t have to go out anywhere because we have plenty of time to ourselves in the evenings.

This eliminates the need for ‘date night’ since we can have a ‘date’ at home every night- we play board games or card games some nights. We rent movies at Redbox (sign up on their website & they will send you codes for free movies). On special occasions, my husband will run out after the kids are asleep and pick up [a restaurant.com meal](#) for dinner and I will feed the kids earlier – [here are some easy meals](#). (If you want to find out how important eating dinner as a family is, check out this post on [“dinner as a family”](#).) *Tip: When we are on vacation with our (whole extended) family (12 of us!), we catch up on date nights by taking a walk... just the two of us... every night.*

- **CREDIT CARDS:**

We do not use credit cards, unless we are sure that we can pay off the full amount when the bill comes. We have a few that we can pay off over several months, during one of the “12 months free financing (pay no interest for 12 months) This means that we can buy something (example: material to build a porch at Lowes) and have it paid off before we get any interest- we pay it off at least two months before the interest rates kick in. Most stores do this. *To name a few: Best Buy, Lowes, Home Depot, Ashley Furniture. JUST MAKE SURE THAT YOU CAN PAY IT OFF IN FULL A FEW MONTHS BEFORE IT IS DUE... BETTER SAFE THAN SORRY. They will charge you interest on the entire purchase price if it is not paid off in full first.*

- Credit cards make it too easy to say YES when you should say NO. I have family member that will pay everything on their credit cards to get the points, which is a great way to go if you are disciplined

enough to keep track of all of your spending. You need to pay it off in full when that bill comes in.

Raising a large family without stress would be hard to do with the weight of debt on your shoulders!

- **KID ITEMS:**

Buy used! Do you know how quickly kids go through things these days? I love to shop at our local consignment sales or to buy things from friends in my Mommy Groups. It is a great way to help other moms and help myself. In the end, we have both had a financial gain: I save 75% on that toy & they gain 25% back of what they paid for it originally.

- **DIAPERS:**

Diapers are a huge expense, so I potty trained our kids early! I trained my kids early, at one year old (around 20 months). I wrote a book about how to [train them in three days](#) (over a weekend). It has so much information in there, so I know that anyone can have their kids trained in a weekend. If you would like to read it, you can find more information on it here: [POTTY TRAIN IN A WEEKEND](#).

- **CARS:**

I actually had my Dad [write a full book on this!](#) This book has such great info. (My dad is a scientist that has worked on car safety for over 20 years. He knows so much about getting the best price for the best car!) Remember- it is the OUT THE DOOR price that counts, not how much you will pay every month!

- **Make Money:**

You can make money on all sorts of 'online' places! You can be a ghost writer and earn an income writing anonymously, rent your things out (house/cars/boats), sell used toys, sell furniture that you buy cheap or get for free and fix up- I do all of this on online groups. If you have a talent, use it! Tutoring? Sewing? Writing? Crafting? Or [start a blog](#) and teach others how to do it (they'll pay you to do it!) I know one woman making over \$60,000 teaching people how to knit on the internet.