

How to Deal With the Rising Cost of Living

Written by AZFoothills.com

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Most people are feeling the strain of the rising costs of living. Things such as groceries, gas for your car, oil to heat your house, and energy costs have all gone up over the past few months and there's no way to know if things will ever go back to "normal." With these rising costs, many individuals are having to take a close look at their spending habits to make adjustments.

Buy In Bulk

For some people, it makes more sense to buy in bulk. Things like [bamboo toilet paper](#), paper towels, shampoos and conditioners, toothpaste, and canned food can end up costing less if you buy more of them at one time. If you have a membership to a place like Costco or BJ's where you can buy many things in bulk, you need to weigh the pros and cons of paying for the membership and buying in bulk the things your household uses regularly.

For most people, the money saved on buying items in bulk adds up and is worth it. Buying in bulk also ensures you're not going to run out of those items anytime soon. Most people are faced with empty shelves when they go shopping. It's hard to predict what the stores will be out of each time you go shopping. Buying regular household items in bulk can give you peace of mind knowing you'll have what you need for a while.

Stock Up On Non-Perishables

Everyone needs to have food to survive. It's helpful to have a stock of non-perishable [food items](#) to fall back in if you ever need them. It's impossible to predict the future, and no one knows what the world will be like in the next several months to a year. Things could get better, stay the same, or get much worse. Since life is so unpredictable, it makes sense to plan.

Non-perishable items are those that have a long shelf life and will not go bad quickly. You can keep these items outside of a refrigerator, making it easy to dedicate some shelves in the pantry just for these items. The best non-perishable foods to consider are canned beans, peanut butter, canned vegetables, dried fruit, and canned poultry.

Consider Getting a Side Job

If the cost of living is causing you some stress, it could be helpful to get a side job. This can be something you do to help you with groceries or to put gas in your car each week. You can do anything things like dog walking, cleaning houses, freelance writing, or selling your homemade crafts online.

Create a Budget

Keeping track of your earnings and what you're spending your money on is important. It's good to see what's happening with your money. Make sure to list what you get paid each pay period and your current bills. Try to come up with a number for a grocery [budget](#) as well as a budget for gas. Writing everything down can give you a better idea of what you can adjust if needed to leave you more money for the week.

Set Your Priorities

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Once you have your incoming and outgoing money written down, you'll be able to see what you're spending your money on. Chances are, you may be [spending money](#) on things you don't need to spend money on, such as buying coffee on the way to work rather than making it at home. If you're used to ordering delivery several nights of the week, you may want to consider meal planning and making your meals which will cost less.

Understand that you're not alone in how you're feeling about these rising costs. Most families are feeling the same kind of strain on their household budget. Take a deep breath and figure out what kind of plan you can come up with to help you out. You might have to ditch some monthly subscriptions or avoid your favorite coffee shop for a while, but things will work themselves out.