

**Inexpensive, intimate weddings** Computer programs create **memorable wedding invitations at a fraction of the cost of buying pre-printed invites**, says one bride in *Brides* magazine's discussion forum on budgeting ... In addition to saving money, **working on the creative do-it-yourself project was a stress reliever for the bride-to-be** ... Some frugal brides borrow wedding necessities from family and friends, try creative centerpieces, or have park or backyard receptions.

**Get by with help from friends** Saving money can be a bit easier with a community of friends ... *Real Simple* magazine readers offer ways that a group can make a difference ... For example, **if a group of friends has a number of books they'd all like to read, have each person buy one and then pass it around** ... Or split the cost of buying in bulk from a warehouse club and divide the food among you ... **Some friends hold a yearly clothes swap, providing a new wardrobe for each other.**

**Eyes bigger than your plates** The *Journal of the American Dietetic Association* says **portion sizes – in restaurants and in recipes – have increased dramatically in recent decades** ... People eat more, thinking that current portions are normal ... Some *Joy of Cooking* recipes have portion sizes 62 percent larger than in its 1920 first edition ... Since the average dinner plate has also increased by 36 percent since 1960, **try reducing your plate size when reducing calories.**

**Bankruptcy alternatives** When debts mount too high, people often face an agonizing decision about whether to file for bankruptcy ... **Before making that decision, MMA encourages people to consult with its partner organization, LSS Financial Counseling** ... LSS offers people nonjudgmental advice and seeks possible alternatives to bankruptcy ... **Through MMA, you can receive four free counseling sessions from LSS on many budget and debt issues** ... Read *The Bankruptcy Question* at MMA-online.org or call LSS at (877) 809-0039.

**Basics for budding business owners** Thinking of starting your own business? ... **Understanding the basics of accounting can be a key to success for small business owners**, says *Inc.* magazine ... This is true even if you hire an accountant ... **One important concept to understand is the difference between cash-based accounting and accrual-based accounting** ... The concept is not difficult to understand and the knowledge quickly allows you to know whether you are making money in your venture.

**Second-chance clothes** Hand-me-downs are one way to dress your children at a lower cost ... While these outfits often come from loved ones or thrift stores, **you can expand your choices at Web sites like [www.handmedowns.com](http://www.handmedowns.com)** ... The site is a place where parents can buy and sell baby clothes, toys, strollers, and other child-related items ... **The site also allows you to give items away or donate them to charity.**

**Small, steady savings** People may have a pretty good idea of what they'll save next month, but an inflated sense of what they'll set aside in a future month ... *Kiplinger's Personal Finance* reports an experiment that showed **people overestimated how much they'll save in the future, thinking they'll have a better job or raise down the road** ... This led to more aggressive, riskier financial decisions ... **Save a regular amount from each paycheck; don't depend on future windfalls.**

Tool Kit is published bimonthly for Anabaptist church members.

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