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## Single Mom Money Savers Making Ends Meet Without Feeling Deprived

By Shannon McKelden

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Many families struggle to make ends meet. Those families headed by single moms may find it even more difficult than most. With child support sometimes sporadic or nonexistent, single moms need to find ways to stretch their dollars without feeling deprived while still saving for unexpected expenses that inevitably crop up. So what are the best ways to do this?

### Budgeting

Experts agree that a budget is necessary. "A budget shouldn't feel restrictive and instead should be a guideline for how you are going to use your money," says Brette Sember, author of [How to Parent With Your Ex](#) (Sourcebooks, 2005) and [The Complete Credit Repair Kit](#) (Sourcebooks, 2005).



Sember believes budgeting is important. "It helps you understand what expenses you have, see where your money is going and gives you an easy way to understand what you have to cut or how much you have to increase income if you want to spend more," she says.

Make sure to budget in money for fun, unplanned things, Sember says. You won't feel as restricted if you have a set amount each month you can blow on anything you want.

But what are some concrete ways to save money?

### Food

Believe it or not, your food budget may be one of the easiest places to save. "The grocery bill was one area I could really attack and cut costs on," says Ellen Ferlazzo, a former single mom from Pleasanton, Calif. Clipping coupons, watching for sales and buying store brands can all save money. If you have the space, growing your own vegetables can also make a cut in your grocery costs.

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