



Employee NEWSLETTER

Employee Assistance Program
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Start Spring Cleaning with a Fiscal Fast

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Wouldn't it be great to deep clean your house while also saving money and finishing up those half-completed projects? A Fiscal Fast means that for one month, you simply don't buy anything that isn't necessary to live or contribute to your well-being, and use what you have for 30 days. You get crafty and finish projects. You declutter and donate. And the best part is your house will be cleaner and more organized, and your bank account will be fuller.

Essentials of a 30-DAY FISCAL FAST:

- 1. For 30 days, you do not buy anything that isn't necessary to live. If it isn't food or medicine, you don't buy it.**
- 2. While food is necessary to live, you will reduce your spending on food drastically by making it a point to cut food waste and use up what you can.** Go through your freezer and finally cook those frozen foods. Use up the cans of veggies, dried pasta, and other non-perishables that are collecting dust, doomed to expire. You will still spend money on fresh fruits and veggies, but ONLY if they are needed to complete a recipe with existing foods that you find in the cupboard.

Bread and dairy are also fine to purchase, but do your best to get creative with your lunches instead of just packing a sandwich everyday. See if you have other ingredients available and in need of use. This month is about concentrating on using up food, not creating magazine worthy meals. Your dinner plate may be a hodge-podge of random entrees but that's OK. It's just for one month and you're using up those random cans and boxes you would have wasted otherwise.

- 3. For 30 days you will declutter, donate and repurpose.** Video games and DVDs collecting dust either should be donated, sold or played. Instead of going out to shop, focus on making space in your life. You will have free time, so free up that closet space. Donate what you don't use, fix what you can, or pitch it. Go through your closets, pantries, and shelves - even the trunk of your car. You may find that instead of spending the money to buy new items and organizers, you simply needed to purge and it will feel darn good when you do.
- 4. For 30 days you will make do with whatever you have in the house.** Use up those travel soaps and shampoos that are sitting around. Decide if clothes can be reworked or repurposed to new outfits or donate them. What can you bake from scratch? Can you make sugar cookies with existing staples and add in some leftover holiday candy to spruce it up? Can you make your own snack or trail mix with existing ingredients?
- 5. For 30 days you will focus on finishing those annoying unfinished projects since you will not be spending money on entertainment.**

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Your half finished scrapbook will finally get done. That empty recipe book should finally get filled. Any craft projects or household chores will finally be accomplished. Fill up the free time you'd normally spend on shopping, spending money, or entertainment, with things that need to get DONE.

- 6. Before a Fiscal Fast you will NOT stockpile.** It's tempting to go out and buy a bunch of stuff just for the sake of being "ready" during your fast, but that's missing the point. You are going 30 days without shopping in order to make do with what you have, reduce waste, make it last or, just for 30 days, go without.

That last part is the painful part and could be why you'll be tempted to stockpile. "Going without" could sound pretty scary, but you'll quickly learn to make do. Yes, will it be weird eating up those 15 cans of pinto beans - but that's the point! Use them up and find ways to do it creatively. You may have to come up with 15 different ways to eat pinto beans, but you'll think twice next time you insist on buying more than what you can actually use.

In a pioneering spirit, you use what you have around your home and use whatever you have on hand for 30 days. Your home becomes more than just a place to store your stuff, it's your entire focus for 30 days. All you eat, enjoy, and work on will be found within, not at a shopping mall.

If a 30-day Fiscal Fast sounds scary, start with 7 days.

Build your tolerance by just trying to get through 7 days. No shopping (not even groceries!) for 7 full days and use up what you have. When you increase to 14 days or 30 days, you can allow for grocery purchases, but only if it's fresh or essential. That means no chips or frozen dinners - stick to fresh veggies to use for a salad bowl, or tortillas to use up frozen meat and cheese and make burritos. During the fast, only purchase true essentials like perishables and medicine - all other items must already be in your home, waiting to be used!

If you can get through a Fiscal Fast, your bank account will grow and you will feel lighter and rebalanced. It will make you think twice before spending too much money at the grocery store or mall.

First Choice Health EAP has resources to help you with a Fiscal Fast or any other type of financial planning. Please call us at (800) 777-4114 if you would like to be connected with a counselor or a referral to a financial coach. We're here for you!

Sources:

<https://frugalbeautiful.com/blog/fiscal-fast-aka-30-day-nospend-challenge/>