



Additional Information

Counting the Cost... How can you prepare financially for homeschooling

In Luke 14:28, Jesus Himself reminds us that no one starts out to build something without first counting the cost, and I know that for many of you that is a huge consideration. Even as you follow the call on your life, trusting God to provide, it's always wise stewardship to take account of what is needed to complete the task and then to make plans for how you will get there.

So, I wanted to give you some insight into what actually are the financial considerations of homeschooling. Your approach to homeschooling can honestly be as expensive or as inexpensive as you want it to be. There are legitimate homeschool options that range from free to thousands and thousands of dollars per child, so you will have a ton of flexibility as you design your homeschool (and we'll actually talk more about the design of your homeschool later.)

Now, generally-speaking, the cheaper the homeschool option, the more you'll pay in time to prepare. Those free options I alluded to often require the homeschool parent to pull together everything needed to teach the lessons, etc. while the more expensive options basically spoon-feed you everything you need from lesson plans to extra practice and activity ideas.

Now, most families find themselves squarely in the middle. According to research, the average homeschool family pays between \$300-\$500 per child per year for homeschool curriculum and supplies. If you're pulling your children out of private school, those numbers should THRILL you, but honestly, even if you're pulling them out of public school, those numbers should put your mind at ease when you remember that you won't be paying any of the fees associated with their school and that you'll actually be able to save quite a bit of money on their clothing and

lunch budget alone. Our family has homeschooled all along the gamut—we started with boxed curriculums for each of our children, which is a more expensive option... then, we went to a more combined approach, using several resources for all the kids at once. During those years, our homeschool bills were definitely on the lower end of average. As they got into middle school and high school, I wanted them to have more accountability, so we joined an academic co-op.

During our heavy co-op years, our outlay was higher, but it still was about equal to only putting one of them in the private school here. So, I suspect that like me, you'll find your budget will shift throughout their school career as you try new things and design your homeschool to fit your circumstances at any given time. If money is a concern, let me share some ways to save or stretch your homeschool budget.

1. First, you're gonna want to create a budget for homeschool supplies and then shop around. Many times, you can find used curriculum sales in your local area— check in with local co-ops as they will often be the ones who

spearhead those. Follow online marketplaces like the Teach Them Diligently Curriculum Classifieds Facebook Group, watch for sales from online retailers, or even classified listings from other homeschool moms trying to clean up some space. (Just so you know, we homeschool moms tend to hoard curriculum until it almost overtakes our homes before we have a major sell-off, so when we do decide to sell, we generally have LOTS to offer!)

2. Second, prepare to pass down books from one child to another. Many of the books you will use are non-consumable, so you can utilize them for each child as he or she comes up. Now, I would caution you a bit about this— I have found that in some cases, a curriculum may work awesome for one child and horribly for the next. In that case, you'll be faced with the decision of whether to stay the course with it and make your younger child miserable— or whether to go ahead and sell it and find a new approach for that younger one. If you're going for the heart of your child, allowing a financial consideration concerning a single book to possibly cause a stumbling block in your relationship will likely not be worth it.

Another consideration is if you and your children simply don't like a curriculum— or it just really doesn't work well for you. In that case, I would encourage you to stop in the middle and make a switch. That's part of the freedom of homeschooling, so never feel like a failure if you've just picked the wrong curriculum. We ALL HAVE! Find the right one, sell the old, and move on! I can tell you, though, that almost without exception, I have been able to re-use science and history books, literature books, and so forth. For us, it's really been math that my kids simply don't see eye to eye on. :)

3. The next tip I would give you to save money with your homeschooling is to utilize the library well to get books to go with unit studies, good literature studies, research projects, and more. If you're not familiar with Unit Studies, lap books, and such— no worries! We'll talk about those later— and give you all kinds of ideas to unleash your creativity when it comes to putting together your homeschool!!

4. Also, be sure to check local thrift stores for resources. I have found some COOL stuff at those through the years— even some really historic reading books and such that were

really cute— and the artwork was so different that the kids found them interesting. So, when you're in those stores... check out the book sections— you never know what wonderful stuff you'll find there. Also, check the games section. We have found games, circuit board builders, etc. that are really educational in nature and allow us to mix up our homeschool with very little cost.

5. Finally, attend a LIVE homeschool event like Teach Them Diligently. There, you can look through the different curriculums and talk to people who have used them. You can't imagine the impact of actually SEEING the curriculum and getting solid information before you make your purchases. Getting that insight and first-hand look will often keep you from buying things you don't need or that won't really work for you and your family. You simply can't get that from shopping online.

Now, there are a gazillion other benefits of attending a TTD event, of course— fellowship, encouragement, you'll learn a TON and get more confident in your calling, and so on... But those things really doesn't fit in this point, do they? ;)

1. Beyond the financial considerations, the other cost you're gonna want to consider is TIME. Homeschooling will definitely cost you a lot of that, but it's time incredibly well spent and time you would never get back if it you let these days pass you by.

"Time" is actually what God used to draw our attention to homeschooling in the first place. Our time with our children is precious— and it's incredibly short— so how we use each day matters.

That investment of time is first and foremost used to shepherd their hearts and to help them learn to know Jesus. For, we should all understand that if you truly KNOW Jesus, you can't help but love Him. Set out to order your days with discipleship in mind, using home education as an incredible tool for that. When walking within that mission , every lesson, every decision, every conversation becomes intentional— and more often than not fun and rewarding as well.

You'll quickly come to realize that if you gain their minds but lose their hearts you've lost the war. Set out with the prayer that by God's Grace, you'll succeed in training them well for

whatever God has in store for them as you spend the time necessary to help them grow in their faith.

I want to encourage all of you to look at the time you have through the lens of the mission God has given you.

Spend it wisely!

Spend it with eternity in view.

Spend it enjoying the blessings of your children.

Spend it standing in awe of what God is allowing you to do.

Spending it going for the "heart of your homeschool."

And then stand in awe as you get nearer the finish line and see all the great things God has done.

There are so many things that will vie for your time as a homeschool mom or dad. So, the big question for you is how will you spend that finite amount of time you have? Will you invest it in going for the heart of your homeschool— or will you spend it on other things?

With all that's going on in the schools and in our world today and all the opportunities homeschooling can open for your children, you are likely to find that you really can't afford NOT to homeschool them. The investment

made today will pay off in spades in the days ahead as you see your children blossom and you see your relationship with them strengthened as you focus on their hearts and grow together within the mission at hand.

So, make your budget, do a time assessment, pray for guidance, utilize the strategies you need to fit within the financial and time budgets you have—and allow God to work through you. I

promise you will never regret making those choices.

In our next lesson, we'll look at the importance of mentors and those you allow to have influence in your life. As an introvert by nature, I can honestly say I would have missed this incredible privilege had God not gotten my attention to it early in my homeschooling career—and I hope you'll grow to understand the power of our relationships as well!