The Quick-Start Guide to Building a Stockpile on a Budget

By Kristen Whirrett

www.JoyfullyThriving.com

Introduction

I'm so excited you are reading this quick start stockpiling guide of mine. Here's a couple things you need to know before we get started.

I am a firm believer in the value of stockpiles! I have had a stockpile - in some form - for the past 18 years, ever since I graduated college and started life on my own. My stockpile now, as a married mom with 4 kids under the age of 8, looks different than it did when I was single and living in an apartment. But I still continue to stockpile.

With current events and rising food inflation, I am more convinced than ever in the value of building a stockpile. **There is no wrong time or place to build a stockpile.** Whether you are young or old, single or in a large family, everyone can benefit from a stockpile.

I am also a firm believer that yes, you can build a stockpile on a budget. How do I know? Because that is exactly what I am doing.

I have a monthly budget of \$475 for our family of 6 for our groceries, toiletries, diapers, paper products and yes, stockpile. And our stockpile continues to grow, week by week, month by month. If you are not yet a regular reader of my blog, <u>Joyfully Thriving</u>, please know that just because this is my frugal budget - does not mean it should be yours. I've been a frugal shopper for a long time! I share lots more about this in my weekly newsletters, so stay tuned.

Just like you, I am learning more about stockpiling in the process of building my own stockpile. My hope in this guide is to show you that building a stockpile doesn't have to be overwhelming! There are steps so you can go about this in a simple and logical way.

I have laid out this guide in several sections, to make the information easy to read and begin implementing right away. If you want more information about stockpiles, be sure to explore my website, as I have a whole section with even more stockpiling information and tips. You can <u>find all the stockpiling articles online here.</u>

I want to encourage you to sit down and take some notes as you read. If you are reading this online, print yourself a hard copy so you can mark it up. Now, are you ready to learn more about building your own stockpile on a budget? Let's get started!

Joyfully, Kristen

4 Important Reasons You Need a Stockpile

1. You will save money.

Yes, you may spend a bit more money initially but it will pay off when you aren't buying products at full price. The best stockpiles are built over time by buying items that are on sale and adding them to your stockpile. When you find a sale that is 50% off or more, buy multiples of that item to add to your stockpile then - instead of paying full price when you need it. A stockpile will definitely save you money.

2. You are ready to entertain - and have plenty to share.

Having a stockpile enables you to be generous and share with others! You can easily cook a meal for someone who just had a baby or is sick, or spontaneously entertain. All these things are possible when you have a stockpile.

3. You have a practical emergency fund for whatever happens.

A stockpile ensures that if you lose your job or money is suddenly tight, your family will still have food to eat. A stockpile takes one stressor off your family in already stressful times. It is still important for every family to have an emergency fund in cash for those unexpected emergencies. A stockpile is an additional layer of savings for your family.

4. You are taking care of your family.

A stockpile is being financially responsible with our grocery budget and stretching pennies to provide for today and tomorrow. As a Christian, we call this good stewardship. That is what we are doing with our stockpiles. We are being a good steward of what we have already been given and using that to continue to care for our families.

5 Baby Steps of Stockpiling

Baby Step 1: Begin by stockpiling 3 days of food and water.

This is an easy place to start. Most people already have a 3 day supply of food, but you should add the water to your stockpile as well. Official recommendations are 1 gallon of water per person per day.

Baby Step 2: Increase your stockpile to 2 weeks of food and water.

Think about what foods your family regularly eats and make sure you have enough of those foods to get you through 2 weeks. Also, add more water to your stockpile, for the sake of emergency preparedness. Tip: 40 packs of individual bottles of water equal 5 gallons, and several cases stack nicely, making it an easy way to store water.

Baby Step 3: Increase your stockpile to 1 month of food.

Make a list of meals your family regularly eats and multiply the ingredients to make a plan. Make a 2 week plan of meals for breakfast, lunch and dinner, and make your stockpile list from that. While it will take a bit of time, this ensures you are building a stockpile your family will use.

Baby Step 4: Aim for a 3 month supply of food in your stockpile.

If you develop a good plan for a 1 month stockpile of food, increasing it to 3 months should be relatively simple. Take your 1 month food stockpile list and multiply it by 3, to increase your food supply, and continue building your stockpile.

Baby Step 5: Increase your food stockpile as your family deems appropriate.

Decide if you want to build a 6 month stockpile, or even a 1 year stockpile. At this point, you might decide to begin building a long term food storage stockpile with shelf stable food and foods specifically preserved for 25 to 30 years. As with every baby step, it is up to you to determine what is best for you and your family.

How to Build a Stockpile on a Budget

You can build a stockpile on a budget. You can build a stockpile with only an extra \$5 or \$10 this week. You can spend more money if you choose, but you can also do it frugally.

To build a stockpile on a budget, simply add the sale items you use to your stockpile each week. For example, if peanut butter is on sale for \$1 this week and your kids regularly eat peanut butter sandwiches, don't just buy 1 jar. Buy 3 or 4 jars. You will now have extra on hand plus you won't have to pay full price next time you run out.

Watch for sales and stock up on the things you regularly use. This is the best way to build a stockpile on a budget. It really is that simple.

Be sure to factor your long term goal of your stockpile, and add to it based on the baby step you are on, when you see a sale. This keeps you focused on buying the items you use - when they are on sale.

Aim to stock up when sale items are 50% or less than their normal price.

You can use coupons and digital coupons to save money on groceries. That will help you stretch your budget a bit further.

An easy way to earn a little extra money to spend on your stockpile is to use an easy app like <u>Fetch</u> and take pictures of your grocery receipts. It's really that simple, and an easy way to earn something extra as you stockpile. (<u>More on Fetch here.</u>)

You may choose to cut back on your grocery purchases for the week to save a bit more money on those items to spend more on your stockpile.

Some people like to keep a separate budget for stockpiling. I, personally, currently include my stockpile budget as part of my monthly grocery budget. Some months I spend a little more on stockpiling and a little less on groceries, and since it all comes from the same budget, it is easy to adjust. If you want to keep the money separate, do that. Do whatever works for you!

Remember, if the money isn't in your budget, no stockpile item is worth it! The deal will come around again.

5 Important Rules of Stockpiling

1. Store what you eat, and eat what you store.

Stockpile things your family uses on a regular basis. My stockpile will look different than yours and that is the way it should be. If you don't use it, don't stockpile it!

2. Buy 1 for now, and 2 (or more) for later.

Buy more than what you need right now. With perishables, buy enough on sale to last until the next sale. If it's a really great sale, buy what you can use before it expires. For non-perishables (like detergent or toilet paper), buy what your budget allows. Or, just follow the buy 1 for now and 2 for later rule to keep it simple.

3. Follow the first in, first out rule when using your stockpile.

Your stockpile is meant to be used. To keep it rotated, start by eating the food that will expire first, followed by those with later expiration dates.

4. Keep a stockpile list - of what you have and what you want to add to your stockpile.

Think of what you use regularly, and make a list of the top 2 to 3 dozen items. Then, decide how much you want to have on hand at any time. You can use a basic number as a minimum (like 3 of any given item) or vary your list based on how much you want if you are stockpiling for 1, 3 or 6 months.

Remember, a stockpile is also more than just food and water! A stockpile can include any thing your family uses on a regular basis - toiletries, paper products, diapers, etc.

5. Be more prepared today than you were yesterday.

Take your time to build your stockpile. Don't try to do it all at once. Do something today so you will be more prepared tomorrow.

9 Creative Places to Store Your Stockpile

You do NOT have to have a large house to build a stockpile. If you believe it is important to have a stockpile, you will find space to build one.

A stockpile can be built wherever you are with whatever space you have.

I have built a stockpile in a 2 bedroom apartment, when I was single. I have built a stockpile in a 1945 Cape Cod style house with minimal pantry space and tiny closets, when I was newly married. I have built a stockpile in a larger house that provides for our family of 6. Wherever you live and whatever your family size, you can build a stockpile.

Here are some ideas of where to store your stockpile.

- Kitchen Cupboards
- Shelves in a Basement
- Coat Closet
- Hall Linen Closet
- Under the Bed
- Top Shelf in Bedroom Closets
- In the Bathroom Cupboards
- Paper Products in a Box in the Garage
- Wherever You Find Space!

Take a look around your home and see where you could store your stockpile. You may be surprised at the spaces you find. It can also be good motivation to clean out an old bookshelf or clear a couple shelves in the closet, so you have dedicated stockpiling space.

Top 50 Items to Stockpile

1. Pasta	26. Shampoo and conditioner
2. Rice	27. Bar soap
3. Spaghetti sauce	28. Hand soap
4. Canned tomatoes	29. Dish soap
5. Canned veggies	30. Deodorant
6. Canned soup	31. Razers
7. Condensed cream soups	32. Body wash
8. Macaroni and cheese	33. Face wash
9. Tuna	34. Pads and tampons
10. Cereal	35. Toothpaste
11. Oatmeal	36. Toothbrushes
12. Crackers	37. Diapers
13. Shredded cheese (freezer)	38. Wipes
14. Butter (freezer)	39. Laundry detergent
15. Chocolate chips (freezer)	40. Dryer sheets
16. Meat (freezer)	41. Dish detergent
17. Juice concentrate (freezer)	42. Flour
18. Frozen potatoes (freezer)	43. Sugar
19. Frozen vegetables (freezer)	44. Dried milk
20. Peanut butter	45. Cooking oil
21. Salad dressing	46. Vinegar
22. Condiments	47. Drink mixes (lemonade, cocoa, etc)
23. Kleenex	48. Cling wrap
24. Toilet paper	49. Foil
25. Paper towels	50. Plastic baggies

Questions to Ponder

- What baby step are you on?
- What is your long term goal for your stockpile?
- Do you want to follow a minimum item rule with your stockpile?
- Are you stockpiling food or also toiletries and household products?
- How much money are you going to set aside for stockpiling?
- Where can you store your stockpile?
- What are you going to focus on first?
- What are ten pantry items your family eats every single week?
- What are 5 of your favorite meals? What ingredients can you start stockpiling?
- What recipes do you bake regularly? What ingredients do you need for those?
- What sale items are you going to add to your stockpile this week?
- What questions do you still have about stockpiling?
- Are you ready to build your stockpile?

Action Steps

- 1. Set a stockpile goal.
- 2. Make your stockpile minimum list.
- 3. Determine your stockpile budget.
- 4. Start growing your stockpile!

Conclusion

I could go on and on about stockpiles. Next to saving money on groceries and baking easy recipes, it is one of my favorite things to talk about!

However, this is a quick guide so I want to leave you with these last points.

Now is a great time to build your stockpile!

You can stockpile anything your family uses regularly. While food is a key part of your stockpile, it is not the only thing to stockpile.

Don't put it off any longer. Start making your lists and see what you can add to your stockpile on your very next shopping trip.

I promise that building a stockpile is a wonderful gift you can give yourself - and your family.

Slow and steady wins the race when it comes to many things in life, including stockpiling. Don't get overwhelmed. Do what you can today with what you have. Something is always better than nothing!

I look forward to sharing more with you about stockpiles - and all things saving money - in my newsletter in the weeks to come!