

Chapter 1: Economic Survival

Section 1.1: Budgeting When You're Already Broke

Let's assume you have a monthly salary of \$1,800 a month. Then for this example we will define some definite and non-negotiable expenses.

Rent	\$800
Car + Insurance	\$600
Utilities	\$300+
Phone	\$200

Total expense: \$1,900

That's \$100 more than what we make in a month. And this is more than minimum wage, minimum wage only comes out to ~\$1,250 a month with 40hr work weeks. So, we are already over budget before we even put gas in our car. Most people call this living paycheck to paycheck. Surviving this means rewriting how we treat money.

Step 1: Break the illusion of control

The system is designed to fail you quietly. That is why even budgeting apps feel like scams – they assume you have leftover money to “**allocate**.”

Forget fancy spreadsheets. We always need three core numbers:

1. What do I owe right now?
2. How much do I have access to?
3. How long until more comes in?

This keeps your mindset focused on survival, not fantasy.

Step 2: Categorize Spending – No Grey Areas

There are only 3 buckets you should use to sort all expenses:

- Survival (rent, meds, food, fuel)
- Security (tools, stockpiles, skills)
- Drain (everything else)

Your job now is to **feed** the first, **maintain** the second, and **slash** the third. That means asking the tough questions:

- Do you need \$200 worth of phone service?
- Can the car note be refinanced, or the insurance reduced temporarily?
- Are you overpaying for utilities (e.g., premium Wi-Fi or high-power use)?

Every dollar needs a job. If it's not keeping you alive or safe, it's **stealing from your future**.

Step 3: **Prioritize by fallout, not comfort**

You don't pay bills based on what's due first – you pay based on what burns you worst if ignored:

Category	Consequence if unpaid	Priority
Rent	Homelessness	High
Car + Insurance	Lose job (no transportation)	High
Electricity/water	Health hazard, eviction risk, frozen items rot, insulin goes bad	High
Phone	Communication, work contact, for some – health monitoring (diabetes)	Medium
WI-FI	Limited job access, not vital, required for <i>some</i> health related functions e.g. Dexcom & omnipod	Low

Pay what keeps a roof, wheels, and light on first. The rest fights for scraps.

Step 4: **Track Spending – Old School**

Don't trust banking apps. They update slow, log you out, and filter real-time info. Use pen and paper or a cheap notebook. Keep a running list of:

- Every expense, no matter how small
- What it was for
- Whether it was **Survival**, **Security**, or **Drain**

This builds a habit of conscious spending. You can't escape what you don't see.

Step 5: **Plug the Leaks**

If you're always ending each month in the negative:

- Downgrade your phone plan or get a prepaid carrier.
- Cancel subscriptions or apps billing you quietly.
- Reduce electrical load (unplug devices, swap bulbs, wash cold)
- Learn to say **no** to small daily purchases (coffee, snacks, takeout)

Step 6: **Rebuild Breathing Room**

Your first goal is not saving \$1,000 – it is saving \$20. Then \$100. This is your **crisis fund**. Keep it **off-card, offline, and out of sight**.

If you get a windfall (tax return, side gig, cash gift), **do not celebrate**. First use it to:

- Catch up on overdue essentials
- Pay down critical bills
- Boost fallback cash

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Section 1.2: Smart Stockpiling on a Broke Budget

Premise:

You are already operating in the red, but that does not mean you stop preparing. Emergencies do not wait for your finances to improve. The goal here is to build **resilience with scraps**, one dollar, one item at a time.

This section answers:

- How do you start stockpiling when you do not have money?
- What is worth buying now to avoid paying double later?
- How do you prioritize between food, fuel, hygiene, and tools?

Subsections:

- **1.2.1** The broke man's pantry: food that lasts and feeds
- **1.2.2** Non-Food Essentials Under \$5
- **1.2.3** Where and How to Buy Smart
- **1.2.4** Storage Without Pantry
- **1.2.5** The Psychological Edge

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Section 1.2.1: The broke man's pantry: food that lasts and feeds

If you do not have money, you do not prep like a suburban homesteader. You prep like someone who might go a day without eating. Every dollar you spend needs to buy calories, shelf life, and flexibility.

Principles of Broke Food Stockpiling

1. **High-Calorie Density**
 - Every item should provide fuel, not fluff.
 - Aim for 100+ calories per \$1 spent as a minimum baseline.
2. **Long Shelf Life Without Freezing**
 - Electricity is not guaranteed.
 - Store only what survives on a shelf or in a box.
3. **Versatility**
 - You want ingredients that work in multiple meals, not single-use items.
4. **No Junk Calories**
 - a. Chips and soda do not feed you – they crash you.

Tier 1 – Staples you can live off

These are your **core pantry** – cheap, calorie-dense, and flexible.

Item	Cost (Est.)	Why it's worth it
White Rice	\$1-\$2/lb	Long shelf life, versatile, easy to cook
Dry Beans (Pinto, Black, etc.)	\$1-\$2/lb	Protein, fiber, keeps for years
Oats	\$2-\$3	Breakfast, filler, last forever dry
Flour	\$2-\$3	Bread, dumplings, survival base
Peanut Butter	\$2-\$4	High-fat protein, shelf-stable
Powdered Milk	\$3-\$5	Nutrients + cooking ingredient
Canned tuna/chicken	\$1-\$2	Shelf-stable protein
Canned Chili or Stew	\$1.50 - \$3	One can = one meal

Bonus Adds (When Possible)

- Instant Ramen (cheap filler, but balance with food)
- Lard or cooking oil (fat = fuel and flavor)
- Salt, sugar, and bouillon cubes (cheap flavor, essential for morale and electrolyte balance)

Tier 2 – Flavor, Comfort, And Supplements

Once you have the staples, **add depth** with:

- **Spices:** chili powder, garlic, onion, etc.
- **Vitamins:** A single bottle stretches further than you think.
- **Tea or Instant Coffee:** Mood boosts matter
- **Hot Sauce:** Trust me – makes bland food survivable.

How to Start with Just \$5-\$10 at a Time

Goal: Turn gas station snack money into survival calories.

Example \$10 build:

- 1 lb white rice - \$1.50
- 1 lb dry pinto beans - \$1.50
- 1 jar peanut butter - \$2.00
- 2 cans tuna - \$2.00
- 1 pack ramen - \$0.50
- 1 saltshaker - \$0.75
- 1 small bottle of oil - \$1.75

This is a **week's worth of calories** if rationed properly. Not ideal. But better than starving – and better than soda and chips.

Prep Smart, Not Big

- Do not hoard 30 cans of one thing. Spread your risks.
- Always eat what you store, and store what you eat.
- Rotate and label. If it expires next month, eat it this month.

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Section 1.2.2: Non-Food Essentials Under \$5

Food keeps you alive. Non-food supplies keep you functional.

Hygiene, water safety, lighting, and basic tools are often overlooked – but just as critical. The trick? Get creative. You are not shopping for comfort. You are shopping for **function per dollar**.

Subsections:

- **1.2.2.1 – Hygiene Without the Price Tag**
- **1.2.2.2 – Water Purification: The minimum Viable Setup**
- **1.2.2.3 – Light and Power on the Cheap**
- **1.2.2.4 – cheap Fuel and Heat**
- **1.2.2.5 – Tools and Misc. Survival Gear**

Section 1.2.2.1 – Hygiene Without the Price Tag

You can live without deodorant, but you cannot survive long without cleanliness. In a grid-down or broke-as-hell scenario, hygiene is not about smelling good – it is about staying **healthy and infection-free**.

Dirty hands = disease. Dirty clothes = skin infections. Dirty tools = contamination.

Core Hygiene Goals:

- **Kill germs**
- **Clean wounds**
- **Stay mentally stable** (cleanliness is psychological as much as physical)

Dollar-Store Hygiene kit (\$5 or less)

Item	Use
Bar soap (unscented)	Body, hands, clothes, tools
Toothbrush + paste	Dental health prevents major infections
Razor (disposable)	Infection control, appearance
Comb or brush	Hair maintenance, lice prevention
Nail clippers or file	Prevents bacterial buildup

Every item above can be bought at \$1 - \$3 at most discount stores.

Multi-Use Alternatives to Keep in Stock

- **Bar Soap (over liquid):** Cheaper, last longer, no bottle waste
- **Baking Soda:**
 - Toothpaste
 - Deodorant
 - Cleaning powder
 - Fire extinguisher base (in a pinch)
- **White vinegar:**
 - Disinfectant
 - Cleaner
 - Foot soak/fungus fighter

Feminine Hygiene: Affordable Workarounds

- Stock pads over tampons (longer shelf life, easier to repurpose as bandages)
- Cloth alternatives (washable, homemade from old shirts or flannel)
- Dollar-store maxi pads: \$1 packs are gold in emergencies

Tip: Sanitary products are not just for women – stock for barter or first aid use too.

Prioritization Tips

- Choose **unscented, hypoallergenic** products. Less irritation = less risk.
- Avoid “3-in-1” hype items. They do nothing well.
- Focus on **durability** and **Shelf life** – not fancy branding.

Psychological Edge

When everything feels dirty, greasy, or itchy, your mind breaks down. A clean face, clean mouth, and clean hands can reset your entire day.

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Section 1.2.2.2 – Water Purification: The Minimum Viable Setup

Clean water is survival priority #1. You can go weeks without food – but just **3 days without water** will kill you. And in modern systems? Your water can be turned off, poisoned, or compromised *without notice*. If you do not have money, you cannot afford a \$300 filter setup. But you can still drink clean water.

What You are Up Against:

- **Sediment** (mud, dirt, debris)
- **Bacteria/Parasites** (Giada, E. coli)
- **Chemicals** (less common unless near industry/farms)
- **Unknown Sources** (creeks, rain barrels, pipes with boil notices)

The 3-Part Purification System

- **Step 1: Pre-Filter for sediment**
 - Old t-shirts, coffee filters, or bandanas
 - Pour water through to remove large particles
 - Repeat multiple times if water is visibly cloudy
- **Step 2: Disinfect for Microbes**

Method	Item	Cost	Use
Bleach	Unscented household bleach	\$1-\$3	2 drops per quart, 8 drops per gallon, wait 30 min.
Iodine	Tincture or tablets	\$2-\$5	Follow label; effective but bitter taste
Boiling	Any metal pot and fire	Free	Full rolling boil for at least 1 minute

Important:

- Only use **unscented bleach** with **no additives**.
- Bleach expires after 6-12 months. Rotate stock.

Optional add: Hydrogen peroxide (3%) – 1/8 cup per gallon can be used in a pinch, though not as reliable for all pathogens.

- **Step 3: Storage**
 - Store clean water in sanitized containers (soda bottles, milk jugs rinsed with bleach)
 - Keep them cool, out of sunlight and clearly labeled

Cheap DIY Filters

You can build a basic gravity filter using:

- Gravel (top layer)
- Sand (middle)
- Activated charcoal (bottom)

Layer in a plastic bottle or bucket with a cloth or coffee filter at the bottom. This removes **sediment and some toxins** – but you still need to **boil or bleach** the water after.

Best Practices When Broke

Always treat/purify creek, rain, and barrel water – **no exceptions**. If water is green or smells bad, do not risk it unless it is life or death. Boiling uses fuel, so prioritize chemical methods when possible.

Key Supply List Under \$5

- 1 small bottle unscented bleach
- 1 roll coffee filters
- 1 clean jug (repurpose soda bottles)
- 1 old t-shirt or cloth
- Optional: 1 bottle of iodine tincture (Walmart pharmacy or dollar store)

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Section 1.2.2.3 – Light and Power on the Cheap

When the lights go out, panic sets in fast. Whether it is a blackout, disaster, or you just cannot pay the bill, you need to be able to see, signal, and move after dark.

Forget \$100 tactical flashlights or solar panels. You can stay lit and charged with next to nothing.

Lighting Options Under \$5

Item	Use	Tips
Tea Light Candles	Room lighting, emergency heat source	Burn time ~4hrs; 100-pack for under \$10
Dollar store Flashlights	Short-term use, room-to-room navigation	Store with batteries removed to avoid corrosion
Glow Sticks	Marking locations or signaling	Great for barter and no fire hazard
Solar Garden Lights	Rechargeable, indoor use at night	Leave in sun all day, bring in after dark

Battery Basics

- Stock **AA and AAA** – they're used in almost everything
- Dollar-store batteries are usable short-term, but won't last as long as name brands
- Remove batteries from devices until you need them
- Bonus tip: store batteries in an airtight bag with a silica gel pack to reduce moisture damage

DIY Charging and Light Tricks

- **Hand-crank flashlight/radio:** Sometimes found at thrift stores or cheap clearance sales
- **Solar-powered motion lights:** \$3-\$5 at discount hardware stores, useful for security
- **Mirrors + Candles:** Reflect candlelight to brighten a small room

Fuel-less Fire Options

- **Magnifying glass:** For fire-starting during the day
- **Rechargeable keychain lights:** USB chargeable, often under \$5, pocket-size

When It's All You Have

If you have *nothing else*:

- Fill a clear water bottle with water + bleach-cleaned t-shirt as a wick
- Float a bit of cooking oil on top
- Soak wick = emergency oil lamp

Caution: Open flame means **fire risk**. Use only where ventilation is available and safe.

What to Avoid

- Cheap “tactical” lights with rechargeable batteries – most don’t hold charge long
- Scented candles – they smoke more and attract bugs
- Battery-powered lanterns without replacement batteries included

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Section 1.2.2.4 – cheap Fuel and Heat

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Section 1.2.2.5 – Tools and Misc. Survival Gear