

# POORCRAFT

THE FUNNYBOOK FUNDAMENTALS  
OF LIVING WELL ON LESS



WRITTEN BY  
C. SPIKE TROTMAN

DRAWN BY  
DIANA NOCK

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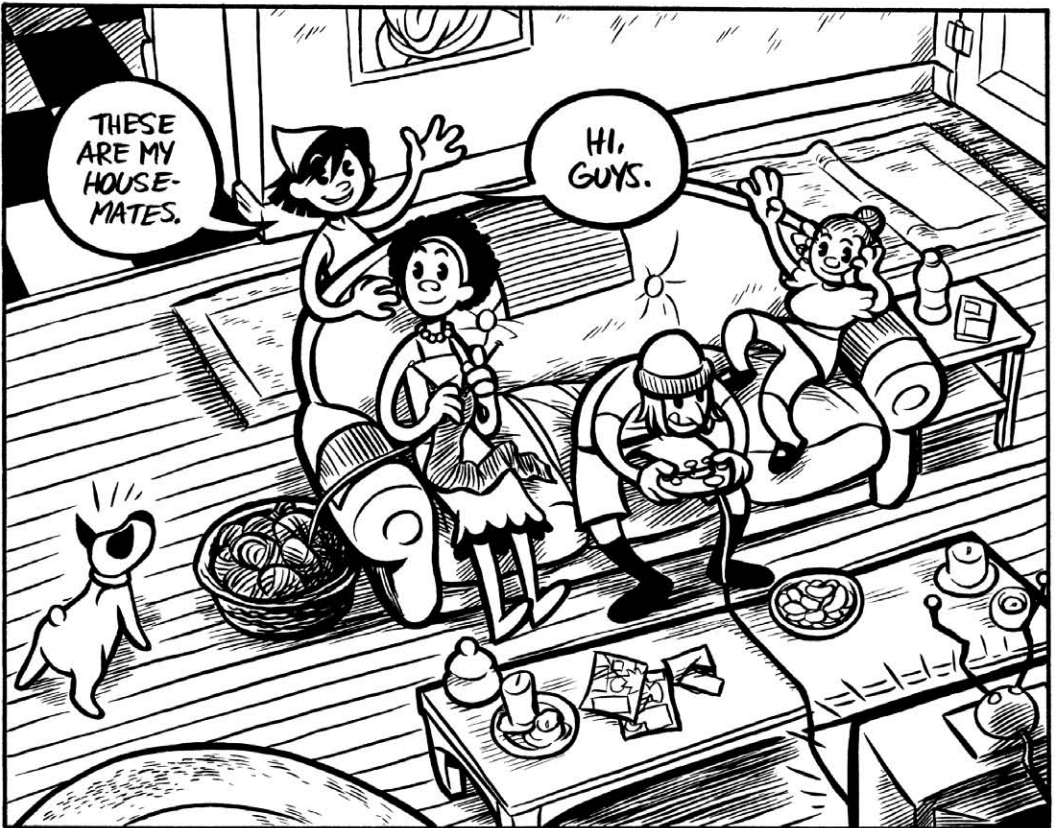
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Prologue

# What Is Poorcraft?









AND THIS IS MY NEIGHBORHOOD. I MOVED HERE AFTER I FINISHED SCHOOL. THIS IS WHERE I LEARNED **POORCRAFT.**



**POORCRAFT** IS THE FINE ART OF LIVING WELL ON LESS. THAT'S WHAT I CALL IT, ANYWAY.



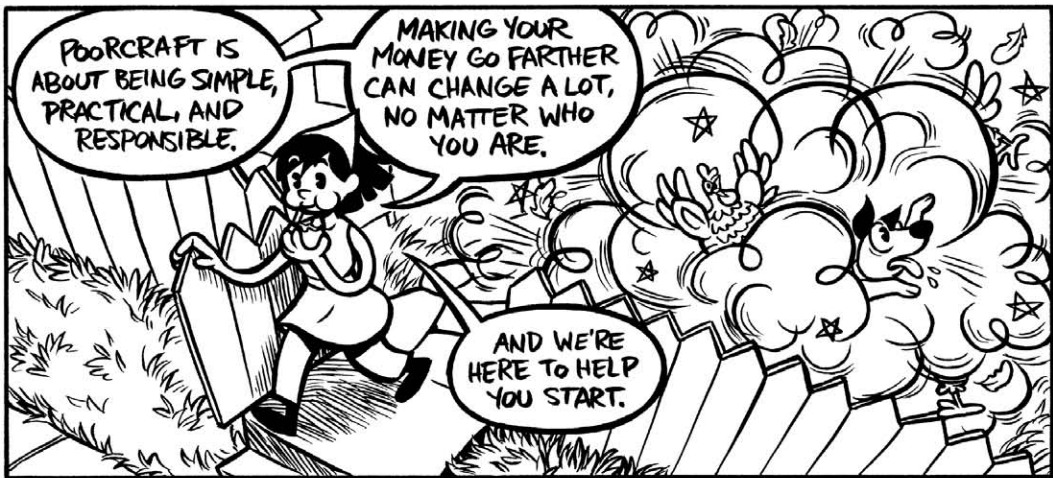
LEARNING HOW TO DO MORE WITH WHAT YOU HAVE, AND LEARNING TO DO IT BETTER.

SPENDING WISELY, INFREQUENTLY, AND FRUGALLY. WEARING THINGS OUT AND USING THINGS UP, INSTEAD OF REPLACING THEM.



RECYCLING, RESEARCH, PREPAREDNESS, SELF-RELIANCE, AND RESOURCEFULNESS. KNOWING YOUR OPTIONS AND PICKING THE RIGHT ONE.

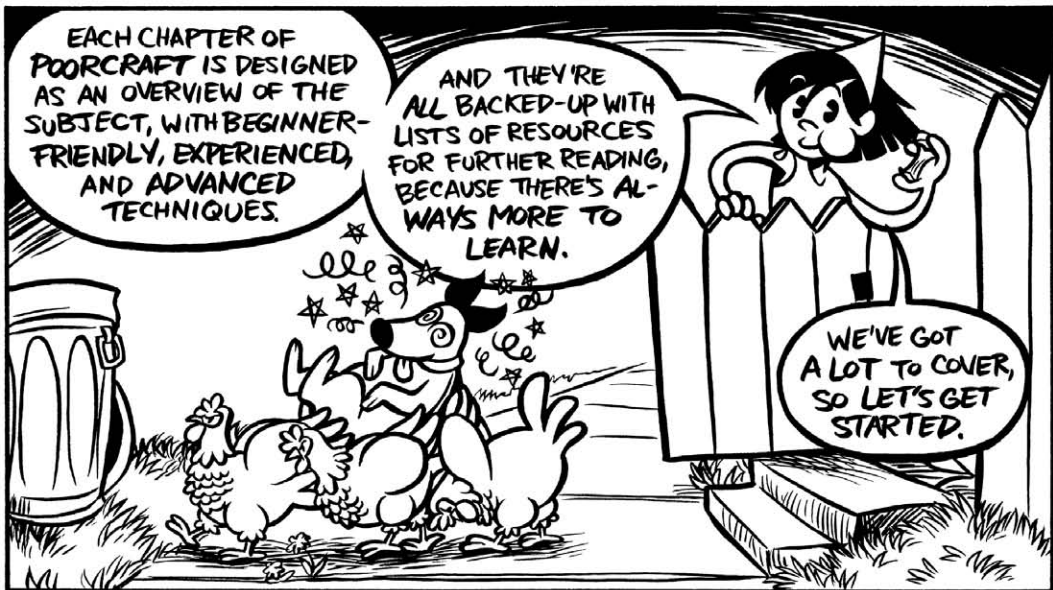
THAT'S **POORCRAFT**. ANYBODY CAN DO IT. AND YOU DON'T HAVE TO BE POOR.



POORCRAFT IS ABOUT BEING SIMPLE, PRACTICAL, AND RESPONSIBLE.

MAKING YOUR MONEY GO FARTHER CAN CHANGE A LOT, NO MATTER WHO YOU ARE.

AND WE'RE HERE TO HELP YOU START.



EACH CHAPTER OF POORCRAFT IS DESIGNED AS AN OVERVIEW OF THE SUBJECT, WITH BEGINNER-FRIENDLY, EXPERIENCED, AND ADVANCED TECHNIQUES.

AND THEY'RE ALL BACKED-UP WITH LISTS OF RESOURCES FOR FURTHER READING, BECAUSE THERE'S ALWAYS MORE TO LEARN.

WE'VE GOT A LOT TO COVER, SO LET'S GET STARTED.



OH, AND BY THE WAY, I PROMISE: NO RAMEN NOODLES.

THIS WILL BE ABOUT LIVING WELL.

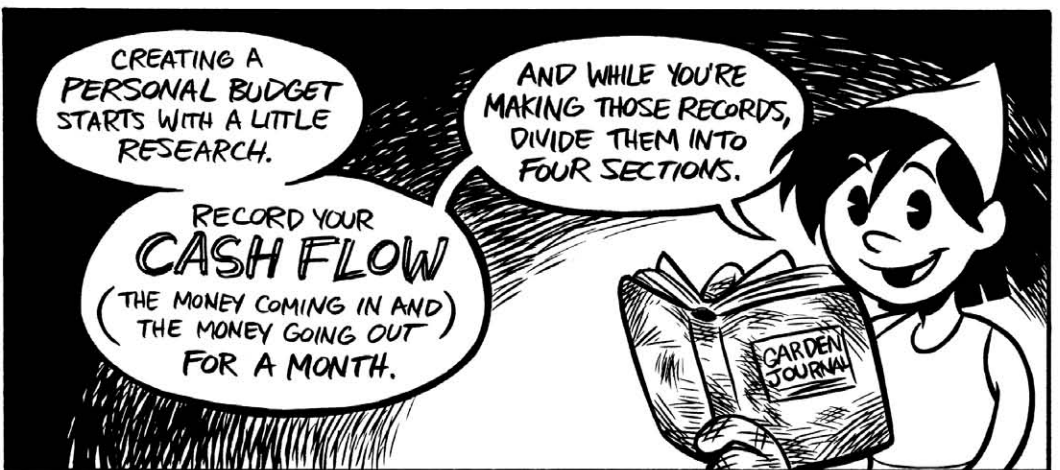


Chapter One

First Things

First









AFTER THE MONTH IS OVER, REVIEW WHAT YOU'VE WRITTEN DOWN.

WHILE YOU'RE GOING OVER YOUR NOTES, IT HELPS TO KEEP A FEW GUIDELINES IN MIND.



YOU SHOULD BE SAVING AT LEAST TEN PERCENT OF YOUR NET INCOME.

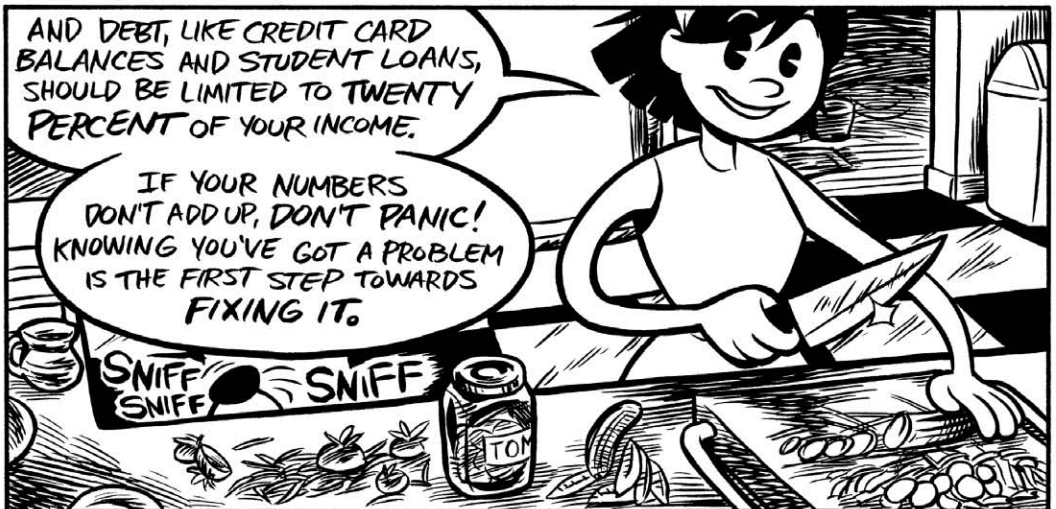
FIFTEEN PERCENT WOULD BE EVEN BETTER.

START SAVING AS EARLY AS YOU CAN, AND MAKE IT A PRIORITY.



BETWEEN THIRTY AND FORTY PERCENT OF YOUR NET INCOME SHOULD GO TOWARDS HOUSING.

NOT JUST YOUR RENT OR MORTGAGE PAYMENTS, BUT UTILITIES, DECORATING, AND MAINTENANCE.

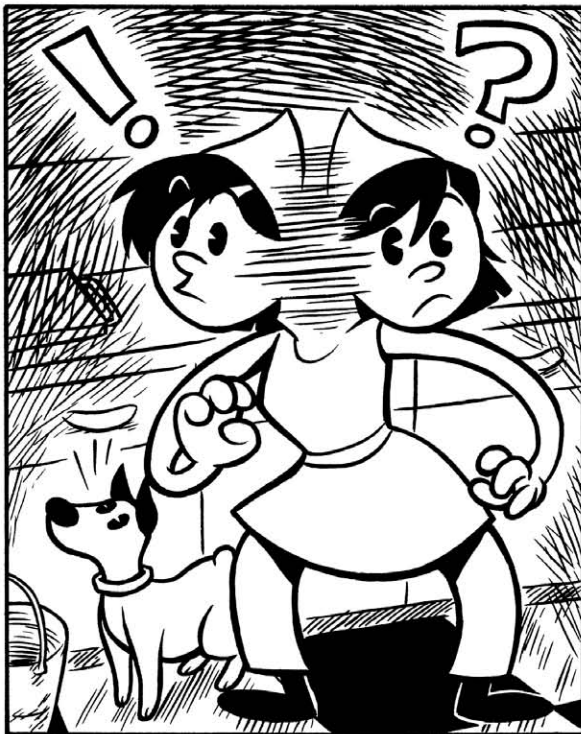


AND DEBT, LIKE CREDIT CARD BALANCES AND STUDENT LOANS, SHOULD BE LIMITED TO TWENTY PERCENT OF YOUR INCOME.

IF YOUR NUMBERS DON'T ADD UP, DON'T PANIC! KNOWING YOU'VE GOT A PROBLEM IS THE FIRST STEP TOWARDS FIXING IT.

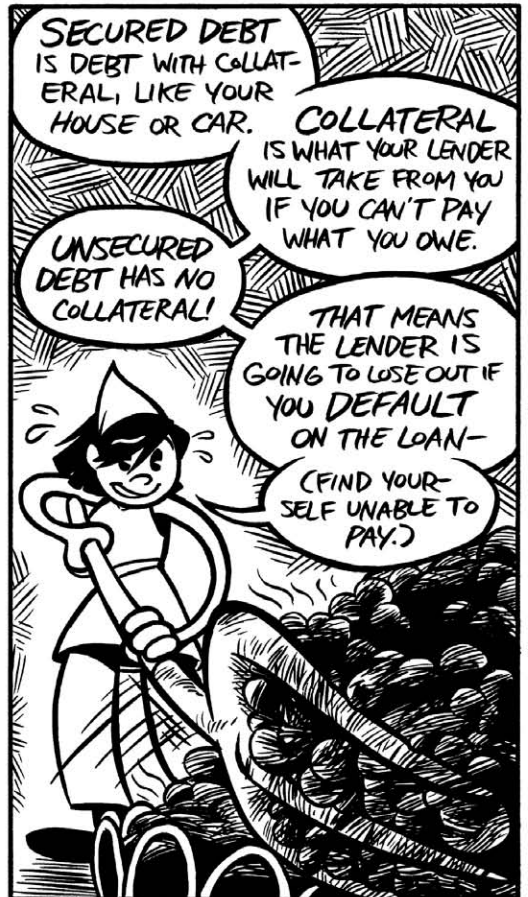
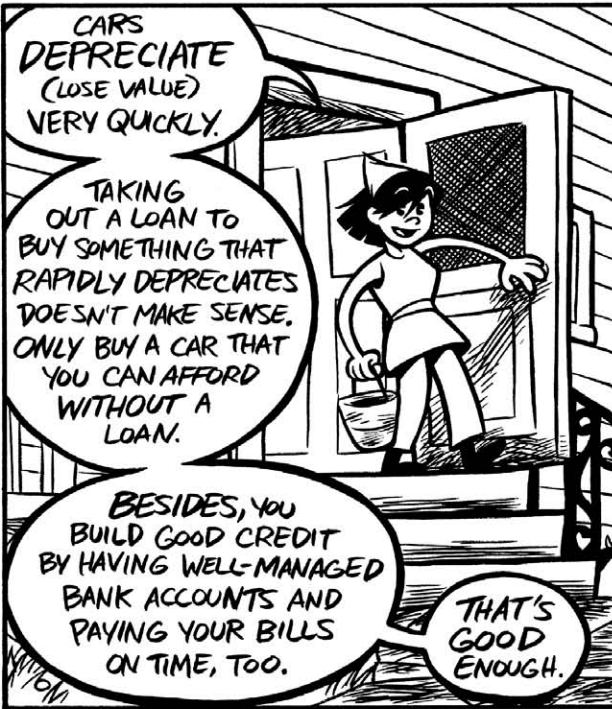
SNIFF SNIFF SNIFF

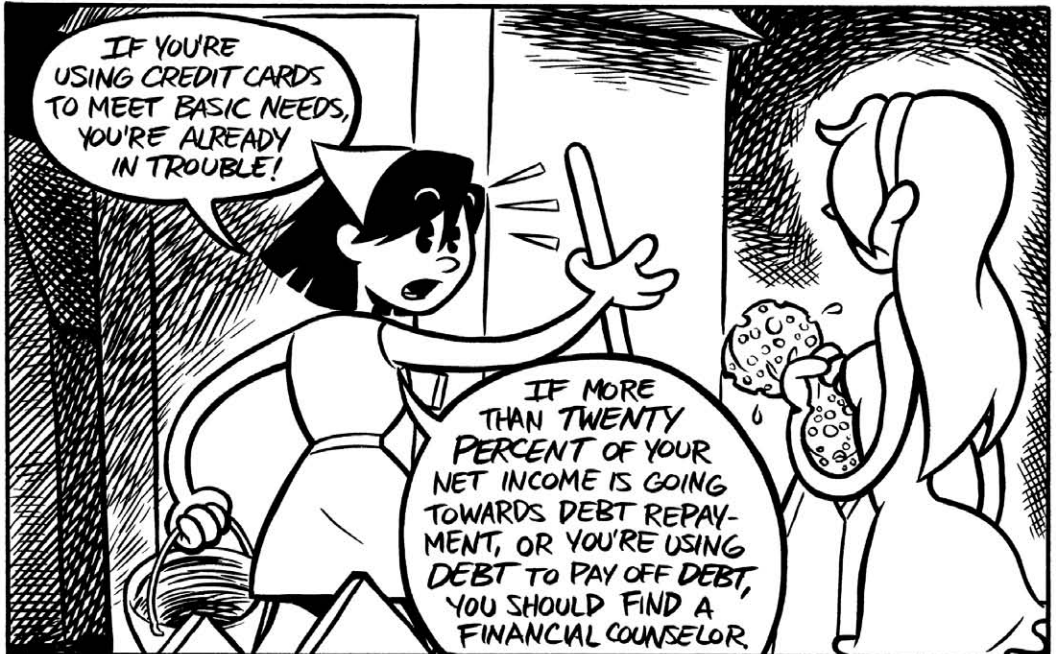


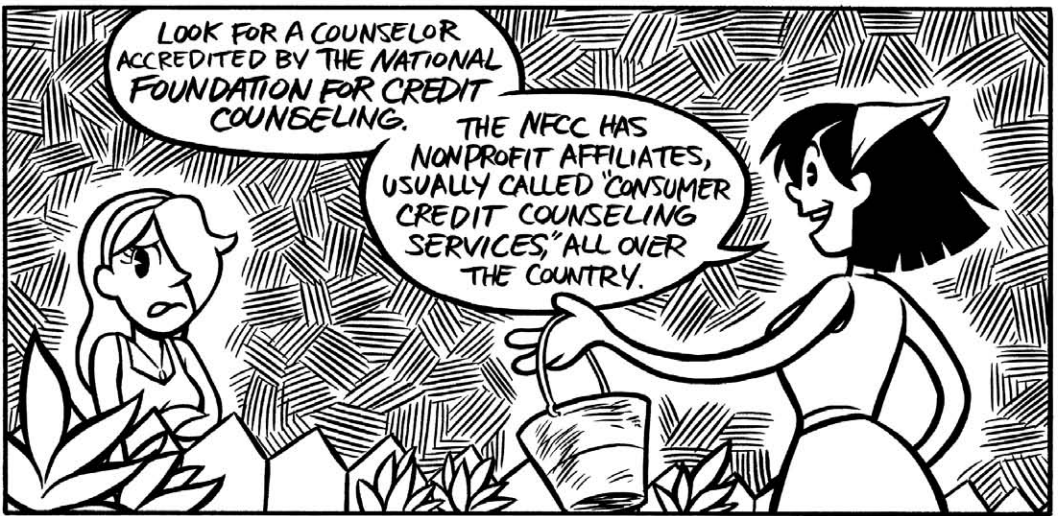














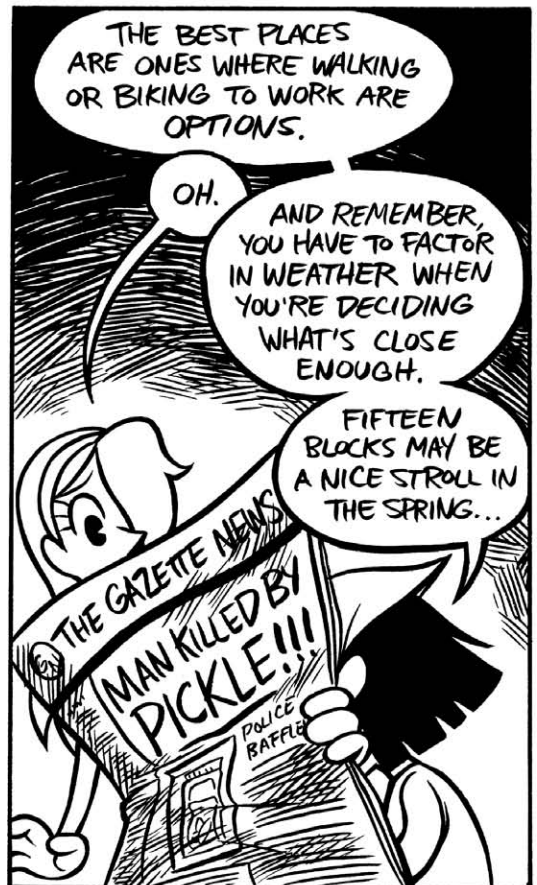
# Chapter Two

# Housing



# 1: GETTING THERE











IF YOU'RE LOOKING FOR SPECIFIC PLACES NEAR YOUR NEW POTENTIAL ADDRESS, WEBSITES LIKE WALKSCORE.COM LIST LOCAL BUSINESSES AND PERKS.

BUT IT'S STILL BEST TO GO SEE THINGS FOR YOURSELF.



YOU SHOULD CHECK OUT CRIMEREPORTS.COM AND EVERYBLOCK.COM, TOO, TO INVESTIGATE A NEIGHBORHOOD'S SAFETY.

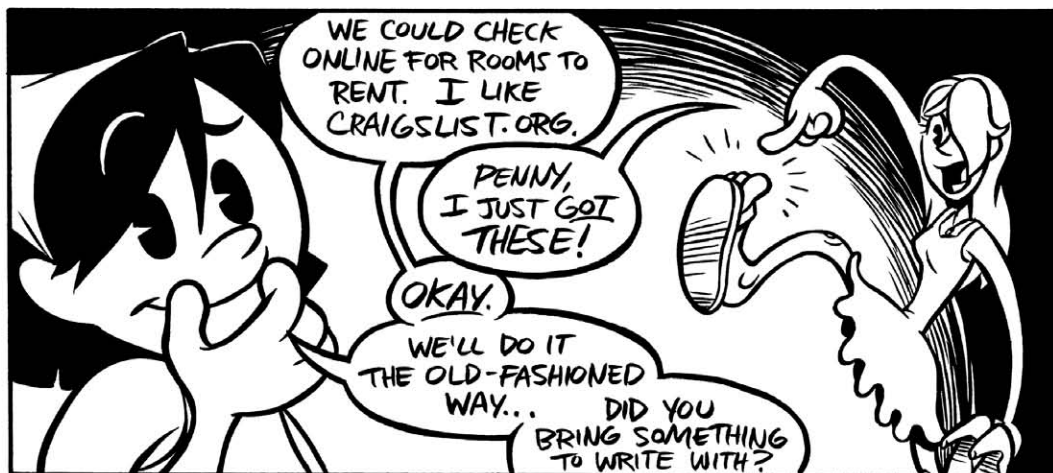
EXTRA IMPORTANT, SINCE YOU'LL BE DOING A LOT OF WALKING AND BIKING.

DING-A-LING



ONCE YOU'VE PICKED A NEIGHBORHOOD, FINDING A GOOD HOME IS JUST A MATTER OF LOOKING AROUND.

AND I'M **READY!**



WE COULD CHECK ONLINE FOR ROOMS TO RENT. I LIKE CRAIGSLIST.ORG.

PENNY, I JUST GOT THESE!

OKAY.

WE'LL DO IT THE OLD-FASHIONED WAY... DID YOU BRING SOMETHING TO WRITE WITH?



# 2: SHARING SPACE

WHAT KIND OF HOURS DO YOU KEEP?



WHAT KIND OF MUSIC DO YOU PLAY?



HOW DO YOU ENTERTAIN AND HOW OFTEN?



WHAT ARE YOUR HOBBIES?



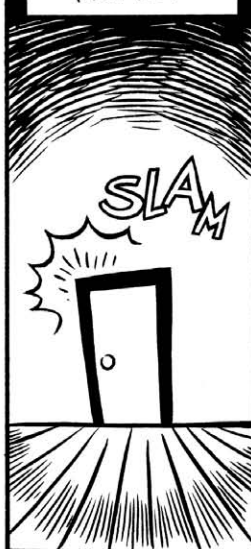
HOW NEAT ARE YOU?



ARE YOU FINANCIALLY RELIABLE?



HOW MUCH WILL YOU BE HOME?



DO YOU HAVE SPECIAL DIETARY NEEDS?







# 3: FURNISHING





I'LL BE SPENDING ALL THAT CASH I'M SAVING ON FURNITURE, THOUGH.

WHY?

MY OLD PLACE CAME FURNISHED. I HARDLY HAVE MY OWN... ANYTHING.

TOSS



MAYBE THIS WASN'T SUCH A GOOD IDEA.

I CAN'T AFFORD FURNITURE.

THAT'S OKAY. YOU CAN GET IT FOR FREE.



MOST PEOPLE HAVE TOO MUCH FURNITURE!

OLDER FRIENDS AND RELATIVES PROBABLY HAVE BASEMENTS AND CLOSETS FULL OF THINGS THEY HAVEN'T USED IN YEARS.

TAKE IT OFF THEIR HANDS!

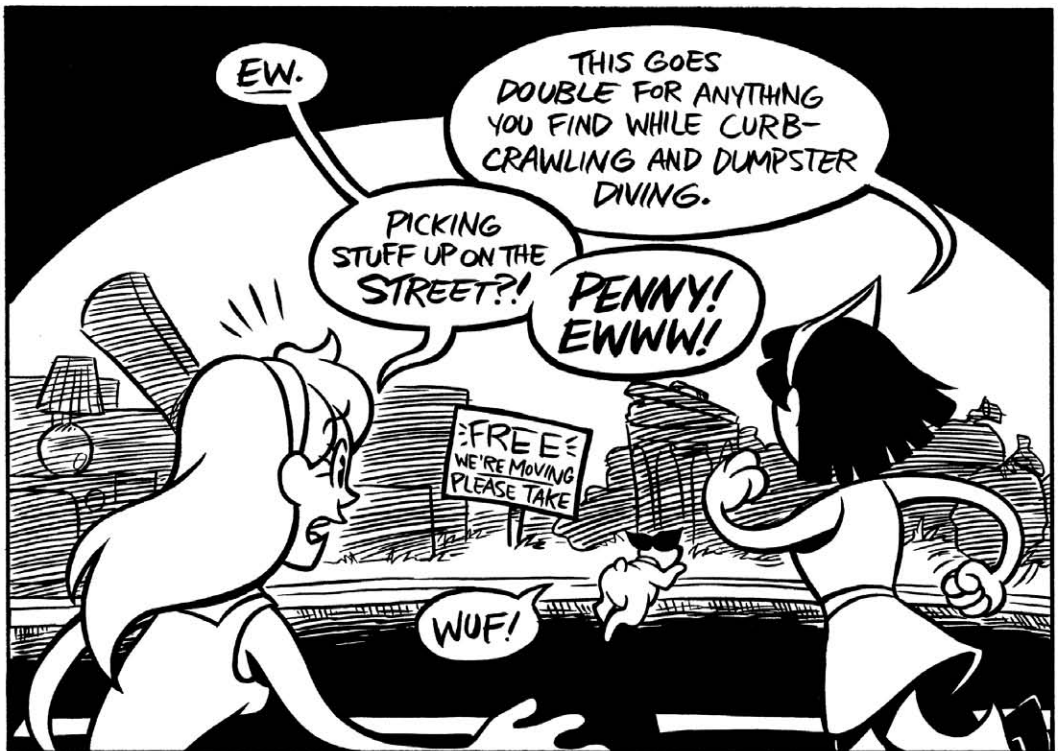
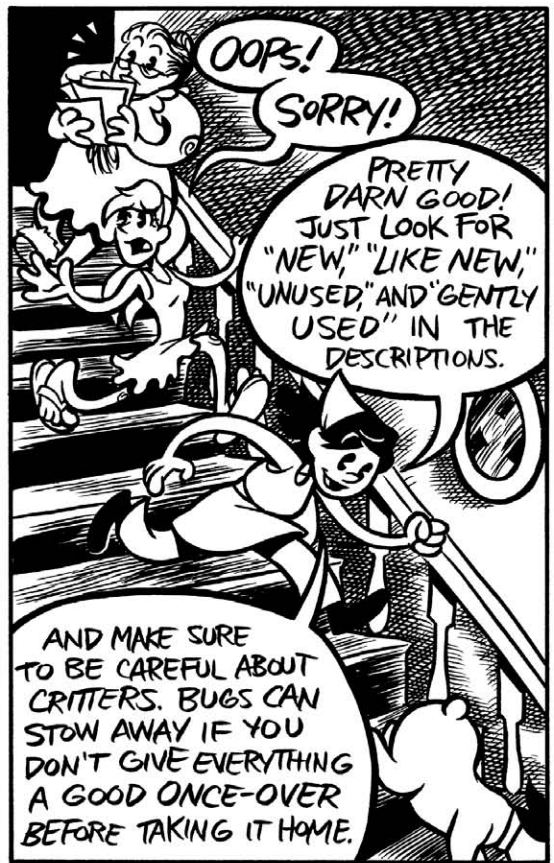
JUST ASK AND SEE!



YOU PROBABLY KNOW SOMEONE WHO CAN SPARE A COUCH, A HEADBOARD, A TABLE, SILVERWARE, POTS AND PANS...

ALL KINDS OF STUFF TO OUTFIT A HOUSE.

WUF!



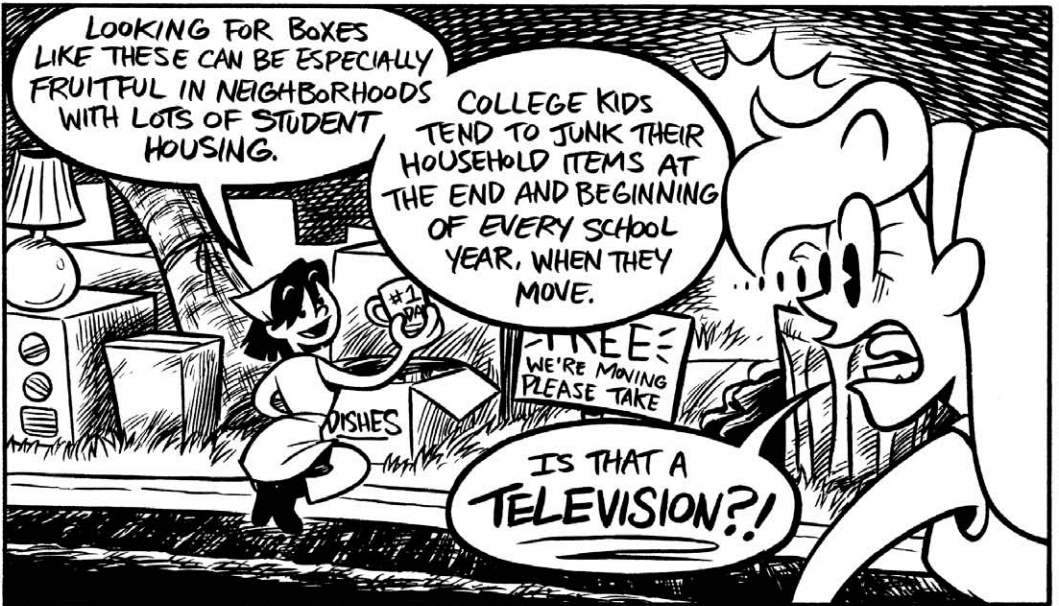


SURE!

A LOT OF HOUSEHOLD STUFF IS PUT OUT ON CURBS, SEPARATE FROM THE GARBAGE, JUST FOR PEOPLE WHO MIGHT NEED IT.

PEOPLE LIKE US!

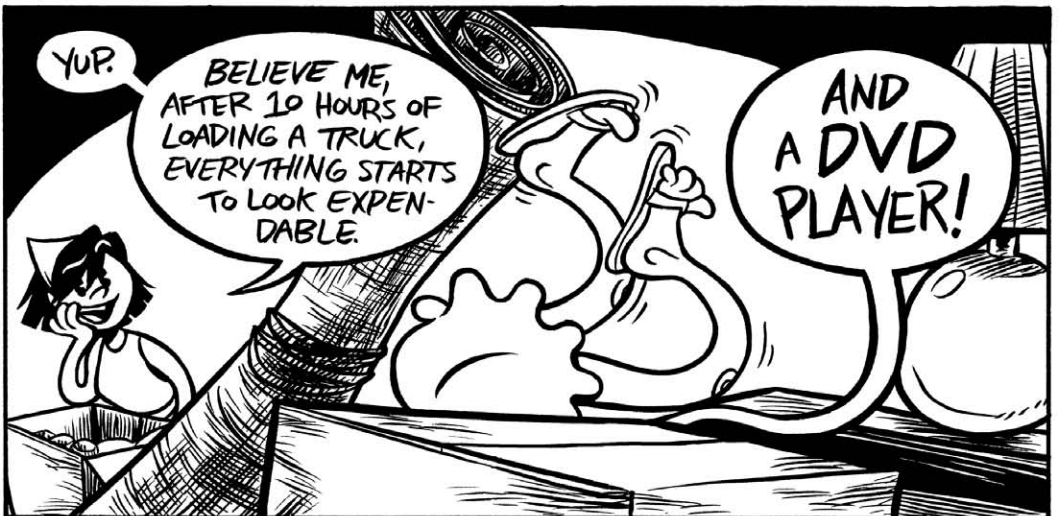
RUSTLE  
RUSTLE



LOOKING FOR BOXES LIKE THESE CAN BE ESPECIALLY FRUITFUL IN NEIGHBORHOODS WITH LOTS OF STUDENT HOUSING.

COLLEGE KIDS TEND TO JUNK THEIR HOUSEHOLD ITEMS AT THE END AND BEGINNING OF EVERY SCHOOL YEAR, WHEN THEY MOVE.

IS THAT A TELEVISION?!



YUP.

BELIEVE ME, AFTER 10 HOURS OF LOADING A TRUCK, EVERYTHING STARTS TO LOOK EXPENDABLE.

AND A DVD PLAYER!

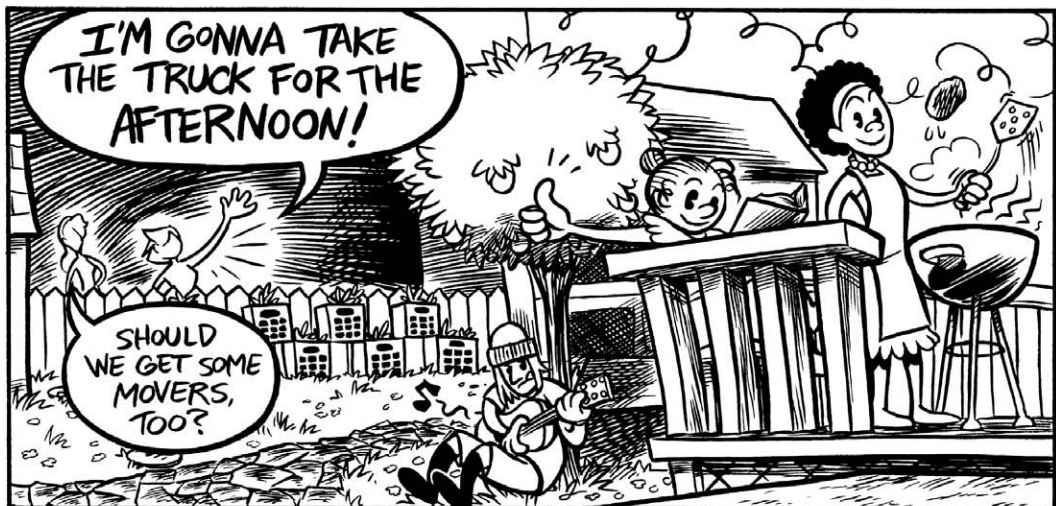




# 4: MOVING WHAT YOU'VE GOT









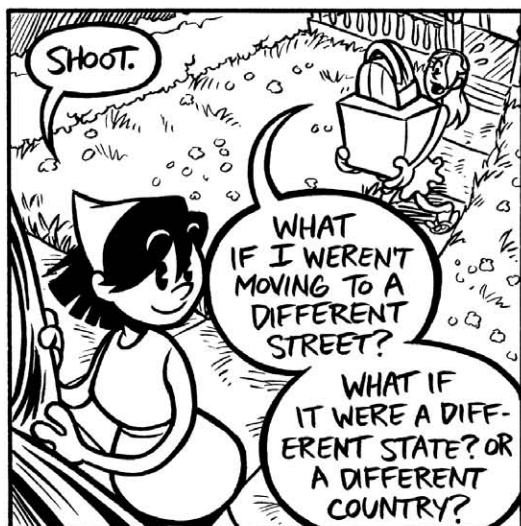


READY TO GO!

COMING!

HEY, PENNY?

I'VE GOT A QUESTION.



SHOOT.

WHAT IF I WEREN'T MOVING TO A DIFFERENT STREET?

WHAT IF IT WERE A DIFFERENT STATE? OR A DIFFERENT COUNTRY?



WELL, IF YOU'RE NOT TOO ATTACHED TO YOUR STUFF, YOU COULD JUST PACK A SUITCASE AND SELL THE REST.

I LIKE MY STUFF, PENNY.



IN THAT CASE, YOU COULD RENT A VAN OR TRAILER AND DRIVE EVERYTHING THERE YOURSELF. OR YOU COULD TRY SHIPPING EVERYTHING AS FREIGHT.

A BIG BOOK COLLECTION COULD EVEN BE SHIPPED AS MEDIA MAIL! THAT'S PRETTY CHEAP.

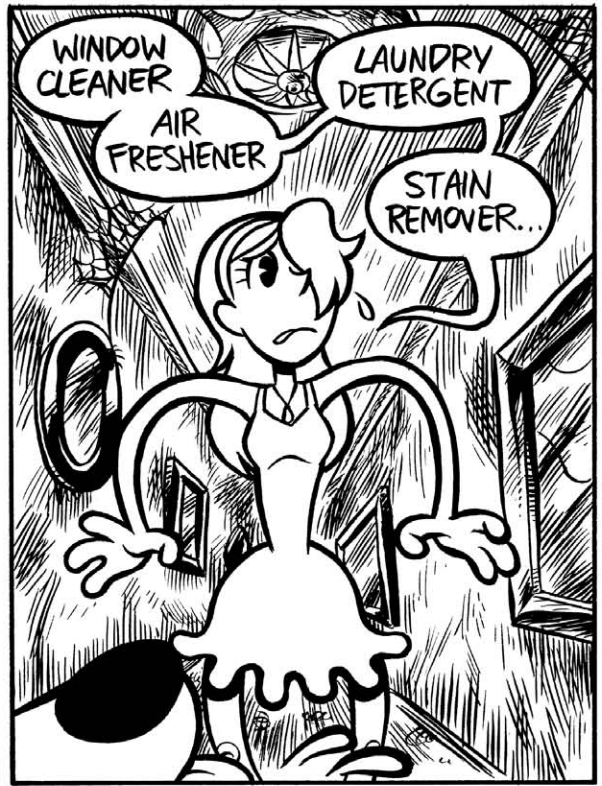


AND IF YOU'RE MOVING FOR WORK, YOU COULD ASK YOUR NEW EMPLOYER TO PAY RELOCATION COSTS.

TRUST ME, I DON'T DO ANYTHING THAT IMPORTANT.

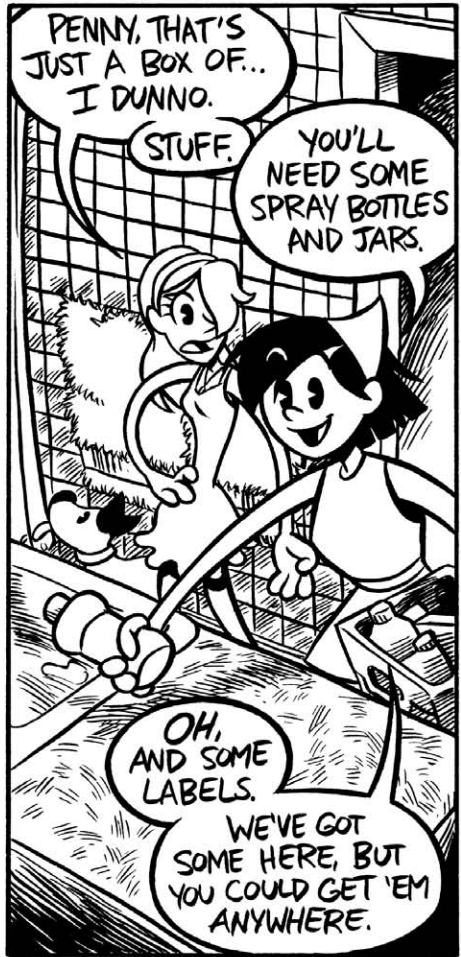
# 5: HOUSEKEEPING







TAH-  
DAH!



PENNY, THAT'S  
JUST A BOX OF...  
I DUNNO.

STUFF.

YOU'LL  
NEED SOME  
SPRAY BOTTLES  
AND JARS.

OH,  
AND SOME  
LABELS.

WE'VE GOT  
SOME HERE, BUT  
YOU COULD GET 'EM  
ANYWHERE.



MAKE SURE THE BOTTLES ARE  
CLEAN AND DRY,  
ESPECIALLY IF YOU'RE  
RE-USING ANY THAT  
PREVIOUSLY HELD OTHER  
KINDS OF CLEANERS.

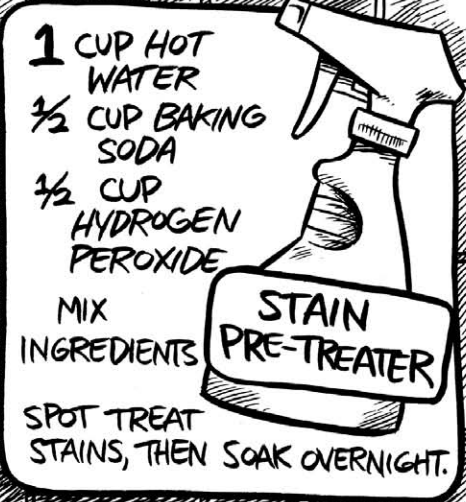
WHAT  
ARE YOU  
DOING?

WATCH  
THIS.





**1 PART HYDROGEN PEROXIDE**  
**1 PART WATER**  
 SPRAY ON SURFACES,  
 WIPE DOWN



**1 CUP HOT WATER**  
**½ CUP BAKING SODA**  
**½ CUP HYDROGEN PEROXIDE**  
 MIX INGREDIENTS  
 SPOT TREAT STAINS, THEN SOAK OVERNIGHT.



**½ CUP VINEGAR**  
**1 GALLON WATER**  
 SPRAY ON FLOOR,  
 WIPE DOWN.

**1 CUP WASHING SODA**  
**1 CUP BORAX**  
 USE 2 TBSP. PER LOAD.  
 ADD TBSP. OF VINEGAR  
 TO RINSE CYCLE FOR SPOTS.



**ONE BAR SOAP, SHREDDED/GRATED**  
**½ CUP WASHING SODA**  
**½ CUP BORAX**

WET SURFACE,  
 SPRINKLE ON.  
 LET SIT SEVERAL  
 MINUTES, SCRUB,  
 AND RINSE



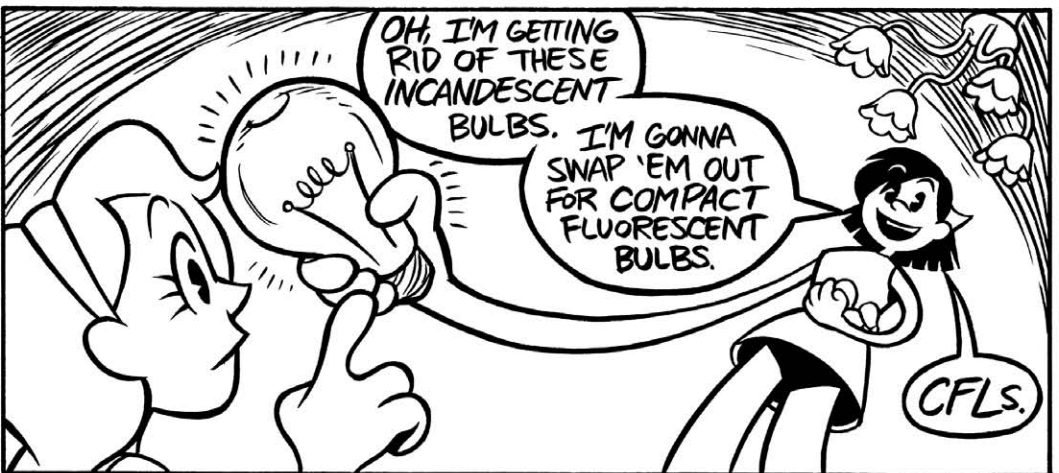
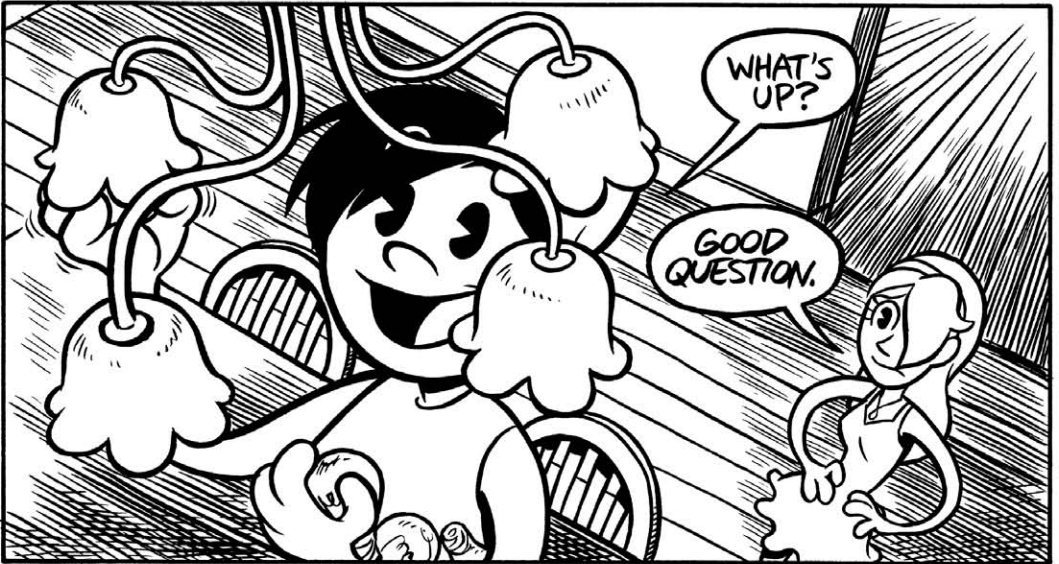
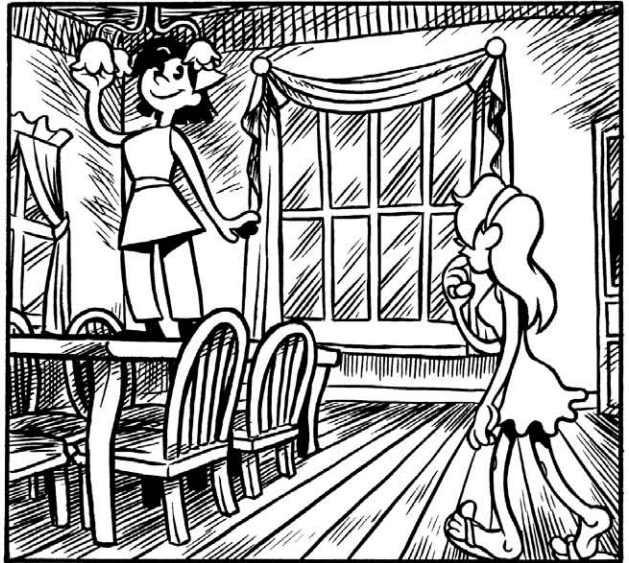
**BATHROOM CLEANER**

THERE ARE MORE RECIPES FOR HOUSEHOLD CLEANERS (AND BEYOND!) IN THE CHAPTER 2 APPENDIX!

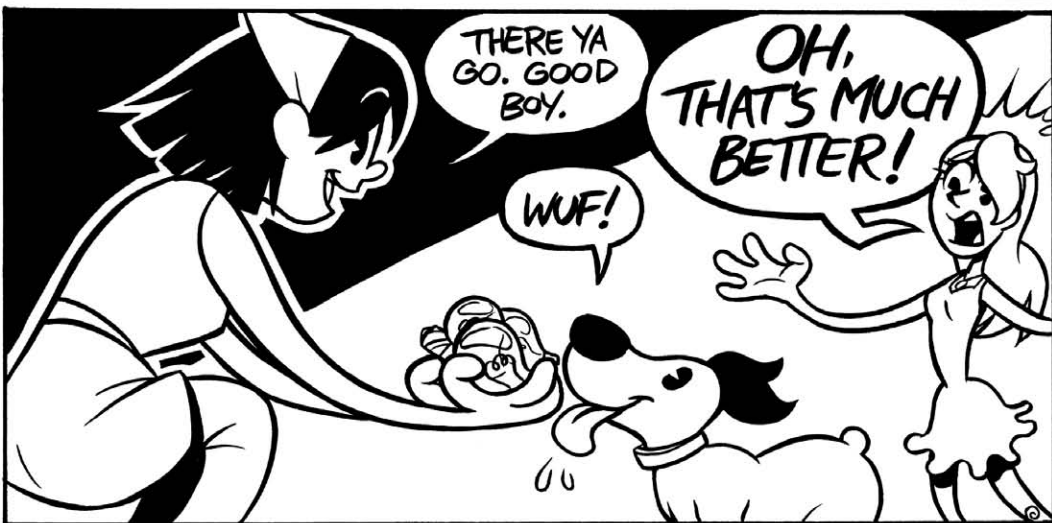




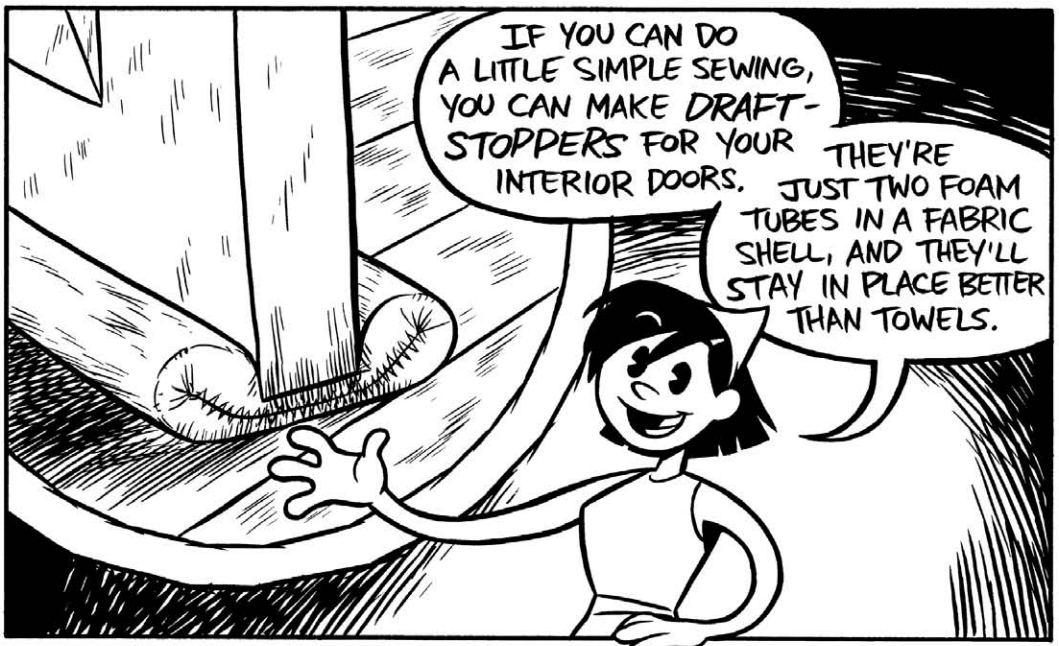












IF YOU CAN DO A LITTLE SIMPLE SEWING, YOU CAN MAKE DRAFT-STOPPERS FOR YOUR INTERIOR DOORS.

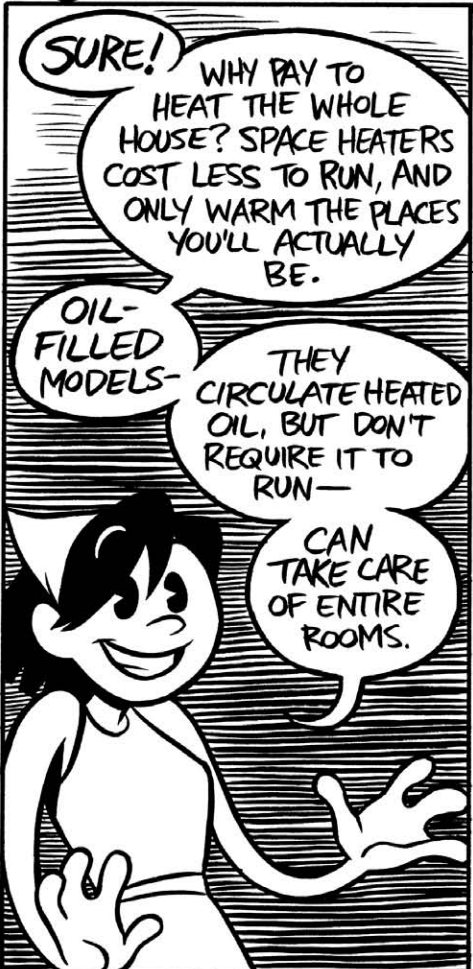
THEY'RE JUST TWO FOAM TUBES IN A FABRIC SHELL, AND THEY'LL STAY IN PLACE BETTER THAN TOWELS.



STOPPING DRAFTS IS EVEN MORE IMPORTANT WHEN IT'S CHILLY OUTSIDE.

IF YOU'RE STILL COLD, PUT ON THICKER CLOTHES BEFORE YOU TOUCH THE THERMOSTAT. OR TURN OFF THE CENTRAL HEATING ALTOGETHER AND INVEST IN A COUPLE OF SPACE HEATERS.

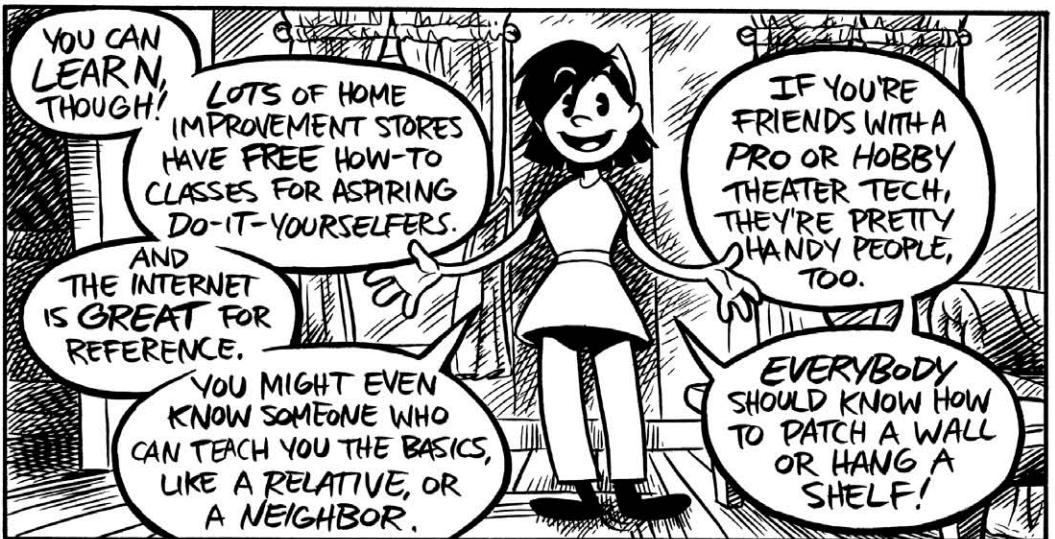
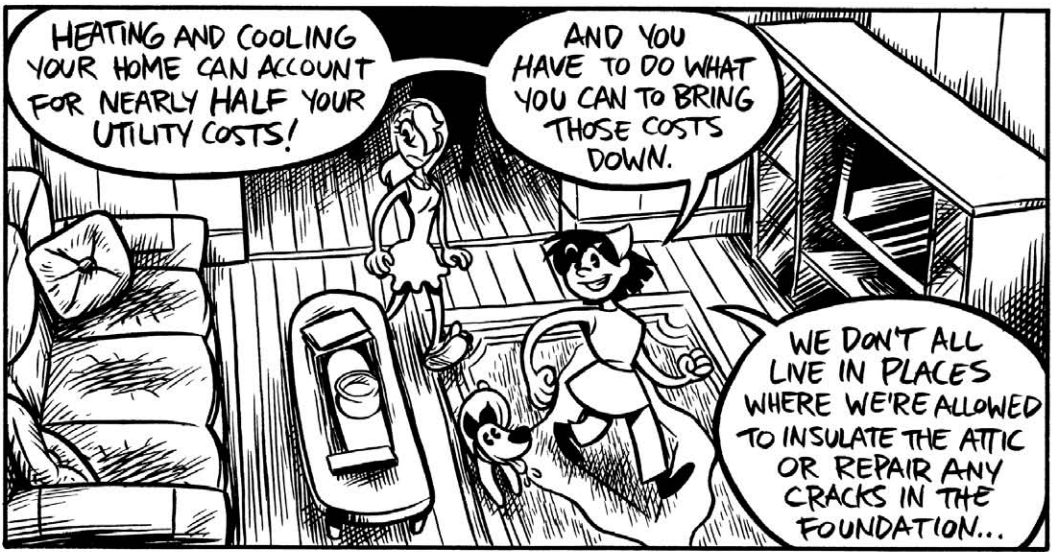
TURN OFF THE HEAT?  
IN THE WINTER?



SURE! WHY PAY TO HEAT THE WHOLE HOUSE? SPACE HEATERS COST LESS TO RUN, AND ONLY WARM THE PLACES YOU'LL ACTUALLY BE.

OIL-FILLED MODELS— THEY CIRCULATE HEATED OIL, BUT DON'T REQUIRE IT TO RUN—

CAN TAKE CARE OF ENTIRE ROOMS.







I GUESS THAT WOULD COME IN HANDY.

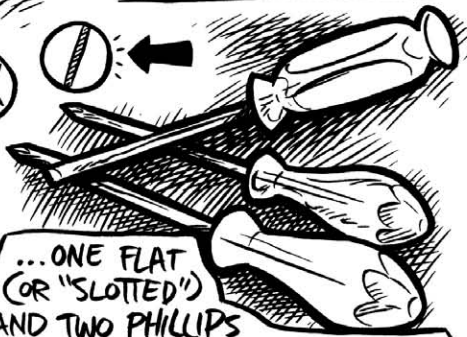
THERE ARE A FEW ESSENTIALS THAT SHOULD BE IN EVERY BASIC TOOLBOX.



# A CLAW HAMMER

...FOR POUNDING AND REMOVING NAILS. CHOOSE ONE THAT FITS COMFORTABLY IN YOUR HANDS.

# THREE SCREWDRIVERS



...ONE FLAT (OR "SLOTTED") AND TWO PHILLIPS (OR "CROSSPOINT"), SIZE ONE AND TWO. DON'T DAMAGE THE SCREW HEAD WITH THE WRONG SIZE SCREWDRIVER! IT'LL JUST MAKE IT HARDER TO TURN.



# A CRESCENT WRENCH

...IS AN ADJUSTABLE WRENCH. YOU CAN USE THIS FOR A LOT OF JOBS WHERE A PROFESSIONAL WOULD USE A WRENCH MADE TO SIZE. GET TWO: 4 INCHES FOR SMALL STUFF, AND 10 TO 12 INCHES FOR BIG STUFF.



# ALLEN WRENCHES

...ARE USED IN LOTS OF ASSEMBLY-REQUIRED FURNITURE AND COME INCLUDED. ALSO CALLED "HEX WRENCHES."

IF THEY'RE MADE OF BLACK METAL, SAVE THEM! THEY'RE DURABLE! YOU'LL NEED A RANGE OF SIZES, IN BOTH ENGLISH AND METRIC MEASUREMENTS.



# A UTILITY KNIFE

...HAS A SHARP BLADE WITH GOOD SUPPORT.



# SLIP-JOINT PLIERS

...ARE GOOD FOR BENDING AND TWISTING WIRE AND FOR HANGING PICTURES OR DECORATIONS.



### A PULL SAW

IT'S EASY TO MAKE NICE, STRAIGHT CUTS WITH THIS.



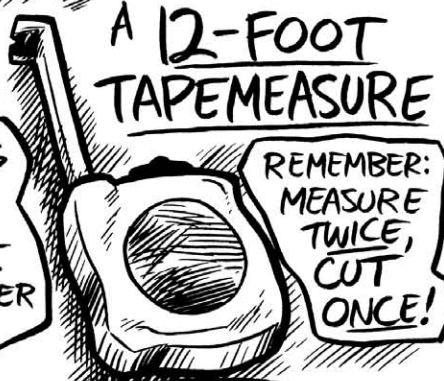
### A HACKSAW

... IS FOR CUTTING METAL. IF YOU'RE BUYING A USED SAW, REPLACE THE BLADE BEFORE YOU PUT IT TO WORK; IT'S PROBABLY DULL.



### PIPE TAPE

... WRAPS AROUND PLUMBING THREADS TO FILL UP ANY GAPS THAT WOULD OTHERWISE LET WATER LEAK OUT. NO PLUMBING JOB FITS TOGETHER SO SNUGLY THAT YOU SHOULDN'T BOTHER WITH PIPE TAPE!



### A 12-FOOT TAPEMEASURE

REMEMBER: MEASURE TWICE, CUT ONCE!



### A FLASHLIGHT

TRY TO FIND GOOD-QUALITY TOOLS, ONES THAT COME WITH A LIFETIME WARRANTY. CHEAP TOOLS ARE MORE LIKELY TO BEND, BREAK, OR WARP.

... BECAUSE WHEN SOMETHING BREAKS, IT'LL BE UNDER THE SINK.

OR IN THE BASEMENT.

OR UP THE CHIMNEY.

YIKES.

SOMETIMES YOU CAN GET GOOD DEALS AT YARD SALES OR FLEA MARKETS...

BUT AVOID SECOND-HAND PULL-SAWS.

(THEY'RE PROBABLY DULL.)

AND ANY TOOLS WITH WORN AND ROUNDED EDGES.



OKAY... I THINK...



IF YOU'RE GOING TO BE DOING ELECTRICAL WORK OR HEAVY-DUTY PLUMBING— (AND I WOULD DEFINITELY RECOMMEND YOU GET SOME GOOD INSTRUCTION) BEFORE TACKLING THAT STUFF— YOU CAN ADD DIAGONAL CUTTERS, NEEDLE NOSE PLIERS, AND A PIPE WRENCH TO THAT LIST...

BUT IT'S A GREAT BEGINNER'S TOOLBOX FOR BASIC HOUSEHOLD JOBS AS-IS.

THIS IS WAY OVER MY HEAD!



THAT'S OKAY.

IF YOU'RE EVER UP AGAINST A JOB YOU DON'T THINK YOU CAN HANDLE, NEVER BE AFRAID TO CALL A PRO.

FRIENDS, YOUR LANDLORD, AND ONLINE REVIEWS CAN FIND YOU A GOOD ONE, JUST DON'T HIRE ANYBODY GOING DOOR-TO-DOOR.

EVER.

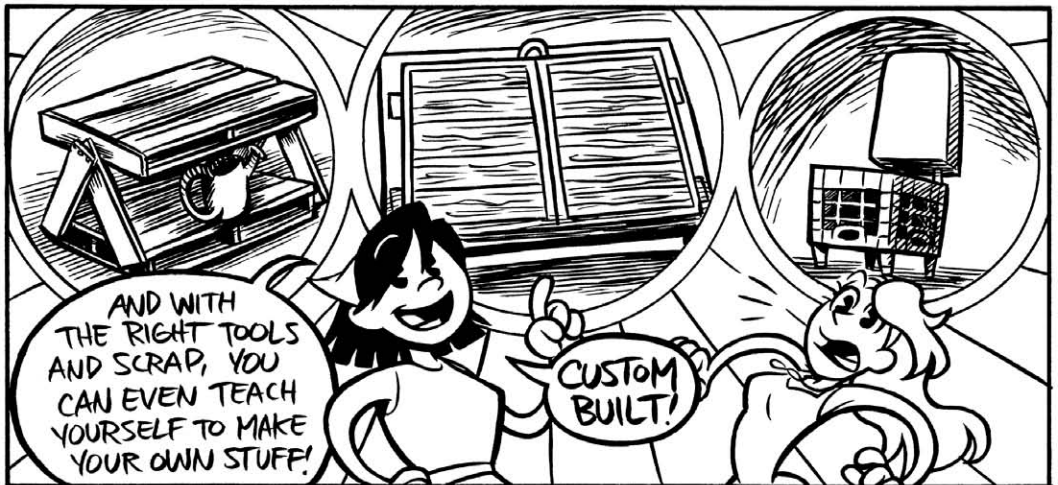
IT'S PROBABLY A CON.



BUT ANYBODY CAN LEARN TO HANG A FRAME OR DO SMALL REPAIRS.

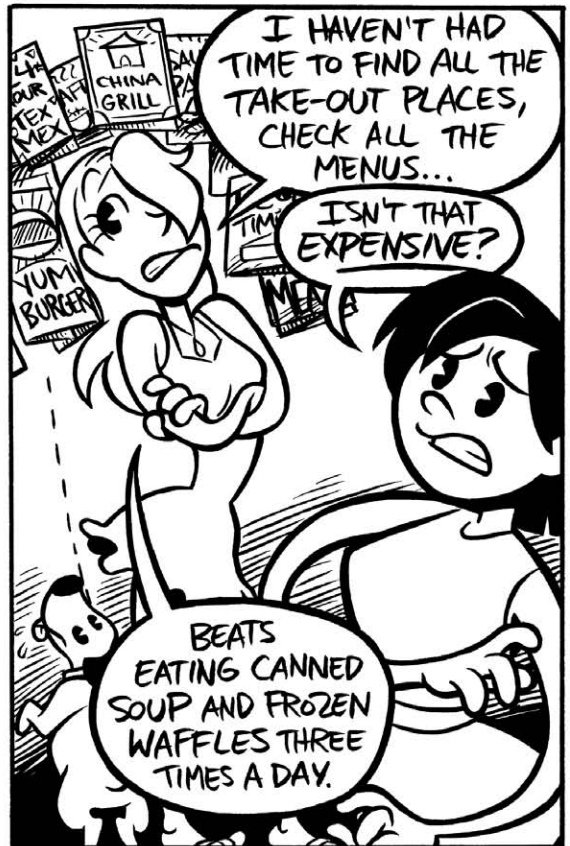
REALLY, MIL!

DON'T COUNT ON IT.



AND WITH THE RIGHT TOOLS AND SCRAP, YOU CAN EVEN TEACH YOURSELF TO MAKE YOUR OWN STUFF!

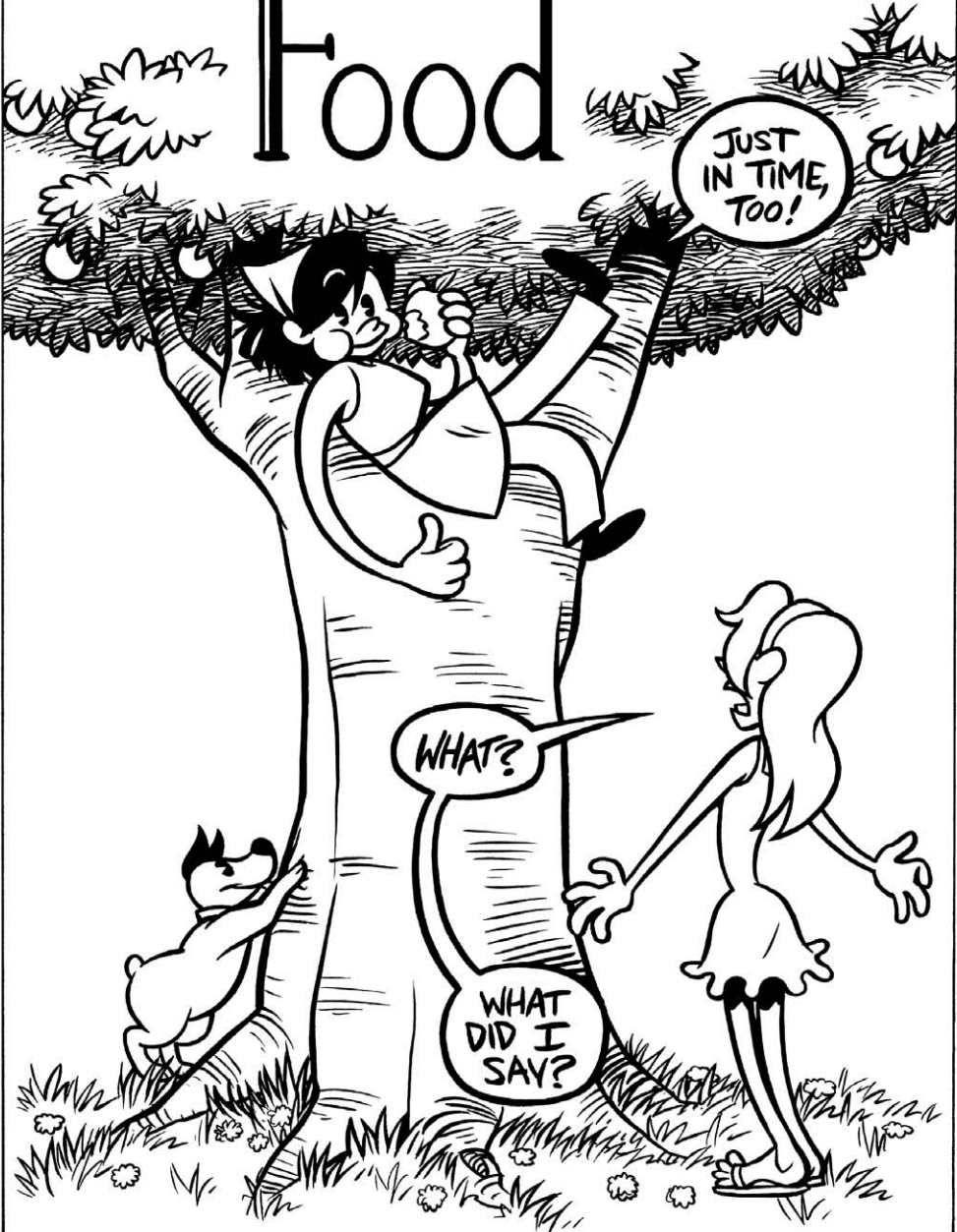
CUSTOM BUILT!





# Chapter Three

# Food



# 1: FOOD 101: KITCHENWARE



GET ONE WITH A LID, AND MAKE SURE THE LID HAS LITTLE CONICAL PROTRUSIONS.



THESE GIVE THE STEAM COOKING THE FOOD A PLACE TO CONDENSE AND REDISTRIBUTE EVENLY WHEN IT FALLS BACK INTO THE PAN.



THESE NEED SPECIAL CARE, THOUGH.

# HOW TO SEASON A CAST-IRON SKILLET

1 REMOVE ANY PAPER, TAPE, STICKERS, ETC. FROM THE SKILLET. WASH IT LIGHTLY WITH A SPONGE AND SOAPY WATER. RINSE, AND ALLOW IT TO DRY.



2 PRE-HEAT YOUR OVEN TO 350°F. WHILE THE OVEN HEATS, LIBERALLY COAT THE INSIDE OF YOUR SKILLET WITH FAT, SUCH AS BACON GREASE, COOKING OIL, VEGETABLE SHORTENING, OR LARD.



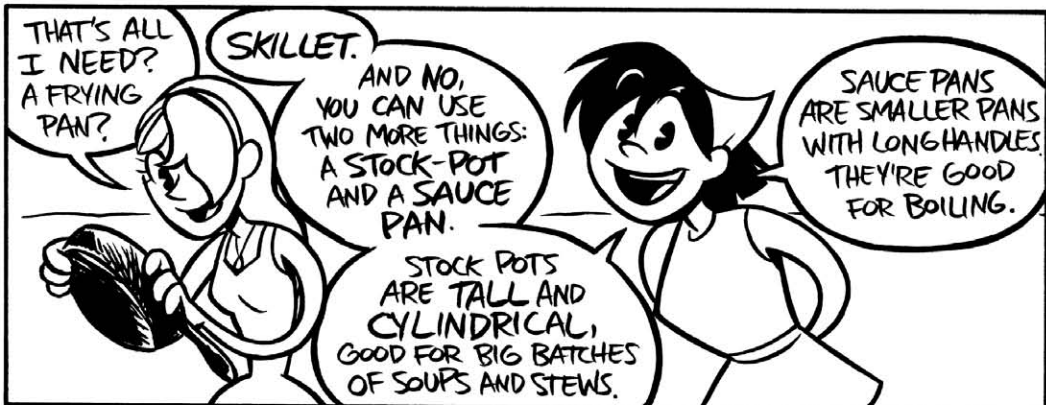
3 PLACE YOUR GREASED SKILLET, UPSIDE DOWN, ON THE TOP RACK OF THE HOT OVEN. PUT IT OVER ALUMINUM FOIL OR A COOKIE SHEET TO CATCH ANY DRIPPING OIL.



4 KEEP IT IN THE OVEN FOR AN HOUR. DON'T WORRY ABOUT ANY SMOKE. THAT'S THE OIL CHARRING AND FILLING THE CREVICES IN YOUR NEW SKILLET. YOU WANT THAT TO HAPPEN.

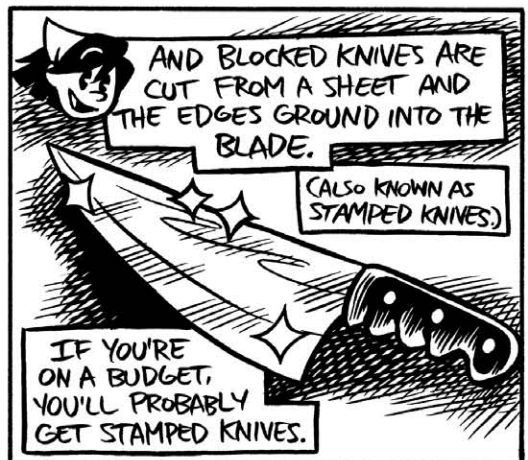
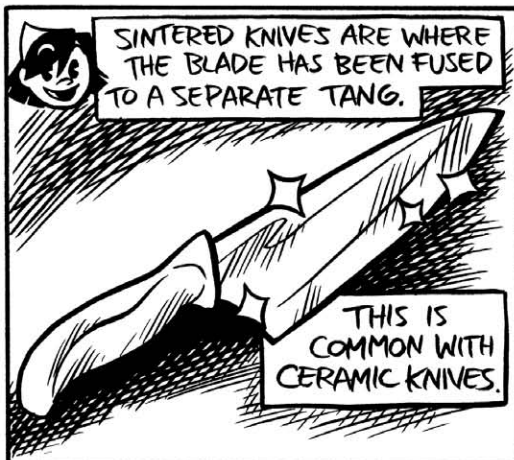
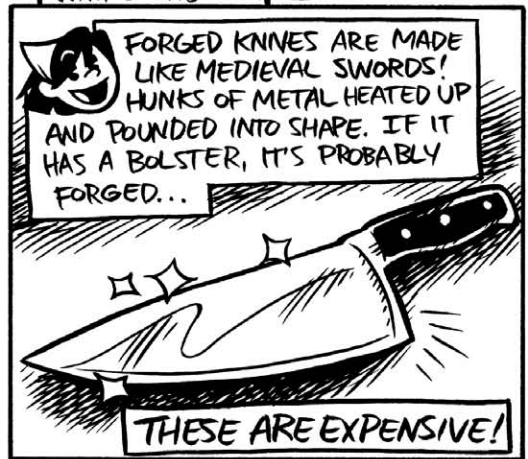
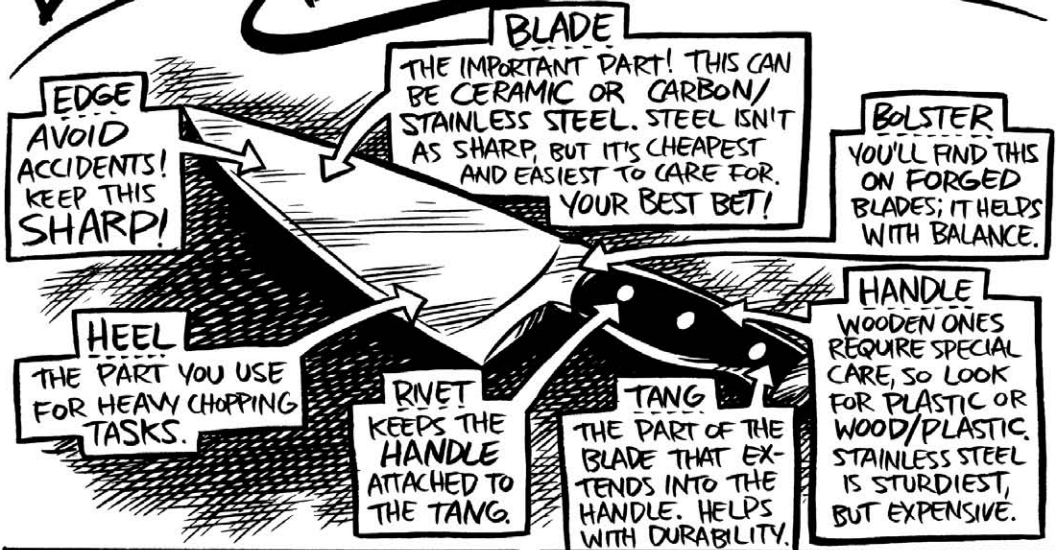


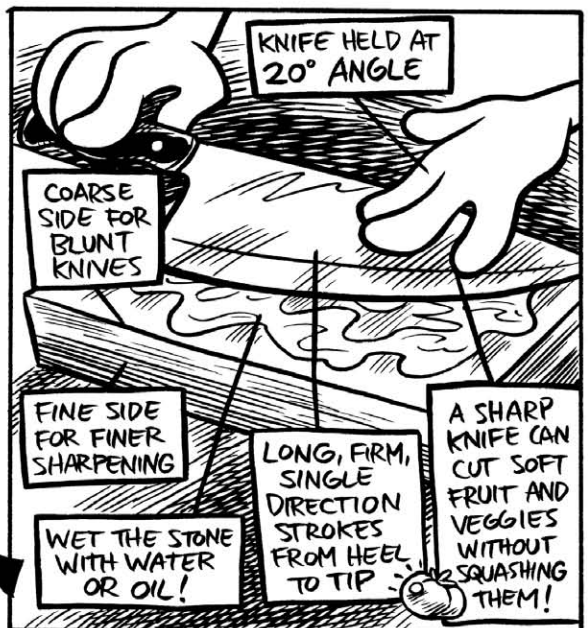
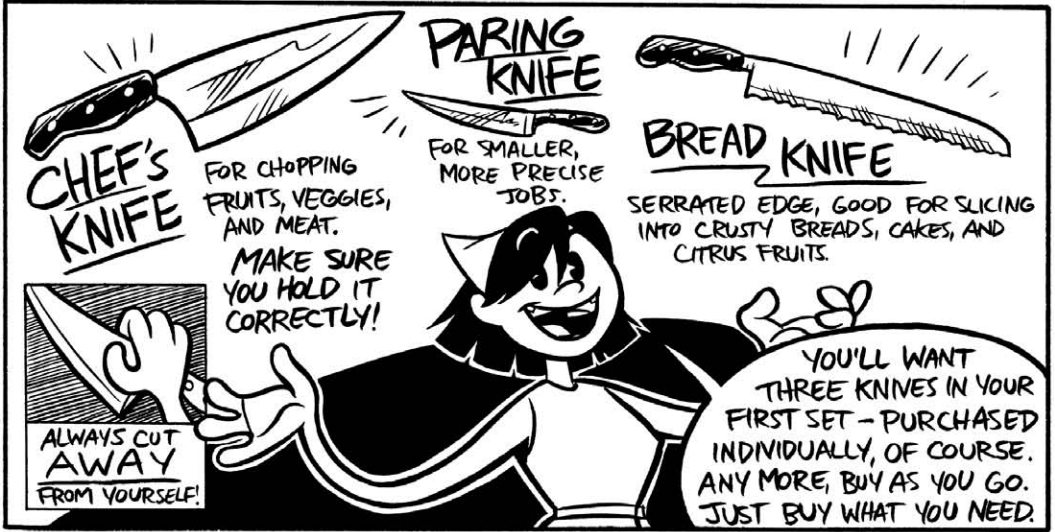
5 AFTER AN HOUR, SWITCH OFF THE OVEN AND EITHER ALLOW THE PAN TO COOL IN THERE OR REMOVE IT (WITH MITTS!) AND ALLOW IT TO COOL ON A HEAT-RESISTANT SURFACE.

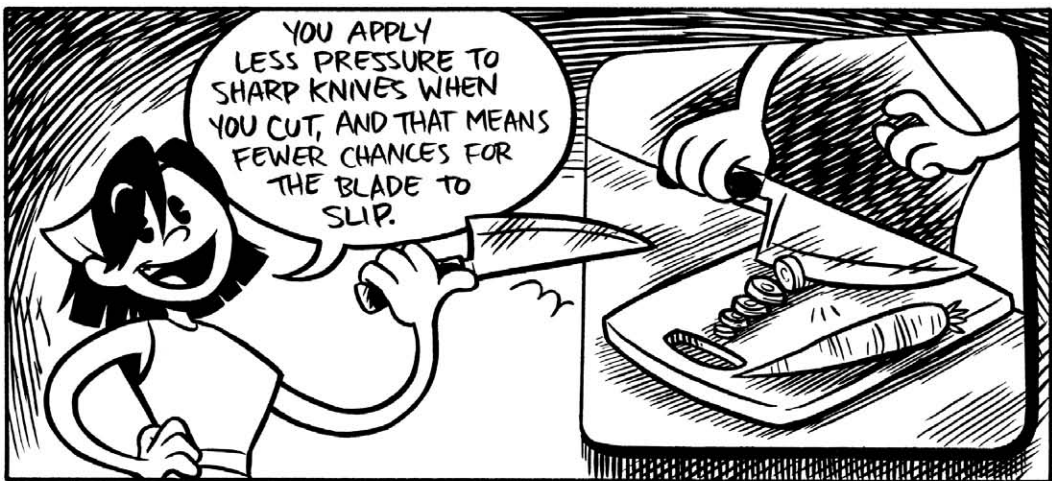




# BASIC KNIFE ANATOMY



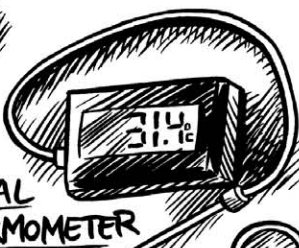




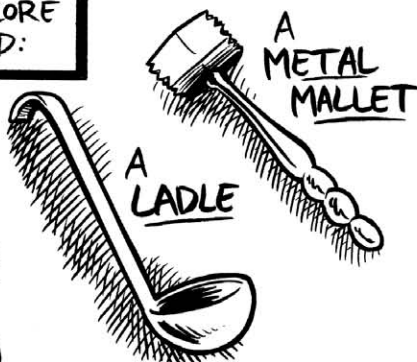
YOUR KNIVES AND PANS WILL FORM THE CORE OF YOUR KITCHEN, BUT YOU'LL ALSO NEED:



A WOODEN SPOON



A DIGITAL THERMOMETER



A METAL MALLET

A LADLE



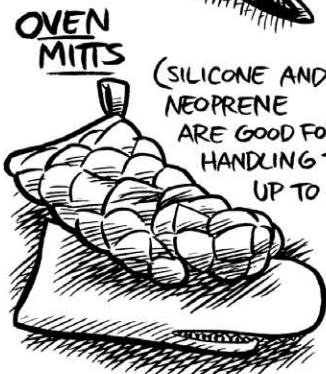
A PEELER



MEASURING SPOONS



MEASURING CUPS



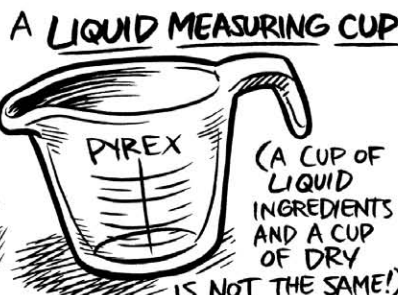
OVEN MITTS

(SILICONE AND NEOPRENE ARE GOOD FOR HANDLING THINGS UP TO 500°)



A SILICONE SPATULA

(ALSO VERY HEAT RESISTANT)

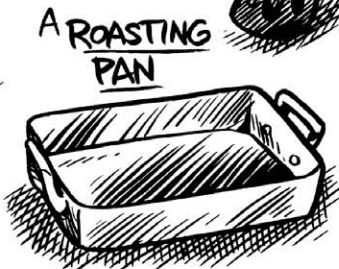


A LIQUID MEASURING CUP

(A CUP OF LIQUID INGREDIENTS AND A CUP OF DRY IS NOT THE SAME!)



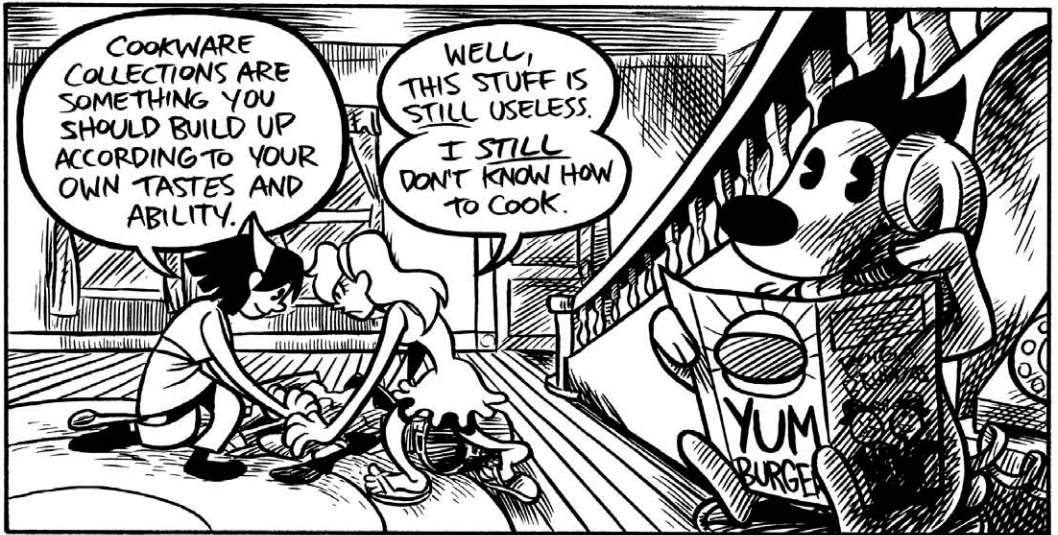
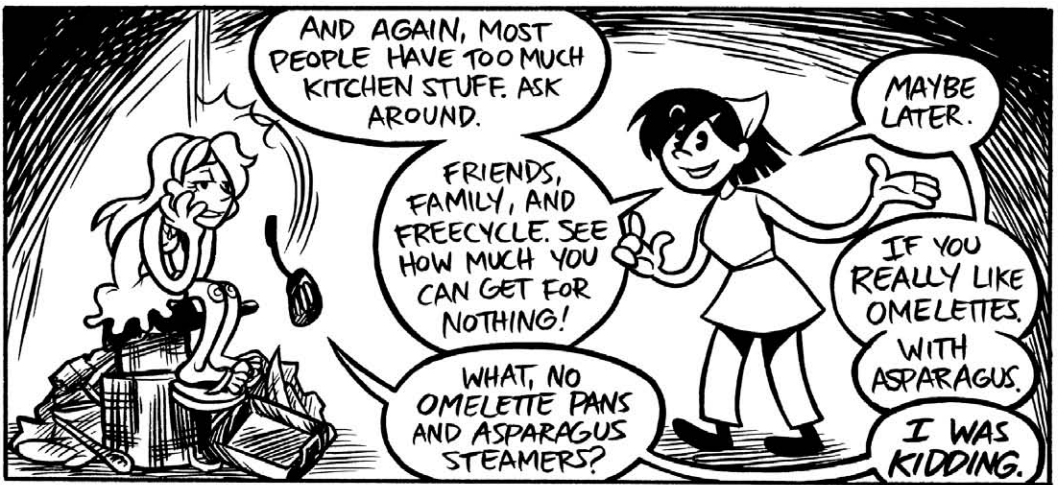
A FRENCH WHISK



A ROASTING PAN



KITCHEN SHEARS





# FOOD 101: THE GLOSSARY

**BAKE** - TO COOK IN THE DRY HEAT OF THE OVEN

**BARBEQUE** - TO COOK MEAT SLOWLY, OFTEN OVER COALS WHILE BASTING IT FREQUENTLY WITH A HEAVILY-SPICED SAUCE

**BLANCH** - TO SUBMERGE A FOOD INTO BOILING WATER FOR A BRIEF TIME, THEN SUBMERGE THE SAME FOOD IN ICE WATER TO QUICKLY STOP THE COOKING PROCESS

**BOIL** - TO COOK IN A LIQUID OVER A VERY HIGH HEAT, WHERE BUBBLES ARE VIGOROUSLY BREAKING THE SURFACE

**BRAISE** - TO SEAR (OR BROWN) FOOD IN HOT FAT ON THE STOVE, THEN CONTINUE COOKING SLOWLY IN A SMALL AMOUNT OF LIQUID IN THE OVEN

**DEEP-FRY** - TO COOK FOOD BY COMPLETELY IMMERSING IT IN HOT FAT

**FRY** - TO COOK FOOD IN A SMALL AMOUNT OF FAT ON THE STOVE WITH LIMITED STIRRING OR TURNING; ALSO CALLED PAN-FRYING

**GRILL** - TO QUICKLY COOK FOOD OVER HIGH HEAT

**POACH** - TO GENTLY COOK FRAGILE FOOD - LIKE EGGS, FISH, OR FRUIT - IN A LIQUID KEPT BELOW THE BOILING POINT

**REDUCE** - TO EVAPORATE SOME OF THE WATER FROM LIQUID OR SEMI-LIQUID FOOD BY BOILING OR SIMMERING IT IN AN UNCOVERED PAN

**ROAST** - A LOT LIKE BAKING, BUT THE TERM IS USED FOR MEAT OR VEGETABLES; TO COOK FOOD, UNCOVERED, WITH DRY, INDIRECT HEAT

**SAUTÉ** - TO QUICKLY SEAR (OR BROWN) SMALL PIECES OF MEAT OR VEGETABLES IN HOT FAT, STIRRING FREQUENTLY; A VERY QUICK METHOD!

**SIMMER** - TO COOK IN A LIQUID THAT IS KEPT JUST BELOW THE BOILING POINT; LIKE POACHING, BUT FOR LESS DELICATE FOODS THAT NEED LONGER

**STEAM** - TO COOK FOOD OVER A SMALL AMOUNT OF BOILING WATER; THE WATER AND FOOD ARE KEPT SEPARATE BY A RACK IN THE POT; A HEALTHY METHOD OF COOKING THAT USES NO ADDED FAT

**SWEAT** - TO GENTLY HEAT VEGETABLES IN A SMALL AMOUNT OF FAT, STIRRING FREQUENTLY AND NOT ALLOWING THE FOOD TO BROWN

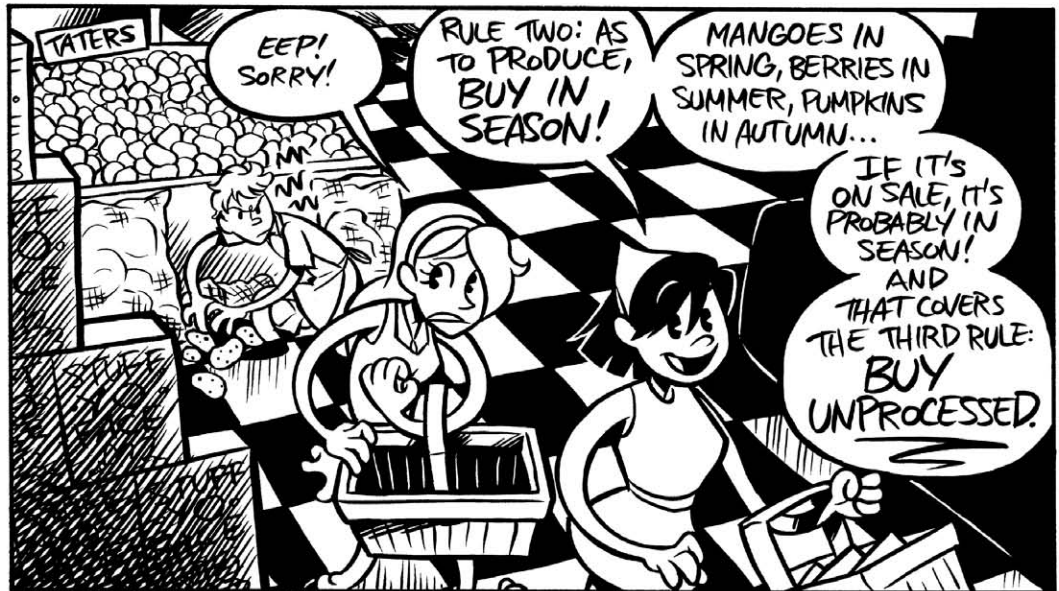
**STEW** - TO SIMMER A MIXTURE OF SOLID FOODS IN A LIQUID

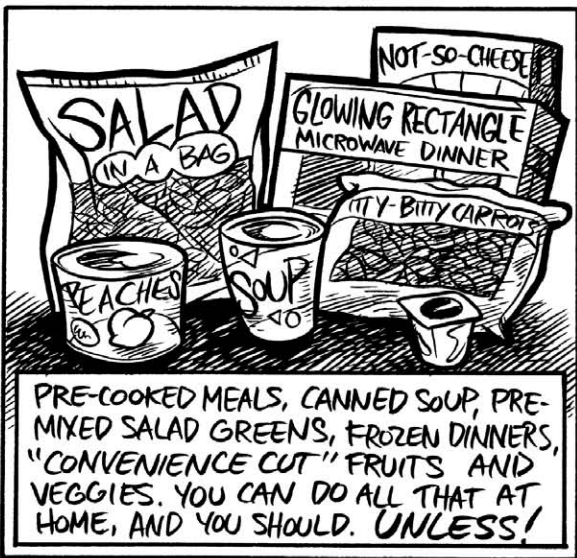
**STIR-FRY** - A TRADITIONAL CHINESE COOKING TECHNIQUE, SIMILAR TO SAUTÉING; BITE-SIZED FOOD COOKING VERY QUICKLY IN A VERY HOT PAN; VERY LITTLE OIL IS ADDED, AND THE FOOD IS VERY FREQUENTLY STIRRED

**PARBOIL** - TO PARTIALLY BOIL FOOD, AS PREPARATION FOR LATER COOKING; INSTANT RICE IS PARBOILED!













A LOT OF STORES HAND OUT CATALINA COUPONS, TOO. THEY COME OUT FROM A PRINTER BY THE REGISTER. THE KIND YOU GET ARE USUALLY TRIGGERED BY THE PURCHASES YOU JUST MADE.

THEY HAVE A FOUR-WEEK WINDOW FOR USE, AND THEY CAN SAVE YOU TONS. SOME EVEN GET YOU FREE ITEMS!



THERE ARE TWO VARIETIES: MANUFACTURER'S COUPONS AND STORE COUPONS.



STORE COUPONS ARE USUALLY LIMITED TO USE IN THE CHAIN THAT ISSUES 'EM, BUT MANUFACTURER'S COUPONS CAN BE USED ANYWHERE THAT ACCEPTS COUPONS!

CAN'T WE JUST BUY STORE BRANDS? THEY'RE ALREADY CHEAPER.

NOT ALWAYS! SMART COUPON USE CAN MAKE NAME-BRAND GROCERIES EVEN CHEAPER THAN GENERIC STUFF.



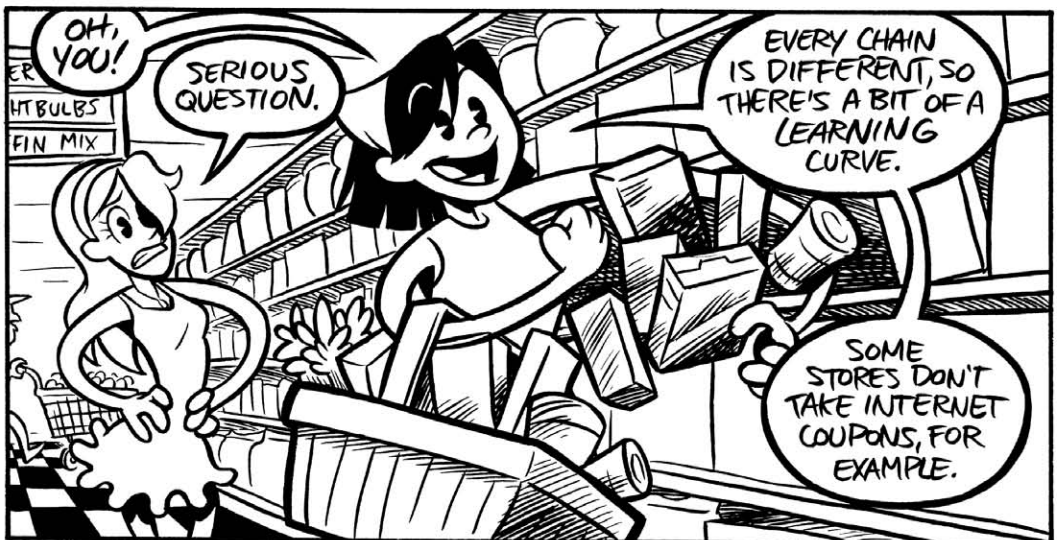
COUPONS ARE EVERYWHERE! PACKAGING, INSERTS IN THE SUNDAY PAPER, FLYERS, JUNK MAIL, NEWSLETTERS, MAGAZINES... YOU CAN EVEN PRINT SOME RIGHT OFF THE INTERNET!

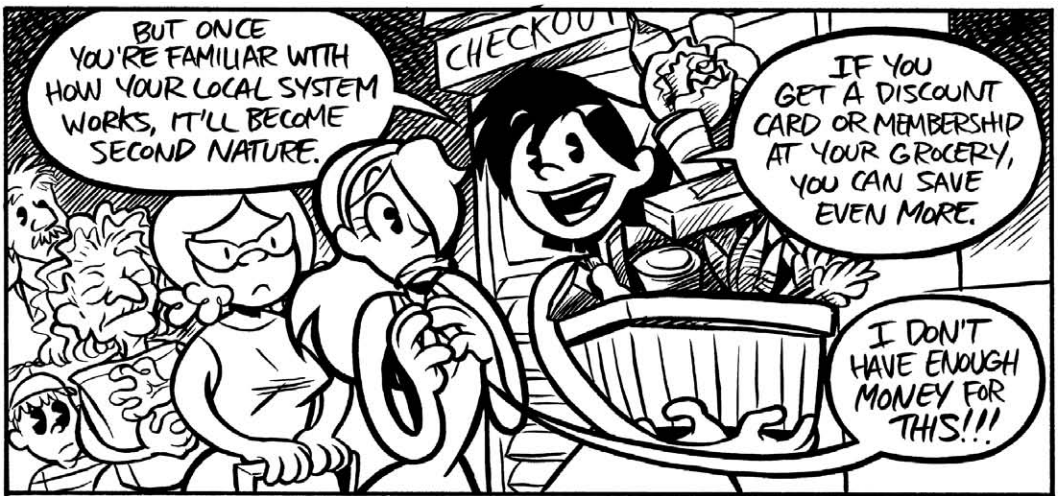


GROCERYCOUPONGUIDE.COM IS A FANTASTIC RESOURCE FOR ONLINE COUPONS.

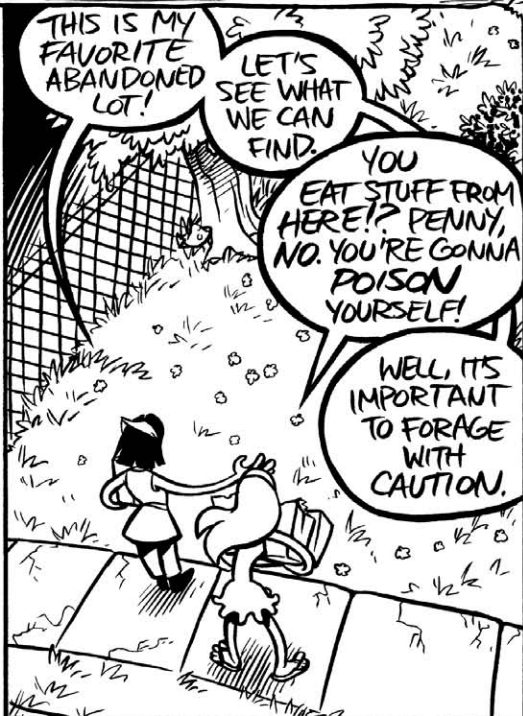
AND--  
OH!  
I FORGOT!

SNAP

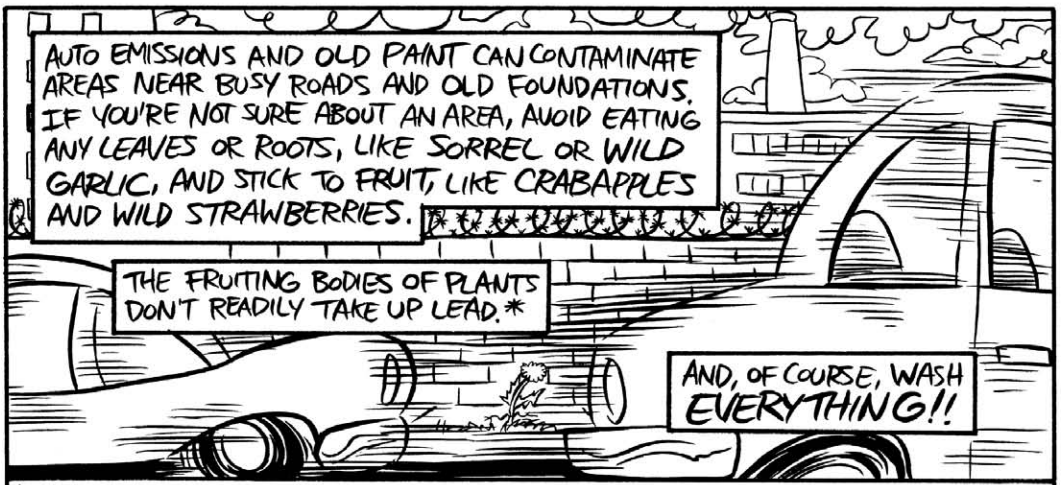




# FOOD 101: FORAGING AND GARDENING





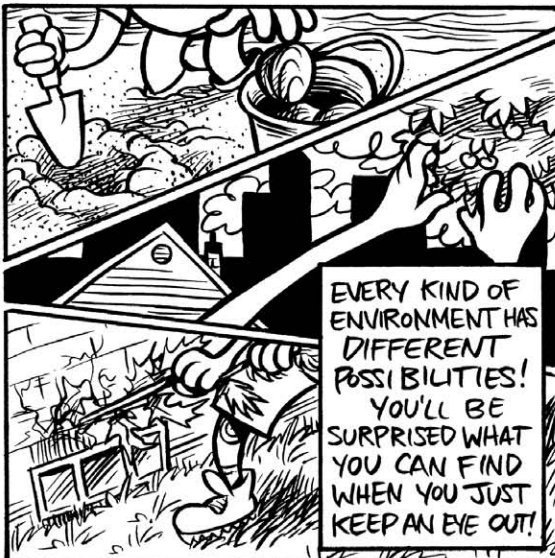
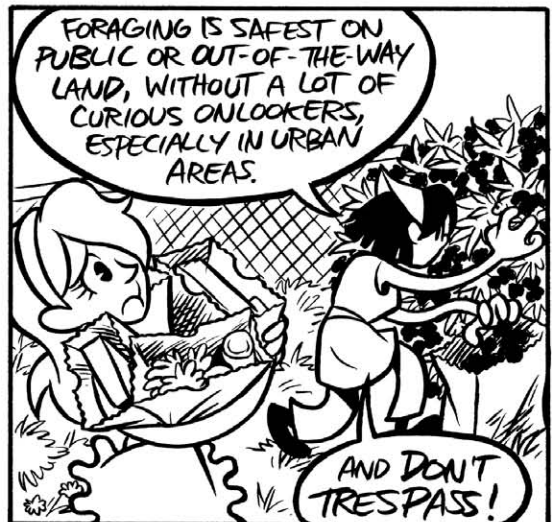


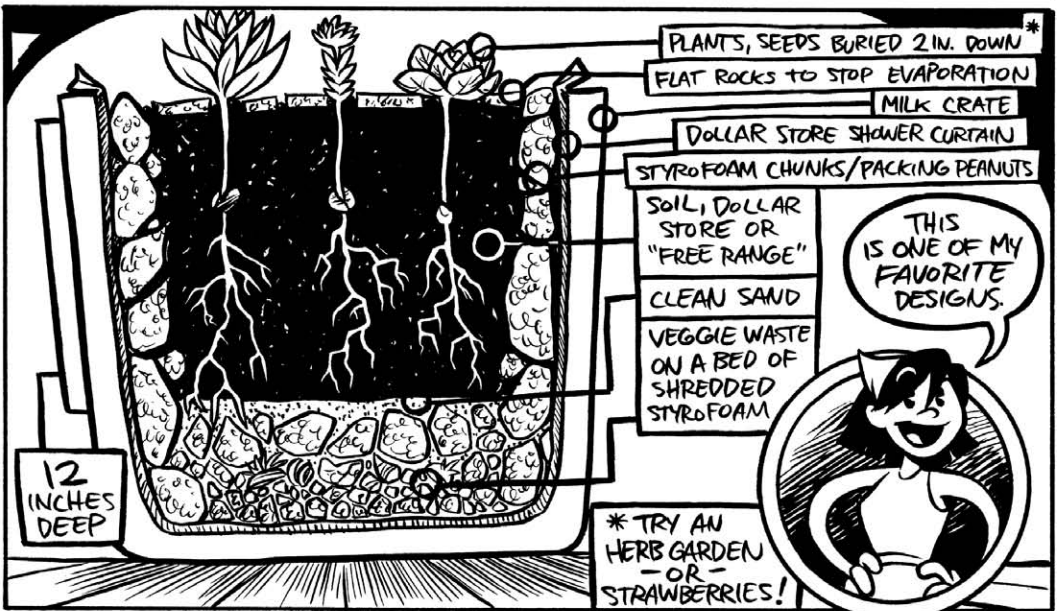
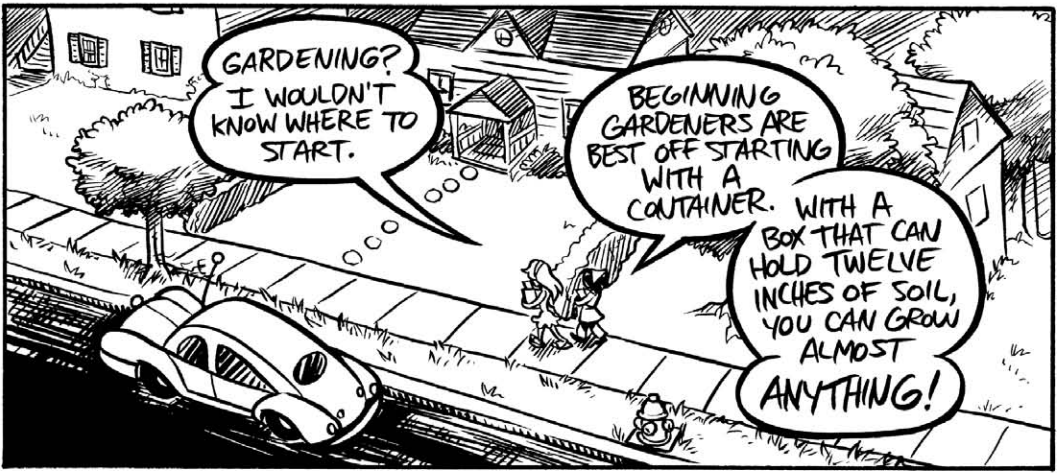
AUTO EMISSIONS AND OLD PAINT CAN CONTAMINATE AREAS NEAR BUSY ROADS AND OLD FOUNDATIONS. IF YOU'RE NOT SURE ABOUT AN AREA, AVOID EATING ANY LEAVES OR ROOTS, LIKE SORREL OR WILD GARLIC, AND STICK TO FRUIT, LIKE CRABAPPLES AND WILD STRAWBERRIES.

THE FRUITING BODIES OF PLANTS DON'T READILY TAKE UP LEAD.\*

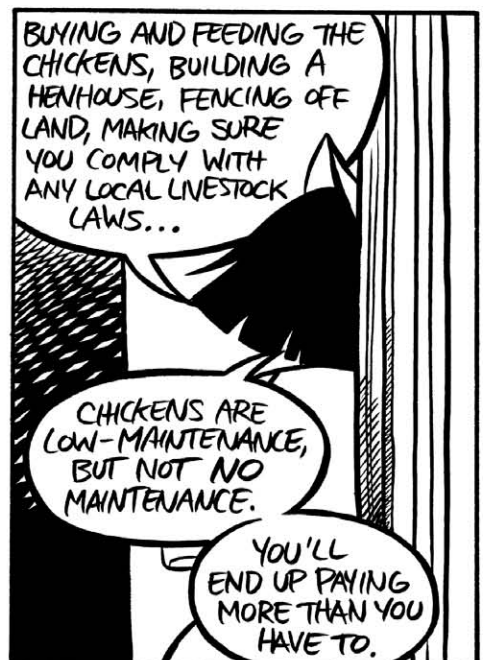
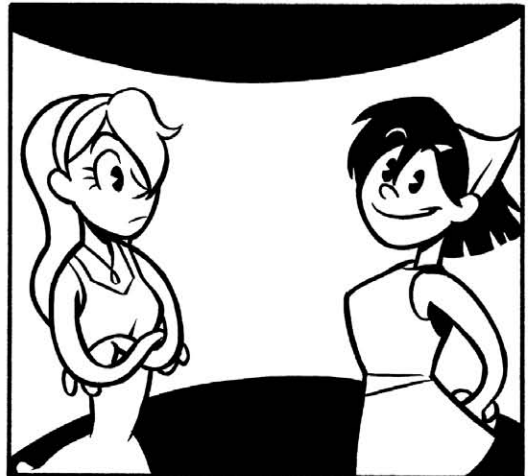
AND, OF COURSE, WASH EVERYTHING!!

\*CARL J. ROSEN, LEAD IN THE HOME GARDEN AND URBAN SOIL ENVIRONMENT, UNIVERSITY OF MINNESOTA, 2002.











HOWEVER.

IT WOULD BE A LOT MORE FAIR TO COMPARE WELL-RAISED BACKYARD MEAT AND EGGS TO THE FANCY TOP-TIER STUFF, NOT FACTORY-FARMED CHICKENS!

**PASTURE-RAISED EGGS AND POULTRY**

LESS CHOLESTEROL AND SATURATED FATS!  
**HIGHER IN FOLIC ACID, OMEGA-3 FATTY ACIDS, BETA-CAROTENE, AND VITAMINS A, E, AND B12**

... THAN FACTORY-FARMED CHICKENS

THAT CHICKEN COST FIFTY DOLLARS?!

YUP.

GUARANTEED-LOCAL AND HUMANELY-RAISED!

CHICKEN DROPPINGS FOR COMPOST!

FOWL TIMES! A FREE CHICKEN...  
 AND A FREE CHICKEN...  
 AND A FREE CHICKEN...

FREE PEST CONTROL!

CHICKEN-KEEPING'S BIGGEST PLUS IS EASIER ACCESS TO QUALITY MEAT AND EGGS.

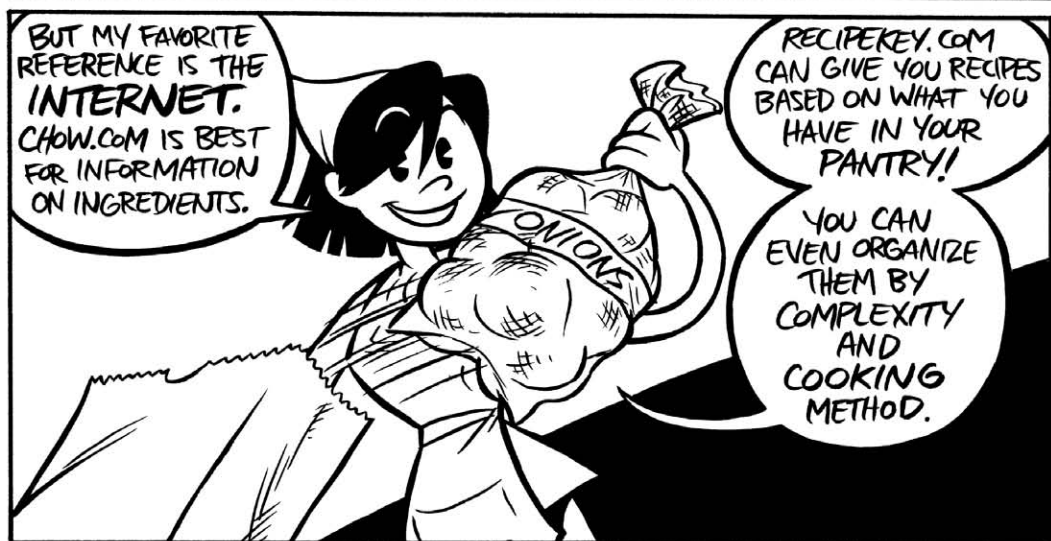
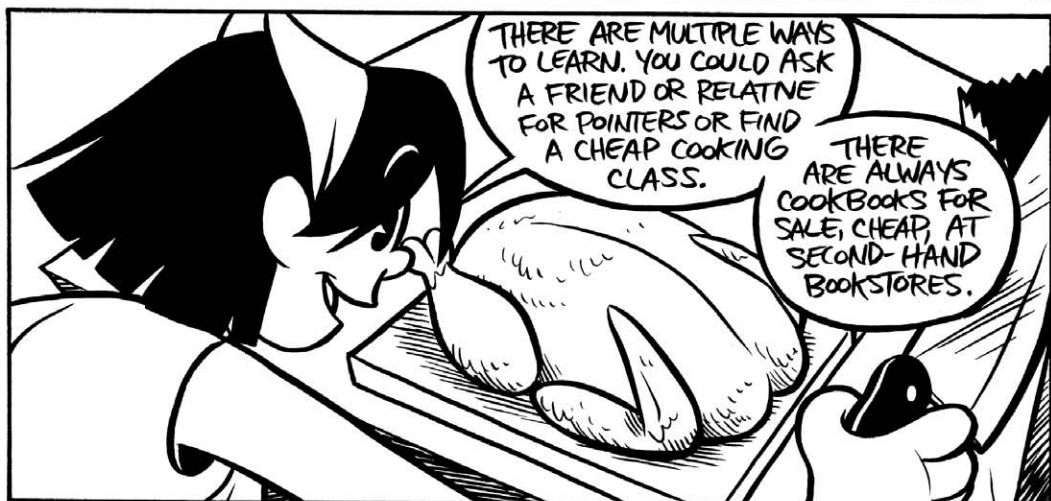
AND, OF COURSE, THERE ARE A FEW OTHER ADVANTAGES.

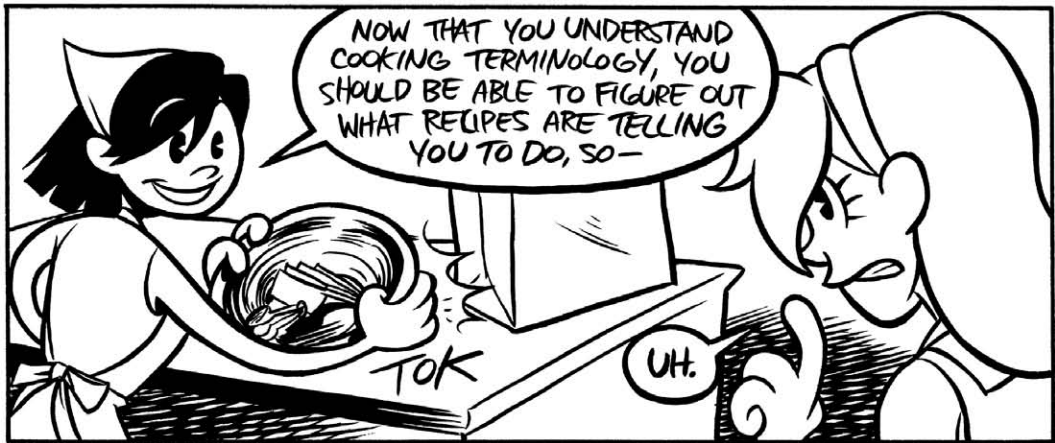
PENNY, THAT'S NOT MY CHICKEN!

Y'KNOW, I HEAR THESE PASTURE-RAISED CHICKENS TASTE BETTER, TOO.

PUM BURE

# FOOD 101: LEARNING TO COOK

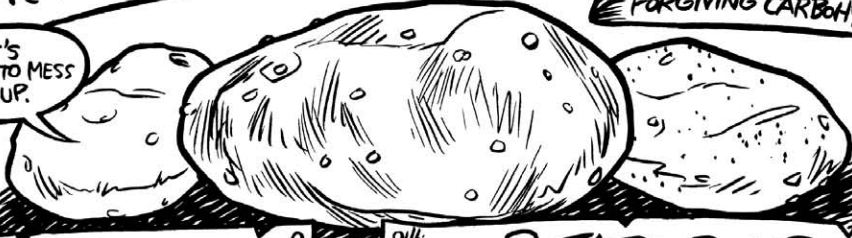




# YOUR FRIEND, THE POTATO

WORLD'S MOST FORGIVING CARBOHYDRATE

IT'S HARD TO MESS ME UP.



## BAKED POTATO

► SERVES ONE ◀

1 RUSSET POTATO  
VEGETABLE OR CANOLA OIL  
SALT + SEASONINGS

- WASH THE POTATO
- RUB POTATO SKIN WITH OIL UNTIL SHINY BUT NOT DRIPPING
- SPRINKLE SKIN LIGHTLY WITH SALT
- PLACE POTATO DIRECTLY ON OVEN RACK @ 350°F FOR ONE HOUR

THE POTATO IS DONE WHEN THE SKIN IS DRY AND PAPERY AND THE FLESH IS SOFT. EAT IT WITH SALT, PEPPER, CHEESE, SOUR CREAM, CHIVES, BACON, BUTTER...



## OVEN-FRIED POTATOES

► SERVES TWO ◀

2 RUSSET OR YUKON GOLD POTATOES  
CANOLA OIL PEPPER  
SALT PAPRIKA

- POUR SHALLOW POOL OF OIL INTO ROASTING PAN; PUT IN 350°F OVEN
- WASH POTATOES AND SLICE LENGTHWISE; SLICE EACH HALF INTO THREE LONG, EQUAL PIECES
- COVER POTATOES WITH WATER IN STOCK POT OVER HIGH HEAT; ADD LID
- BOIL FOR 10 MIN.; DRAIN; PUT IN MIXING BOWL AND SPRINKLE WITH SALT, PEPPER, AND PAPRIKA
- TOSS POTATOES IN BOWL
- GENTLY PLACE POTATOES IN HOT ROASTING PAN
- ROAST 40 MIN.; FLIP HALFWAY



## POTATO SOUP

► SERVES TWO ◀

2 RUSSET POTATOES MILK  
1 LARGE ONION SALT + PEPPER  
WATER BUTTER

- WASH AND PEEL THE POTATOES
- CHOP POTATOES INTO 1/2-INCH PIECES
- SLICE ONION IN HALF LENGTHWISE; DICE CUT-SIDE DOWN INTO EVEN SQUARES
- MELT A TBSP. OF BUTTER IN FRYING PAN OVER MEDIUM HEAT; WHEN PAN IS HOT, POUR IN DICED ONION AND STIR WITH WOODEN SPOON UNTIL TRANSLUCENT (ABOUT 5-8 MINUTES)
- REMOVE ONIONS FROM HEAT, PUT CHOPPED POTATOES IN STOCK POT, COVER WITH WATER, AND ADD LID OVER HIGH HEAT
- BOIL POTATOES FOR 40 MINUTES OR UNTIL SOFT; TURN OFF HEAT AND DRAIN HALF THE WATER; REPLACE WATER WITH MILK + MASHED POTATOES
- MIX IN ONIONS AND BUTTER FROM PAN
- ADD SALT AND PEPPER TO TASTE

ADD EXTRA BUTTER, COOKED BACON OR HAM, COOKED MUSHROOMS, OR REPLACE MILK WITH CREAM, MILK, OR HALF+HALF FOR RICHER SOUP!



## MASHED POTATOES

► SERVES FOUR ◀

10 RED POTATOES  
GARLIC  
MILK  
BUTTER  
SALT  
PEPPER

- WASH POTATOES AND CHOP EACH INTO FOUR EQUAL PIECES
- CRUSH 2 GARLIC CLOVES
- PUT POTATOES AND GARLIC IN POT, COVER WITH WATER, ADD LID, PUT OVER HIGH HEAT
- BOIL UNTIL SOFT (40 MIN.)
- DRAIN AND MASH IN BOWL WITH FORK; MELT IN 2 TBSP. OF BUTTER
- POUR IN 1/3 TO 1/2 CUP MILK
- MIX UP AND ADD SALT + PEPPER





# BEANS! CHEAP 'N' TASTY PROTEIN!

AND SOMETIMES EMBARRASSING!

USE DRY BEANS AND CHANGE THE SOAK WATER A COUPLE OF TIMES TO MAKE US LESS EMBARRASSING.

Toot.



## RICE + BEANS

▶ SERVES 6-8 ◀

- 1 LB. BAG OF DRIED BEANS (ANY KIND)
- 1 1/2 CUPS LONG GRAIN WHITE RICE
- 5 SLICES OF BACON CAJENNE PEPPER
- 2 BELL PEPPERS 2 ONIONS
- 3 GARLIC CLOVES 2 BAY LEAVES
- CUMIN SALT + PEPPER WATER

- WASH BEANS AND POUR INTO BOWL; COVER WITH LOTS OF WATER AND SALT GENEROUSLY
- SOAK FOR 4 HOURS; DRAIN + REPLACE WITH FRESH SALT WATER; SOAK AGAIN
- BAKE BACON IN OVEN AT 400°F FOR 15-20 MINUTES, UNTIL CRISPY
- PEEL + DICE ONIONS; CRUSH + DICE GARLIC
- WASH, REMOVE PITH, DICE BELL PEPPERS
- DRAIN BACON; KEEP BACON FAT
- COOK ONIONS IN BACON FAT OVER MED HEAT FOR 5-8 MINUTES; STIR OCCASIONALLY
- ADD GARLIC; COOK 1 MINUTE
- ADD BELL PEPPERS; COOK 3-5 MIN.
- DRAIN BEANS + ADD TO SKILLET; POUR IN AMOUNT OF FRESH WATER TO COVER THE SKILLET CONTENTS
- ADD BAY LEAVES AND 2 TSP. OF CUMIN
- TURN HEAT TO HIGH + BRING TO BOIL
- ONCE BOILING, TURN HEAT TO MED-LOW, PUT ON LID, AND SIMMER FOR 1 1/2 HRS.
- WASH RICE IN MIXING BOWL; CHANGE WATER UNTIL CLEAR; DRAIN + PUT IN A SAUCEPAN; ADD 3 CUPS OF WATER
- COVER PAN WITH LID; HIGH HEAT; BOIL
- COOK RICE ON LOW FOR 20 MINUTES
- LET SIT COVERED FOR 5 MIN. AFTER
- FLUFF RICE + TASTE FOR DONENESS
- WHEN BEANS ARE READY, SALT + PEPPER TO TASTE; DISH RICE, ADD BEANS, + CRUMBLE BACON ON TOP

## CRUNCHY ROASTED CHICK PEAS

▶ SERVES TWO ◀  
(PREFERABLY IN FRONT OF A T.V.)

- 1 CAN OF CHICK PEAS, IN WATER
- OLIVE OIL SALT
- DRAIN LIQUID FROM THE CAN OF CHICK PEAS; POUR CHICK PEAS ONTO PAPER TOWEL AND PAT THEM DRY WITH ANOTHER
- POUR CHICK PEAS INTO MIXING BOWL; TOSS WITH ENOUGH OIL TO LIGHTLY COAT THEM; SPRINKLE WITH SALT
- POUR CHICK PEAS INTO ROASTING PAN IN A SINGLE LAYER
- ROAST IN 400°F OVEN FOR 20 MINUTES OR UNTIL BROWN 'N' CRUNCHY
- TRY ADDING CURRY POWDER, SOY SAUCE, ONION SALT, GARLIC...



## LENTIL SOUP

▶ SERVES 6 ◀

- 1 LB. BAG OF DRY LENTILS
- 1 ONION 1 CARROT 1 CELERY RIB
- 2 GARLIC CLOVES 2 QT. VEG/CHICKEN STOCK
- 2 BAY LEAVES SALT + PEPPER CUMIN
- 1 14 OZ. CAN, CRUSHED TOMATOES
- PICK PEBBLES + DEBRIS FROM LENTILS
- PEEL + DICE ONION; WASH, PEEL, AND CUT CARROT INTO COINS; CUT EACH COIN INTO EQUAL QUARTERS
- DISCARD LEAFY PART OF CELERY; CLEAN AND CHOP INTO 1/2-INCH PIECES
- CRUSH + CHOP GARLIC; DICE FINELY
- PUT 2 TBSP. OF OIL IN STOCK POT OVER MED. HEAT; POUR IN ONION, CARROT, CELERY; STIR UNTIL ONION IS TRANSLUCENT
- ADD GARLIC, BAY LEAVES, 1/2 TSP. CUMIN
- COOK 1 MIN.; PUT IN LENTILS, TOMATOES, STOCK ON HIGH HEAT
- BRING TO BOIL; LOW HEAT FOR 40 MINUTES; SALT + PEPPER



# PASTA!

AT LEAST AS GOOD AS THE STUFF IN THE CANS!

SERVE ME AL DENTE!

THAT MEANS FIRM BUT NOT HARD



## HOMEMADE MACARONI + CHEESE

▶ SERVES 8 ◀

- 1 16 OZ. PACKAGE DRIED ELBOW MACARONI
- VEGETABLE OR CANOLA OIL 1 STICK BUTTER
- 1/3 CUP FLOUR 4 CUPS MILK
- 1 LARGE ONION 2 LARGE EGGS
- 1/2 CUP OF YOUR FAVORITE CHEESE
- BREAD OR CRACKER CRUMBS
- BAY LEAVES SALT + PEPPER

- FILL STOCK POT HALFWAY WITH WATER; SALT GENEROUSLY; BOIL OVER HIGH HEAT
- ADD 1 TBSP. OIL + THE MACARONI; COOK 8-10 MIN.; TURN OFF HEAT; DRAIN
- PEEL AND DICE ONION
- IN SAUCEPAN, MELT BUTTER OVER MED. HEAT; STIR IN FLOUR, MILK, ONION
- ADD 1 BAY LEAF; SIMMER 10 MIN.
- TAKE OFF HEAT; DISCARD BAY LEAF
- BREAK EGGS INTO MIXING BOWL; MIX WITH FORK; SLOWLY ADD IN MILK; MIX
- STIR IN MACARONI
- POUR MIXTURE INTO ROASTING PAN; TOP WITH BREAD/CRUMBS + CHEESE
- BAKE @ 350°F FOR 35 MINUTES OR UNTIL IT'S BUBBLY AT THE EDGES



## SPAGHETTI (with) HOMEMADE TOMATO SAUCE

▶ SERVES 6-8 ◀

- 5 LB. RIPE TOMATOES 2 ONIONS
- 2 ANCHOVY TINS in OLIVE OIL GARLIC
- WHITE SUGAR THYME BASIL OLIVE OIL
- BAY LEAVES SALT + PEPPER DRY SPAGHETTI

- WASH TOMATOES; CUT OFF STEMS
- CHOP IN HALF; PLACE IN STOCK POT; PUT ON LID; BRING TO BOIL OVER MED-HIGH HEAT; SIMMER ON MED-LOW FOR 10-15 MINUTES; PEEL + DICE ONION; CRUSH, PEEL, DICE GARLIC
- REMOVE LID WHEN TOMATOES LOOK WRINKLED; CRUSH + STIR WITH SPOON
- ADD ONIONS, GARLIC, ANCHOVIES (WITH OLIVE OIL); THEN, 2 BAY LEAVES, TSP. OF THYME, TSP. OF BASIL, TBSP. OF WHITE SUGAR; STIR UNTIL MIXED
- SIMMER ON MED-HIGH UNTIL THICKENED
- SALT + PEPPER TO TASTE
- WHILE MAKING SAUCE, HALFWAY FILL SAUCEPAN WITH WATER; SALT GENEROUSLY
- BOIL ON HIGH + ADD A FISTFUL OF DRY SPAGHETTI; TURN TO MED-HIGH
- BOIL UNCOVERED FOR 8-10 MINUTES
- DRAIN + SERVE WITH TOMATO SAUCE



## PASTA (with) ROASTED VEGGIES

▶ SERVES 8-10 ◀

- 1 LB. DRY PENNE PASTA
- 2 RED PEPPERS
- 2 ZUCCHINI
- 2 CARROTS
- 10 WHITE MUSHROOMS
- 1 GARLIC CLOVE
- 1 ONION
- 1 CUP FROZEN PEAS
- 1/4 CUP OLIVE OIL
- BASIL + THYME + OREGANO
- 1 CUP MOZZERELLA
- 3 CUPS TOMATO SAUCE
- BUTTER SALT + PEPPER

- WASH PEPPERS, ZUCCHINI, MUSHROOMS; CORE AND SLICE PEPPERS INTO 1-INCH STRIPS; CUT ZUCCHINI INTO 1-INCH CUBES; HALVE MUSHROOMS
- CRUSH + PEEL GARLIC; PEEL + CUT CARROTS AND ONION INTO 1/2-INCH SLICES
- TOSS ALL WITH OLIVE OIL; 1/2 TSP EACH OF BASIL, PEPPER, THYME, OREGANO
- POUR INTO ROASTING PAN; ROAST 15 MIN. @ 450°F
- FILL STOCK POT WITH WATER; ADD SALT
- BOIL ON HIGH; COOK PENNE FOR 8-10 MIN.
- DRAIN PASTA + MIX WITH SAUCE, PEAS, MOZZERELLA; SALT + PEPPER TO TASTE
- POUR INTO BAKING PAN; TOP WITH 2 TBSP. BUTTER + MOZZERELLA; ROAST 15-20 MIN.



# RICE!

THE WORLD'S MOST IMPORTANT FOOD! SERIOUSLY!

I'M PRETTY GOOD WITH JUST A LITTLE SALT AND BUTTER, TOO!



## VERY BASIC RISOTTO

▶ SERVES TWO ◀

- 4 CUPS CHICKEN OR VEGGIE STOCK
- 1 CUP ARBORIO RICE SALT + PEPPER
- 2 TBSP. OLIVE OIL 2 TBSP. BUTTER
- 1 ONION 1 CUP FROZEN PEAS

- PEEL + DICE ONION; ADD OLIVE OIL TO SAUCEPAN OVER MED. HEAT; ADD BUTTER; ADD ONION AND COOK 5-8 MIN., STIRRING OCCASIONALLY
- ADD RICE; CONTINUE STIRRING 2 MIN.
- POUR IN STOCK; STIR OCCASIONALLY AND ALLOW RICE TO ABSORB IT UNTIL IT HAS CONSISTENCY OF PORRIDGE
- TASTE; IF GRAINS ARE STILL HARD, ADD 1/4 CUP WATER + COOK 5 MIN.
- WHEN COOKED, ADD PEAS; TAKE PAN OFF HEAT TO LET PEAS WARM
- SALT + PEPPER TO TASTE



## CLEAN-THE-FRIDGE FRIED RICE

▶ SERVES 4 ◀

- LEFTOVER COOKED RICE, WHITE OR BROWN
- 1 ONION EGGS SOY SAUCE
- 5 TBSP. VEGETABLE OR CANOLA OIL
- 1 1/2 CUPS FRESH/FROZEN MIXED VEG.
- 1/2 CUP LEFTOVER MEAT/MEAT SUBSTITUTE
- SALT + PEPPER

- MIX 2 OR 3 EGGS IN MIXING BOWL; PEEL AND DICE ONION; IF FRESH, WASH, PEEL, + DICE VEGGIES; DICE MEAT/SUBSTITUTE
- ADD 2 TBSP. OF OIL TO SKILLET OVER MED. HEAT; WHEN HOT, POUR IN EGGS + STIR WITH SPOON UNTIL SCRAMBLED; REMOVE EGGS
- ADD 2 TBSP. OF OIL TO SKILLET; POUR IN ONION AND COOK 5-8 MIN.; STIR OCCASIONALLY
- POUR IN MEAT + VEGGIES; COOK + STIR UNTIL TENDER OR DEFROSTED; PUT WITH EGGS
- ADD 1 TBSP. OF OIL TO SKILLET + 1 1/2 - 3 CUPS RICE; BREAK UP AND STIR WITH SPOON, COVER EVENLY WITH OIL; ADD 1 TBSP. SOY SAUCE, STOP STIRRING + COOK 2-3 MIN.
- WHEN RICE IS CRISPY, ADD EGGS, VEGGIES, MEAT, STIR IN, REMOVE FROM HEAT
- SALT + PEPPER TO TASTE



## CONGEE (RICE PORRIDGE)

▶ SERVES 6 ◀

- 1 CUP UNCOOKED LONG-GRAIN WHITE RICE
- 9 CUPS WATER/STOCK/BROTH (ANY KIND)
- SALT + PEPPER

- POUR RICE INTO STOCK POT; ADD WATER, STOCK, OR BROTH; PUT ON LID + BRING TO A BOIL OVER HIGH HEAT
- ONCE BOILING, TURN DOWN TO LOW; TILT LID TO ALLOW STEAM TO ESCAPE
- STIR OCCASIONALLY AND COOK UNTIL RICE IS VERY SOFT + GRAINS ARE BROKEN, ABOUT 1 - 1 1/2 HOURS
- ADD MORE LIQUID OR ALLOW LIQUID TO BOIL AWAY, DEPENDING ON DESIRED CONSISTENCY (SOUP-LIKE VS. PORRIDGE-LIKE)
- SERVE WITH SALT AND GARNISH TO TASTE; BE CREATIVE!



## CONGEE GARNISHES ...

(FOR THINNER CONGEE)

- COOKED EGGS
- SPRING ONIONS
- CHICKEN, SEAFOOD, BEEF, OR PORK
- MEATBALLS OR SAUSAGE
- SARDINES
- SOY, FISH, OR OYSTER SAUCE
- CHILI PASTE
- GINGER + CILANTRO

**SWEET!**

- (FOR THICKER CONGEE)
- HONEY OR MAPLE SYRUP
- BROWN/WHITE SUGAR
- DRIED/FRESH FRUIT
- NUT BUTTERS
- NUTS AND SEEDS
- BUTTER
- CINNAMON

# FRUITS 'N' VEGETABLES!

FRESH OR FROZEN. IT'S COOL; WE'RE FLEXIBLE!

## VEGETARIAN STIR-FRY

► SERVES 4-6 ◀

1 TBSP. CANOLA OIL 2 GARLIC CLOVES  
 2 CARROTS ½ CUP MUSHROOMS 1 BELL PEPPER  
 1 CUP CAULIFLOWER 1 CUP BROCCOLI  
 2 CUPS CABBAGE 1 ONION ½ CUP SNOW PEAS  
 SOY SAUCE LEMON JUICE GINGER CHILI POWDER

- WASH CARROTS, MUSHROOMS, BELL PEPPER, CAULIFLOWER, BROCCOLI, CABBAGE, PEAS
- PEEL + SLICE ONION INTO ½-INCH STRIPS; CRUSH, PEEL, MINCE GARLIC; CORE + SLICE PEPPERS INTO STRIPS; HALVE MUSHROOMS; PEEL + CUT CARROTS INTO STRIPS; CHOP CAULIFLOWER + BROCCOLI INTO BITE-SIZED CHUNKS; SHRED CABBAGE INTO ½-INCH STRIPS
- HEAT OIL IN SKILLET OVER MED-HIGH HEAT
- ADD ONION; COOK + STIR FOR 5-8 MIN.
- ADD GARLIC; COOK + STIR FOR 1 MIN.
- ADD CAULIFLOWER, BROCCOLI, CABBAGE, AND CARROTS; COOK + STIR FOR 5-7 MIN.
- ADD PEPPERS + PEAS; COOK UNTIL VEGGIES ARE TENDER, BUT NOT SOFT
- ADD SOY SAUCE, LEMON JUICE, GINGER, CHILI POWDER TO TASTE; SERVE OVER RICE

## FRUIT COMPOTE

► SERVES 6 ◀

3 CUPS FRESH/FROZEN FRUIT, LIKE VARIOUS BERRIES, PEACHES, APPLES...  
 3 TBSP. WATER SUGAR LEMON JUICE

- WASH ANY FRESH FRUIT AND SKIN ANY APPLES; DICE IF NECESSARY
- POUR INTO SAUCEPAN; ADD WATER
- BRING TO BOIL OVER MED-HIGH HEAT; PUT ON LID; REDUCE TO MED-LOW
- SIMMER; STIR OCCASIONALLY FOR 10 MIN.
- TASTE FOR SWEETNESS; ADD SUGAR TO TASTE; ADD LEMON JUICE TO ADJUST TARTNESS
- COOK UNTIL IT REACHES DESIRED SOFTNESS; REMOVE FROM HEAT
- ONCE COOL, SERVE WITH ICE CREAM, TOAST, YOGURT, CAKE, OR BY ITSELF!

## VEGETABLE STEW

► SERVES 6 ◀

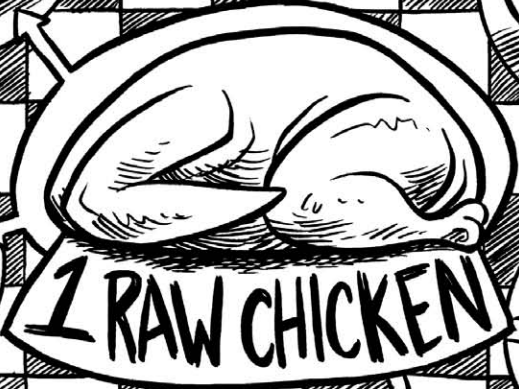
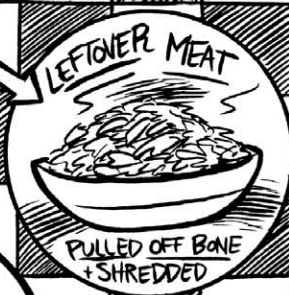
2 TBSP. OLIVE OIL 1 ONION  
 6 GARLIC CLOVES 3 CARROTS  
 2 CELERY RIBS 2 BAY LEAVES  
 3 RED OR YUKON GOLD POTATOES  
 3 CUPS WHOLE WHITE MUSHROOMS  
 1 LB. CAN OF WHOLE TOMATOES  
 1 LB. CAN OF GARBANZO BEANS  
 ¼ TSP. DRIED THYME  
 1 CUP DRY RED WINE SALT  
 1 TBSP. FLOUR PEPPER  
 2 CUPS OF WATER

- WASH CARROTS, CELERY, MUSHROOMS, POTATOES;
- PEEL GARLIC + ONION; QUARTER ONION; CHOP CELERY INTO 2-INCH PIECES; PEEL + CHOP POTATOES; HALVE MUSHROOMS; PEEL + CHOP CARROTS
- QUARTER CANNED TOMATOES; SAVE JUICE IN CAN
- HEAT OIL IN STOCK POT OVER MED. HEAT; ADD ONIONS, GARLIC, MUSHROOMS, THYME, BAY LEAVES; STIR OCCASIONALLY ABOUT 10-15 MINUTES
- ADD CARROTS, CELERY, POTATOES; STIR + COOK FOR 5 MIN.; TURN HEAT ON HIGH + ADD WINE
- STIR + SIMMER UNTIL LIQUID IS HALVED; 10 MIN.
- ADD WATER, TOMATOES, TOMATO JUICE, FLOUR; STIR WELL; REDUCE HEAT TO LOW + COVER
- SIMMER 20-25 MIN., UNTIL VEGGIES ARE TENDER
- ADD GARBANZO BEANS; SIMMER 5 MINUTES
- ADD SALT + PEPPER TO TASTE



# CHICKEN

IF YOU EAT MEAT AND YOU'RE ON A BUDGET, THE HUMBLE CHICKEN WILL LIKELY BECOME A VERY FAMILIAR PROTEIN. BUY THEM WHOLE AND USE EVERYTHING!

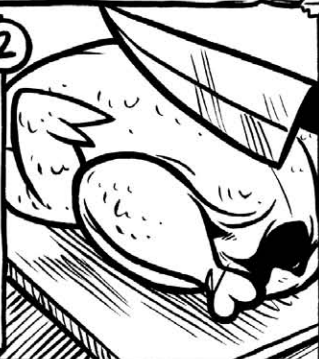


# HOW TO CUT UP A CHICKEN

1 REMOVE THE NECK AND GIBLETS FROM THE CHICKEN'S CAVITY AND SET ASIDE.



2 PLACE THE CHICKEN ON CUTTING BOARD, BREAST SIDE UP. PULL LEG AWAY FROM BODY AND CUT STRAIGHT DOWN BETWEEN THE BREAST AND LEG.



3 WHEN YOU REACH BONE, PLACE A FINGER ON THE BACK OF HIP AND POP LEG OUT OF ITS SOCKET. CUT THE REMAINING FLESH AND SKIN TO REMOVE THE LEG COMPLETELY.



4 CUT DIRECTLY DOWN THROUGH THE SEAM OF FAT SEPARATING THE THIGH AND LEG.



5 FEEL ACROSS TOP FOR THE BREAST BONE. CUT DOWN AND ALONGSIDE ON BOTH SIDES AND ALONG CONTOUR OF THE RIB CAGE, UNTIL BREASTS AND WINGS HANG LOOSELY.



6 NEAR TOP OF BREAST BONE IS THE WISHBONE. CUT ALONGSIDE TO REMOVE THE WING AND BREAST IN A SINGLE PIECE FROM EACH SIDE.



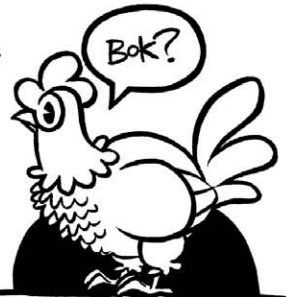
7 CUT UNDERNEATH THE SHOULDER JOINT OF WING TO SEPARATE THE WING FROM THE BREAST AND SLICE THE MEATLESS TIP OFF OF EACH WING.



8 ALL DONE!



# HOW TO COOK A CHICKEN



## ROAST CHICKEN

WITH THE CRISPIEST SKIN. EXPERTS AGREE!\*

1 CHICKEN, CUT INTO PARTS 1 TBSP SALT  
1 TSP BAKING POWDER 1/2 TSP PEPPER

- LOOSEN THE SKIN ON THE BREASTS, LEGS, AND THIGHS WITH YOUR FINGERS; SEPARATE IT FROM THE UNDERLYING MEAT
- WITH A SKEWER/TOOTHPICK, POKE MULTIPLE HOLES IN THE SKIN OVER FAT DEPOSITS
- MIX SALT + PEPPER AND BAKING POWDER; COAT CHICKEN'S SKIN
- COOL CHICKEN ON RACK IN FRIDGE FOR AT LEAST 12 HOURS (24 FOR BEST RESULTS)

\*SERIOUS EATS, AMERICA'S TEST KITCHEN, COOKS ILLUSTRATED

- PLACE RACK + CHICKEN IN ROASTING PAN WITH TIN FOIL LINING
- ROAST IN OVEN @ 450°F FOR 30-40 MINUTES, FLIPPING PIECES HALFWAY THROUGH
- WHEN CHICKEN IS LIGHTLY BROWNED, TURN HEAT UP TO 500°F AND COOK FOR A FURTHER 8-10 MIN.
- CHICKEN IS DONE WHEN ITS JUICE RUNS CLEAR; WHITE MEAT (BREAST) MAY FINISH BEFORE DARK; IF SO, REMOVE THEM AND ALLOW THE REST TO CONTINUE COOKING
- REMOVE CHICKEN FROM THE PAN; ALLOW IT TO REST FOR 10 MINUTES.



## GIBLET GRAVY

TIME THIS RIGHT, AND YOU CAN FINISH THE GRAVY WHILE THE CHICKEN IS RESTING.

NECK + GIBLETS FROM 1 CHICKEN 1/2 ONION  
1 STALK CELERY 4 CUPS OF COLD WATER  
PAN DRIPPINGS WHITE FLOUR

- WASH NECK + GIBLETS; ROUGHLY CHOP CELERY + ONION INTO QUARTERS; PLACE ALL IN SAUCEPAN WITH 2 CUPS OF COLD WATER; SIMMER ON MED-LOW, COVERED, FOR TWO HOURS
- GENTLY SCRAPE BAKED-ON DRIPPINGS OFF OF TIN FOIL; REMOVE TIN FOIL + RETURN DRIPPINGS TO ROASTING PAN
- ADD FLOUR, 1 TBSP AT A TIME, UNTIL THE DRIPPINGS THICKEN INTO A PASTE (ROUX)
- PLACE PAN WITH ROUX ON STOVE ON MED-HIGH HEAT; WHEN ROUX BUBBLES, ADD 2 CUPS WATER + GIBLET STOCK.
- TURN HEAT TO MED-LOW; STIR OCCASIONALLY FOR 10 MIN
- SEASON! SALT, PEPPER, ONION POWDER, WORCESTERSHIRE...



## CHICKEN STOCK

2-3 CHICKEN CARCASSES 4-6 WING TIPS  
COLD WATER 2 STALKS CELERY  
2 CARROTS 1 ONION 1 BAY LEAF  
3 CLOVES GARLIC SALT + PEPPER  
1/4 TSP THYME 1/4 TSP PARSLEY

- WASH CELERY + CARROTS; CHOP CELERY, CARROTS, + ONION IN HALF WITHOUT PEELING ONION; CRUSH GARLIC, WITHOUT PEELING
- PLACE VEGGIES, WING TIPS, + CARCASSES INTO STOCK POT; COVER IN COLD WATER; ADD GARLIC, BAY LEAF, THYME, AND PARSLEY
- BRING STOCK TO A BOIL; SKIM ANY SCUM OFF THE SURFACE
- REDUCE HEAT TO MED-LOW; SIMMER UNCOVERED FOR THREE HOURS
- STRAIN INTO CONTAINER IN SINK FULL OF ICE WATER TO COOL RAPIDLY
- REFRIGERATE STOCK; SKIM FAT OFF TOP AND SAVE AS SCHMALTZ



# CHICKEN SOUP

1 CUP CHICKEN STOCK 1 CUP VEGGIES  
1 HANDFUL LEFTOVER, SHREDDED MEAT  
½ CUP STARCH SALT + PEPPER

- BRING CHICKEN STOCK TO A SIMMER
- ADD VEGGIES, PEAS, CORN, OR COARSELY CHOPPED CARROTS, CELERY, MUSHROOMS, + PARSNIPS ARE GOOD
- WHEN VEGGIES ARE NEARLY COOKED, ADD YOUR STARCH; TRY DICED POTATOES, PEARL BARLEY, OR PASTA
- ADD SHREDDED MEAT (ALREADY COOKED) + HEAT THROUGH

# SCHMALTZ

THAT STUFF I TOLD YOU TO SAVE!

{ COOK WITH THIS AS YOU WOULD ANY OTHER FAT OR USE IT TO ACCENT SAVORY DISHES... }

2 CUPS RAW CHICKEN FAT/SKIN ½ ONION

- CUT SKIN/FAT INTO SMALL PIECES; PLACE IN A CAST IRON SKILLET OVER LOW HEAT
- WHEN FAT MELTS, SLICE ONION INTO STRIPS + ADD TO SKILLET; TURN HEAT TO MED-LOW
- DRAIN OFF FAT INTO HEAT-PROOF CONTAINER
- REMOVE ONIONS ONCE WELL-BROWNED
- CONTINUE TO COOK FAT/SKIN UNTIL FAT IS RENDERED + SKIN IS BROWN + CRUNCHY
- WHILE CONTINUING TO DRAIN LIQUID FAT
- ALLOW FAT TO COOL; STRAIN WITH CHEESECLOTH OR SIEVE + STORE IN FRIDGE IN GLASS CONTAINER



AND THEN THERE'S THE...

# LEFTOVER MEAT!

ONCE YOU'VE HAD YOUR ROAST CHICKEN DINNER, PULL THE LEFTOVER MEAT OFF THE BONES! YOU CAN STRETCH ONE CHICKEN TO LAST OVER A DOZEN MORE MEALS IF YOU USE ITS MEAT IN POT PIES, CURRIES, CHICKEN A LA KING, STIR-FRIES, SALADS, AND BURRITOS!

CHICKEN FOR DINNER ALL WEEK, AND NEVER THE SAME TWICE!





# COOKING 101: QUICK TIPS!

ALWAYS SALT WATER GENEROUSLY BEFORE YOU BOIL PASTA. IT SHOULD TASTE LIKE SEAWATER.

MOST CHEFS WOULD RECOMMEND YOU USE 5-6 QUARTS FOR A POUND OF PASTA.

BUT YOU CAN GET AWAY WITH ONE QUART IF YOU WATCH THE POT AND STIR WELL.



AND ON THE TOPIC OF BOILING, A LOT OF VEGGIES GET A BAD RAP BECAUSE EVERYONE PREPARES 'EM INCORRECTLY.

TRY OVEN-ROASTING BRUSSEL SPROUTS, CAULIFLOWER, AND CARROTS, SAUTÉING SPINACH AND KALE, AND GRILLING EGGPLANT BEFORE YOU DECIDE FOR SURE YOU DON'T LIKE 'EM.



ONCE YOU GET SOME COOKING EXPERIENCE, YOU CAN START CONSIDERING RECIPES AS SUGGESTIONS RATHER THAN INSTRUCTIONS. THE INTERNET IS A GREAT REFERENCE FOR SUBSTITUTIONS—SWAPPING ONE INGREDIENT FOR ANOTHER. GREAT IF YOU'RE SHORT ON AN INGREDIENT...



OR JUST THINK IT TASTES AWFUL.

AND REMEMBER TO LEARN ABOUT **SPICE FAMILIES!**

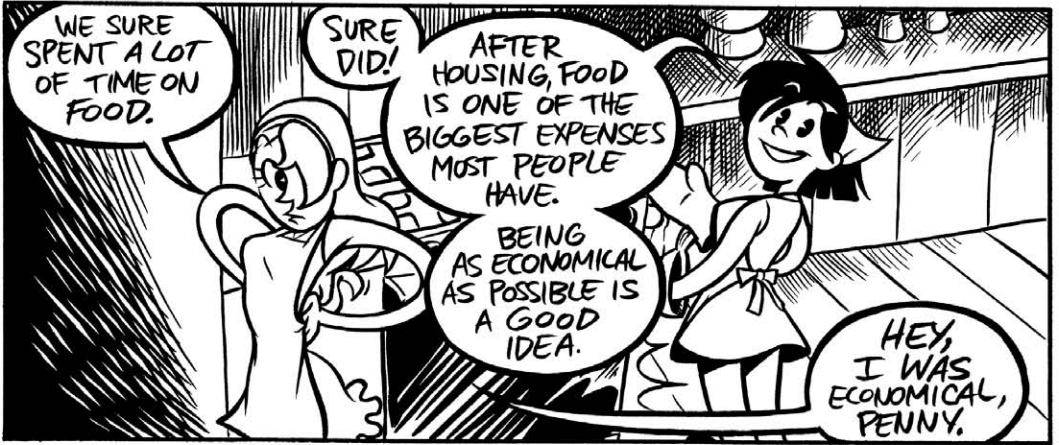
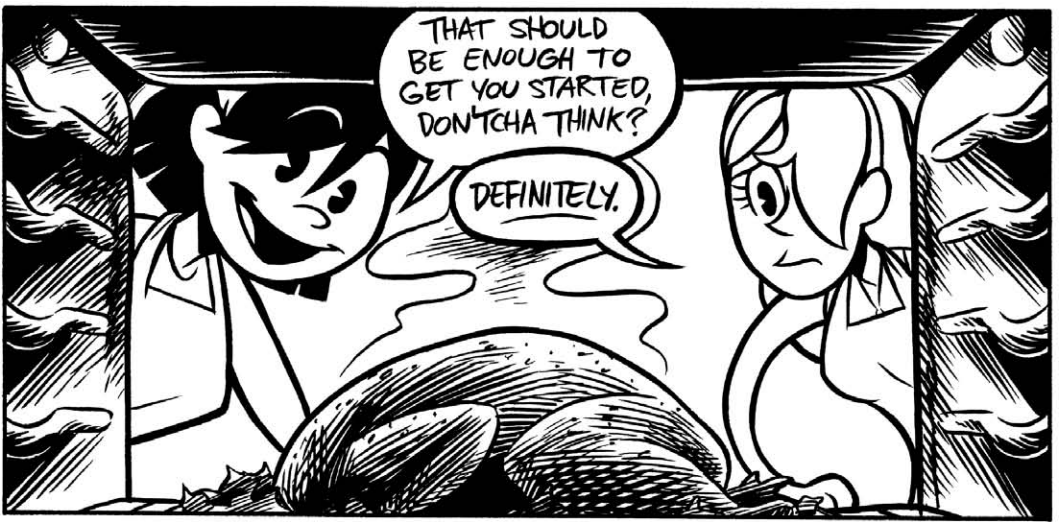
FOR EXAMPLE, SESAME OIL, SOY SAUCE, GINGER, AND GARLIC ARE POPULAR IN CHINESE COOKING, AND GARAM MASALA, CHILIES, CUMIN, AND TURMERIC ARE COMMON IN INDIAN FOOD.

JAPANESE-STYLE ASPARAGUS



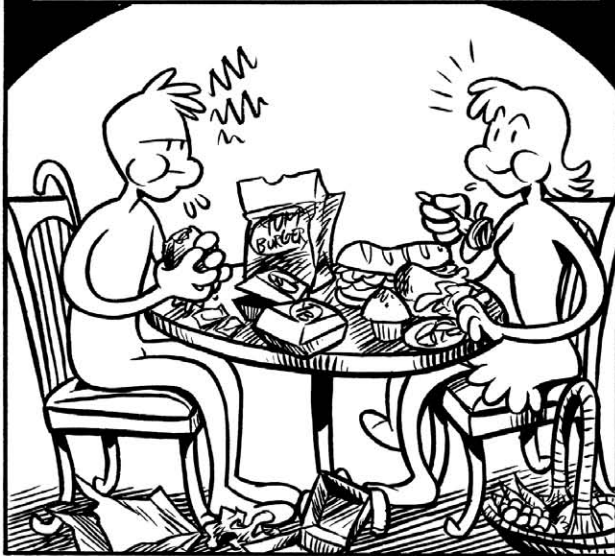
IF YOU LOVE A CERTAIN KIND OF CUISINE, DON'T BE AFRAID TO USE ITS FLAVORS!







YOU MIGHT BE ABLE TO FIND A FAST FOOD DEAL AS CHEAP AS COOKING AT HOME, BUT IT WON'T BE THE KIND OF STUFF YOU SHOULD BE EATING REGULARLY. LEARNING TO COOK WILL GET YOU MORE NUTRITION AND MORE VARIETY.



EATING OUT DOES SAVE TIME, THOUGH.

MAYBE.

BUT YOU DON'T HAVE TO COOK EVERY DAY. I ONLY COOK A COUPLE OF TIMES A WEEK.



WHENEVER I COOK, I MAKE ENOUGH TO LAST A FEW DAYS: A LOT OF SOUPS AND STEWS. THE LEFTOVERS ONLY TASTE BETTER AFTER A FEW DAYS IN THE FRIDGE.



AND YOU CAN COOK IN SERIOUS BULK BY DOUBLING YOUR RECIPES AND FREEZING THE EXTRA. LIKE THE MICROWAVE DINNERS YOU BUY IN THE STORE.

EXCEPT A LOT CHEAPER. AND COOKED EXACTLY HOW YOU LIKE.

HEY, PENNY?







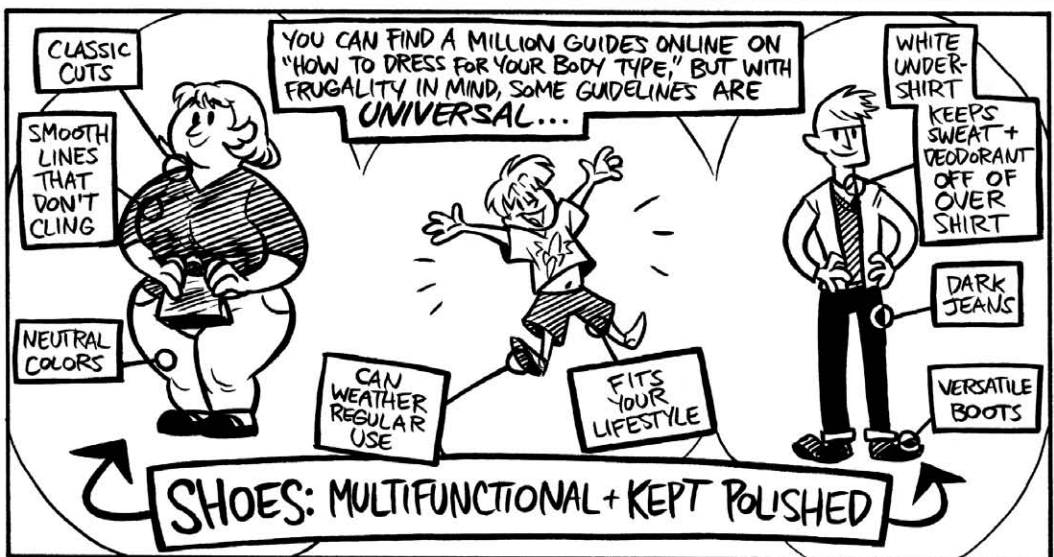
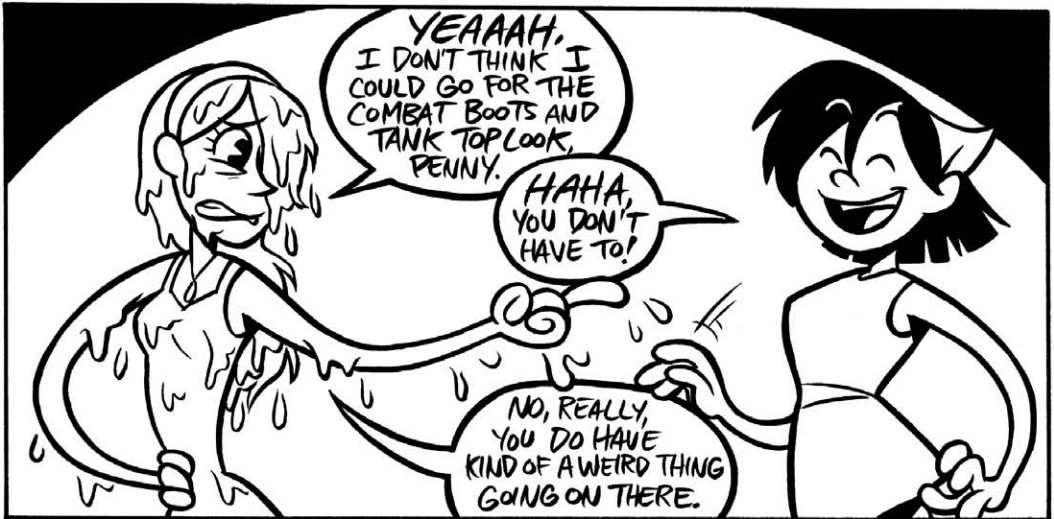
# Chapter Four

# Fashion

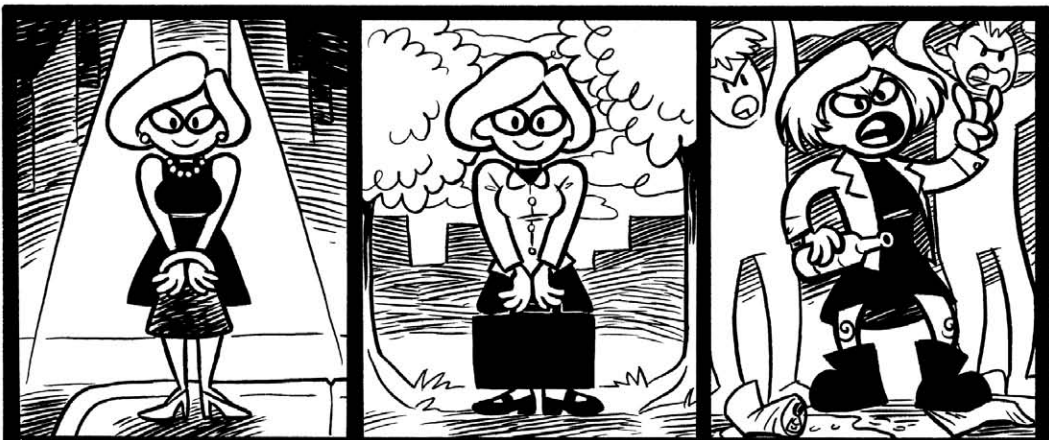


# YOU WILL DEFINITELY NEED CLOTHES. (And shoes!)









IF THE IDEA OF A LIMITED WARDROBE DOESN'T APPEAL TO YOU, IT MAY HELP TO REMEMBER THAT THE RIGHT ACCESSORIES CAN MAKE ONE OUTFIT SUITABLE FOR LOTS OF OCCASIONS.



AND WHEN YOU HAVE A CLOSET FULL OF CAREFULLY-CONSIDERED, WELL-COORDINATED, MULTI-FUNCTIONAL, WELL-FITTING CLOTHES, MAKE THEM LAST AS LONG AS YOU CAN. HAVE SETS OF HOUSE CLOTHES YOU CHANGE INTO WHEN YOU GET HOME.



LINE-DRY YOUR LAUNDRY, IF YOU CAN; IT'S EASIER ON THE FABRIC.

AVOID CLOTHES THAT NEED EXPENSIVE DRY-CLEANING.

SNIFF-TEST WORN CLOTHES, AND WEAR THE STUFF THAT'S STILL CLEAN AGAIN.

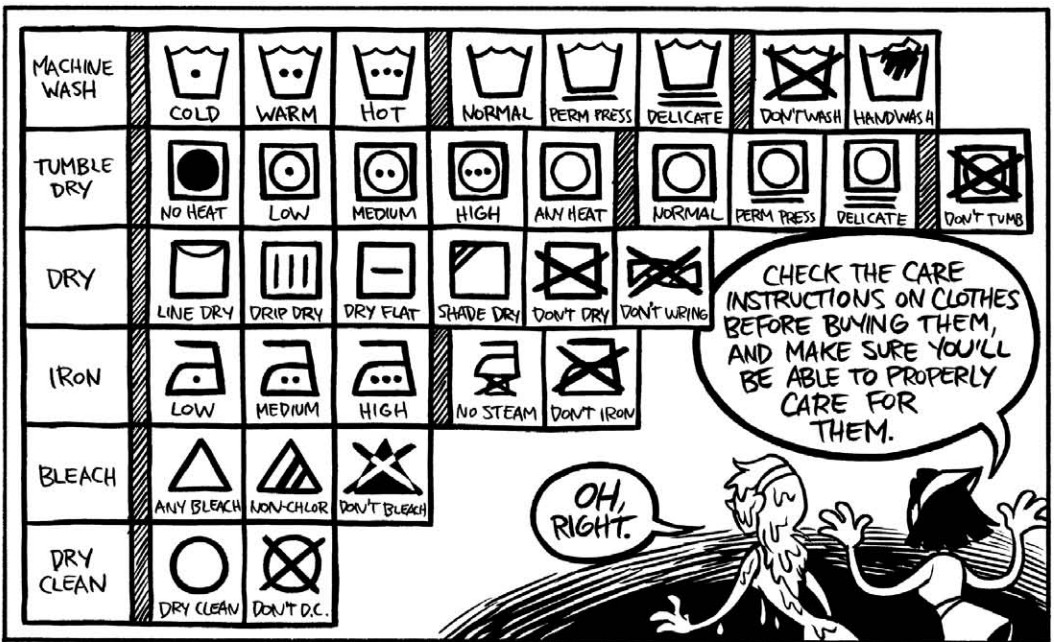
PRETREAT ANY STAINS WITH THAT RECIPE I GAVE YOU \* YOU BEFORE THEY SET.

\*PG. 34



AND FOLLOW THE CARE INSTRUCTIONS ON YOUR CLOTHING TAGS.

THE WHA?



# FASHION 101: MENDING

## SEW ON A BUTTON

YOU'LL NEED...

- THREAD (MATCH IT TO THE GARMENT)
- BUTTON (PREFERABLY THE ORIGINAL)
- NEEDLE
- SCISSORS

- CUT A LENGTH OF THREAD A FOOT LONG; THREAD YOUR NEEDLE; DOUBLE IT AND THEN DOUBLE-KNOT THE END
- HOLD BUTTON  $\frac{1}{8}$  INCH ABOVE FABRIC WITH THUMB + FOREFINGER, AND BRING NEEDLE UP THROUGH BUTTONHOLE, THROUGH UNDERSIDE OF SHIRT; THE KNOT SHOULD KEEP IT IN PLACE
- BRING NEEDLE DOWN THROUGH ANOTHER HOLE, MIMICKING THE WAY THE OTHER BUTTONS ARE SEWN
- REPEAT THIS PROCESS FIVE TIMES PER HOLE; TRIM OFF EXTRA + DOUBLE-KNOT ENDS ON UNDERSIDE OF SHIRT



## HEM

YOU'LL NEED...

- SEAM RIPPER
- IRON
- SEWING PINS
- TAPE MEASURE
- NEEDLE
- THREAD PINS
- SCISSORS



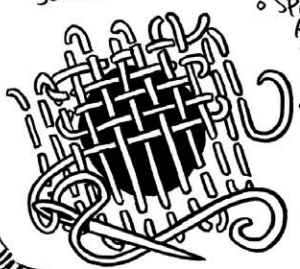
- REMOVE THE EXISTING HEM WITH SEAM RIPPER AND IRON FORMER SEAM FLAT (USE CORRECT IRON SETTING!!)
- PUT ON GARMENT; PICK LOCATION OF HEM; PIN AT TOP + BOTTOM OF FOLD
- REMOVE GARMENT + TURN INSIDE-OUT; MEASURE NEW HEM + PIN IT THROUGHOUT GARMENT
- IRON NEW HEM; CUT LENGTH OF THREAD 6 FT. LONG FOR A PANT LEG (TWICE THAT FOR A SKIRT); DOUBLE IT + DOUBLE-KNOT THE END
- BLIND STITCH NEW HEM IN PLACE + REMOVE PINS AS YOU GO
- TRIM OFF EXTRA THREAD + DOUBLE KNOT ENDS ON UNDERSIDE

## PATCH A HOLE

YOU'LL NEED...

- EMBROIDERY FLOSS
- NEEDLE
- SCISSORS

- TRIM OFF ANY LOOSE OR RAGGED ENDS AROUND THE HOLE WITH SCISSORS; PLACE ANY LARGE HOLES OVER A SMOOTH, FIRM SURFACE
- CUT A LENGTH OF THREAD LONG ENOUGH TO COVER THE HOLE TWICE; THREAD YOUR NEEDLE WITH IT AND DOUBLE IT
- TURN THE CLOTHING INSIDE-OUT; REINFORCE THE EDGES THE HOLE BY SEWING IN A CIRCLE BEYOND THE WEAKENED FABRIC AROUND THE HOLE
  - SPACING YOUR ROWS ONE THICKNESS OF MENDING APART; STITCH IN VERTICAL ROWS OVER THE INSIDE OF THE PREVIOUSLY STITCHED CIRCLE LOOPING BACK WITH EACH END
  - STITCH OVER THE VERTICAL MENDING WITH HORIZONTAL ROWS, SEWING OVER AND UNDER ALTERNATING THREADS; DARN ABOUT TWO THREADS OF STITCHING BEYOND THE HOLE, THEN DOUBLE-BACK
  - TRIM OFF EXCESS THREAD + TUCK IN LOOSE ENDS



NOT WORTH THE TIME ON SMALL, CHEAP ITEMS LIKE GYM SOCKS, BUT A GREAT WAY TO SAVE OLD LINEN, BLANKETS, SWEATERS, AND PANTS!



## THE LIST:

- SHOP OUT OF SEASON; BUY YOUR SUMMER CLOTHES AT BACK-TO-SCHOOL SALES + WINTER CLOTHES IN SPRING. OUT-OF-SEASON CLOTHES ARE USUALLY ON CLEARANCE, SO WATCH FOR SALES AND STOCK UP FOR NEXT YEAR.
- SHOP ON WEEKDAYS; "WEEKEND SALES" OFTENTIMES START ON THURSDAYS.
- ALWAYS STICK TO YOUR BUDGET!
- ONLINE, OUTLET, AND DISCOUNT STORES OFTEN SELL DESIGNER CLOTHES THAT HAVE BEEN REMAINDERED (LEFT OVER FROM A SALE OR ANOTHER SEASON) OR OVERSTOCKED.







YOU CAN IMPROVE YOUR CHANCES BY MAKING SURE THE CLOTHES YOU'RE TRYING TO SELL LOOK THEIR BEST. FRESHLY LAUNDERED, WRINKLE-FREE CLOTHES, NEATLY FOLDED OR ON HANGERS, WILL PROBABLY SELL FOR MORE.



THRIFT STORE PRICES—

THE ONES THEY CHARGE AND THE ONES THEY'RE WILLING TO PAY

— CAN VARY BY NEIGHBORHOOD.



YOU CAN BE STRATEGIC ABOUT WHERE YOU BUY AND SELL, SO YOU CAN MAKE THE MOST FROM YOUR OLD CLOTHES AND PAY THE LEAST FOR NEW ONES.

LIKE-NEW, YOU MEAN.

WELL, THEY'LL BE NEW TO YOU.



AND IF YOU DON'T MIND A LITTLE EXTRA WORK, AND HAVE COMPUTER ACCESS, THERE'S ALWAYS EBAY.

TONS OF USED DESIGNER CLOTHES THERE!

OH, YEAH.

FORGOT ABOUT THAT.



I LIKE TO USE A PRICE-FINDER PLUG-IN ON MY BROWSER, LIKE INVISIBLE HAND.\* WHEN YOU SHOP ONLINE, IT AUTOMATICALLY SEARCHES HUNDREDS OF RETAILERS FOR THE LOWEST PRICES! EBAY INCLUDED!



\*GETINVISIBLEHAND.COM, AVAILABLE FOR FIREFOX, CHROME, MSIE, AND SAFARI!

AND IF YOU'RE REALLY SHORT ON CASH, AND YOU HAVE FRIENDS WHO WEAR THE SAME SIZES, YOU CAN ORGANIZE A CLOTHING SWAP.



IT WORKS WITH JUST ACCESSORIES, TOO!

HMN... I GUESS I COULD WEAR SOMEONE ELSE'S SCARF.

AND IF YOU EVER HAVE KIDS, THERE ARE TRICKS FOR THAT, TOO.

YIKES, PENNY.



MY MOM USED TO BUY ALL MY CLOTHES ONE SIZE TOO BIG.

THEY WOULD LAST LONGER THAT WAY!





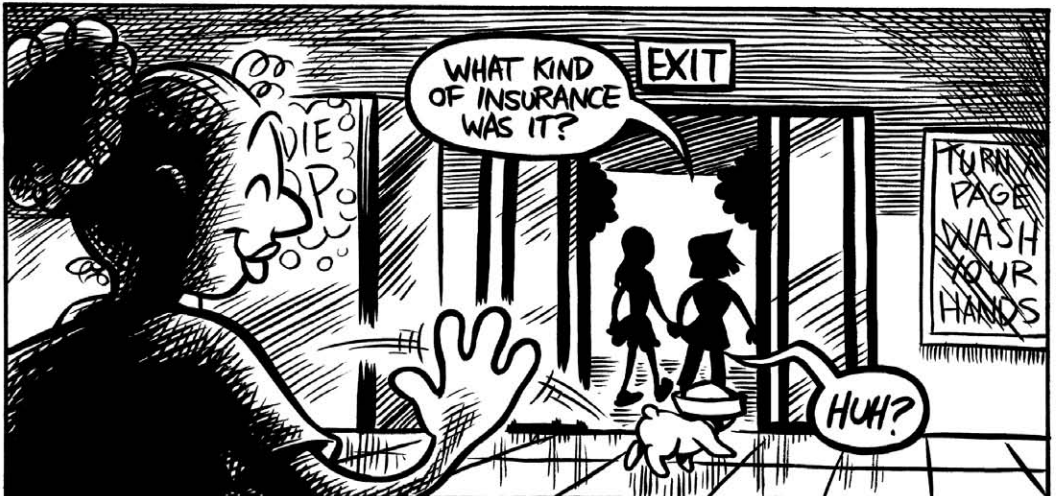


# Chapter Five

# Health



# AN HOUR LATER AT THE NEAREST EMERGENCY ROOM

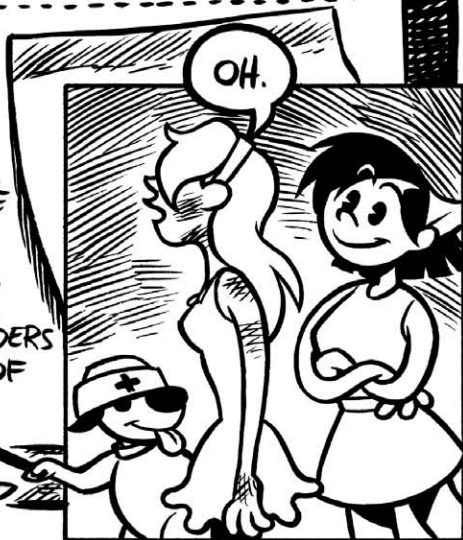


**HMO** - HEALTH MAINTENANCE ORGANIZATIONS ARE THE LEAST EXPENSIVE FORM OF HEALTH INSURANCE, BUT ALSO THE MOST RESTRICTIVE. THEY FEATURE LOW OR NO CO-PAYMENTS - THE SMALL FEE PAID BY AN INSURED PERSON WHENEVER MEDICAL SERVICES ARE MADE USE OF - AND LOW AMOUNTS OF PAPERWORK. HOWEVER, YOU MUST CHOOSE A **PRIMARY CARE PHYSICIAN (PCP)** FROM AN APPROVED LIST OF DOCTORS AND GET A PCP REFERRAL TO SEE A SPECIALIST. YOUR PCP COORDINATES ALL OF YOUR HEALTH CARE. HMOs ARE A GOOD CHOICE IF YOU HAVE MANY DOCTOR'S APPOINTMENTS EVERY MONTH.

**POS** - POINT OF SERVICE PLANS ARE MORE FLEXIBLE THAN HMOs. YOU MAY VISIT A DOCTOR OUTSIDE THE INSURER'S NETWORK OF APPROVED PHYSICIANS AND STILL RECEIVE COVERAGE, BUT NOT AS MUCH AS IF YOU'D STAYED WITHIN IT. YOU MUST STILL CHOOSE A PCP, AS WELL. IF THE PCP DOES NOT PROVIDE A REFERRAL FOR YOUR DOCTORS' VISITS OUTSIDE THE NETWORK, YOU'RE LIKELY TO WIND UP SUBMITTING PAPERWORK FOR THE BILLS TO YOUR INSURER FOR REIMBURSEMENT, WHICH YOU MAY OR MAY NOT RECEIVE.

**PPO** - PREFERRED PROVIDER ORGANIZATIONS ENCOURAGE POLICY-HOLDERS TO STAY WITHIN A NETWORK OF PRACTITIONERS BY OFFERING SIGNIFICANT DISCOUNTS, AND PCP PERMISSION IS NOT NECESSARY FOR SPECIALIST VISITS, AS LONG AS THE SPECIALIST IS PART OF THE NETWORK. IF YOU SEE AN OUT-OF-NETWORK DOCTOR, YOU MAY HAVE TO PAY THE ENTIRE BILL YOURSELF, THEN SUBMIT PAPERWORK FOR REIMBURSEMENT. YOU MAY ALSO HAVE TO PAY A **DEDUCTIBLE** - A MINIMUM AMOUNT A POLICYHOLDER MUST PAY OUT-OF-POCKET BEFORE INSURANCE KICKS IN - IF YOU CHOOSE TO GO OUTSIDE THE NETWORK, OR PAY THE DIFFERENCE BETWEEN WHAT THE NETWORK DOCTORS CHARGE VS. WHAT THE OUT-OF-NETWORK DOCTORS CHARGE.

**FFS** - FEE FOR SERVICE PLANS (AKA TRADITIONAL INDEMNITY) IS WHAT YOUR GRANDPARENTS JUST CALLED "HEALTH INSURANCE!" FFSs ARE THE MOST FLEXIBLE KIND OF PLAN. THEY ALLOW POLICYHOLDERS TO CHOOSE THEIR OWN DOCTORS, HOSPITALS, AND SPECIALISTS, IN EXCHANGE FOR HIGHER CO-PAYMENTS, MORE PAPERWORK AND HIGHER DEDUCTIBLES. EVEN AFTER CO-PAYMENT AND DEDUCTIBLES, POLICYHOLDERS MAY HAVE TO PICK UP 20 PERCENT OF ANY BILL.









CHP, THE CHILDREN'S HEALTH INSURANCE PROGRAM PROVIDES COVERAGE FOR UNINSURED CHILDREN AND PREGNANT WOMEN IN LOW-INCOME FAMILIES WHO DON'T QUALIFY FOR MEDICAID.

**GROUP INSURANCE COVERAGE THROUGH ORGANIZATION MEMBERSHIPS:**

PROFESSIONAL AND SOCIAL CLUBS, ALUMNI GROUPS, SOCIETIES AND GUILDS MAY OFFER INSURANCE TO MEMBERS AT A DISCOUNT.

LOW INCOME HEALTH PROGRAMS ARE OFFERED BY SOME STATES AS A TEMPORARY MEASURE UNTIL 2014, THROUGH SUBSIDIZED COVERAGE FOR PEOPLE WHO DON'T QUALIFY FOR MEDICAID. THE NAMES AND QUALIFICATIONS OF THESE PROGRAMS VARY BETWEEN STATES AND COUNTIES.

**WORKER'S COMPENSATION:**

IF YOU HAVE A WORK-RELATED INJURY, YOUR EMPLOYER IS REQUIRED TO PAY YOUR MEDICAL EXPENSES.

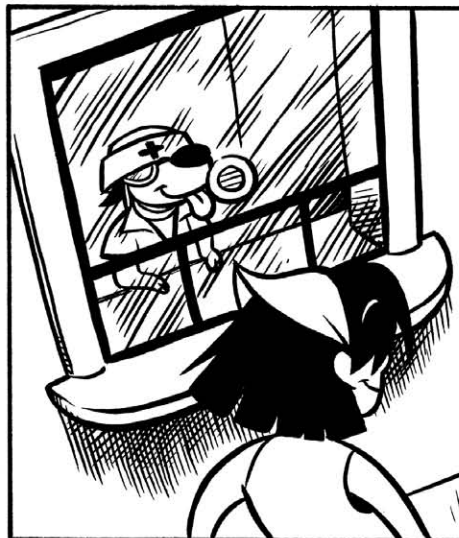
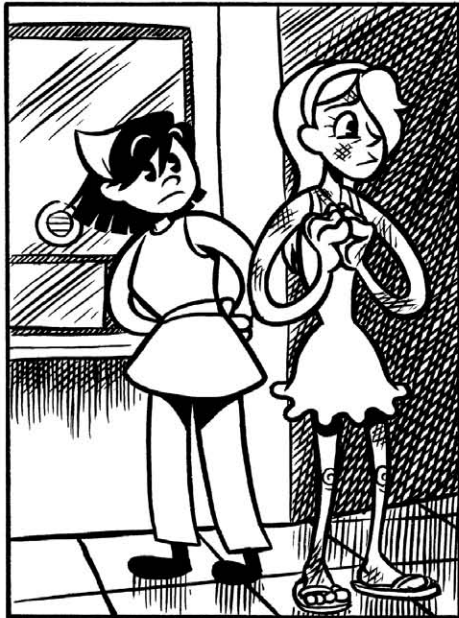
HIGH RISK INSURANCE POOLS ARE TEMPORARY STATE-RUN HEALTHCARE PLANS FOR PEOPLE DENIED PRIVATE COVERAGE DUE TO PRE-EXISTING CONDITIONS WHO DON'T QUALIFY FOR MEDICAID. (IN STATES WITHOUT 'EM, THERE'S THE PRE-EXISTING CONDITION INSURANCE PLAN, OR PCIP.) THESE CAN COST UP TO 200% THE PRICE OF PRIVATE INSURANCE, BUT WITH SERIOUS PRE-EXISTING CONDITIONS, IT'S STILL BETTER THAN GOING UNINSURED...

**MEDICAL BILL SHARING** - INDIVIDUALS POOL AND INVEST MONTHLY PAYMENTS COVERING EACH OTHER'S EXPENSES, WHEN THE NEED ARISES. THEY'RE OFTEN RELIGIOUS AND MAY BE (OR JUST FEEL) EXCLUSIONARY.

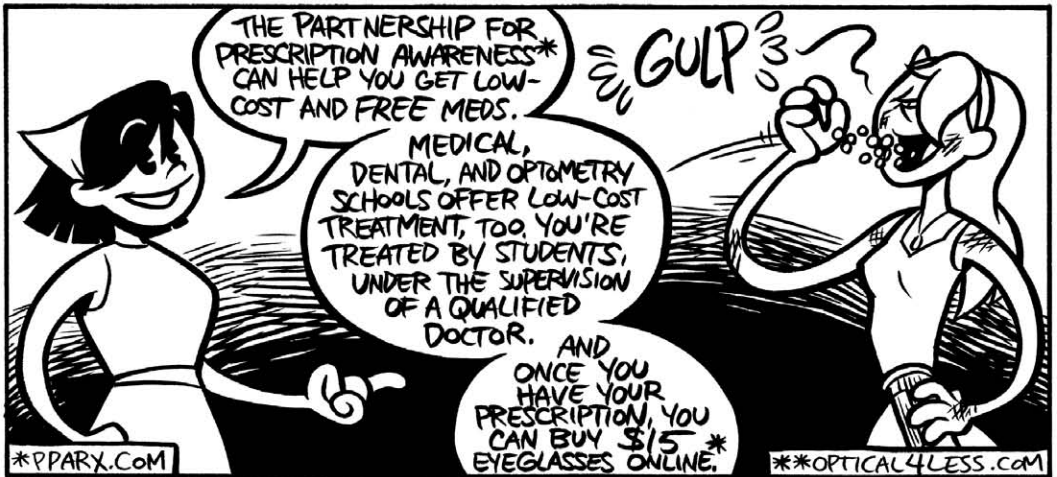
**MEDICARE** - YOU MAY QUALIFY IF YOU RECEIVE SOCIAL SECURITY DISABILITY BENEFITS; YOU DEFINITELY QUALIFY IF YOU'RE OVER 65.

**STUDENT HEALTH INSURANCE** - YOUNG ADULTS CAN NOW STAY ON THEIR PARENTS' INSURANCE UNTIL THE AGE OF 26. MOST 4-YEAR COLLEGES OFFER SOME FORM OF COVERAGE TO STUDENTS, BUT IT CAN BE SPOTTY. COST ALSO VARIES.



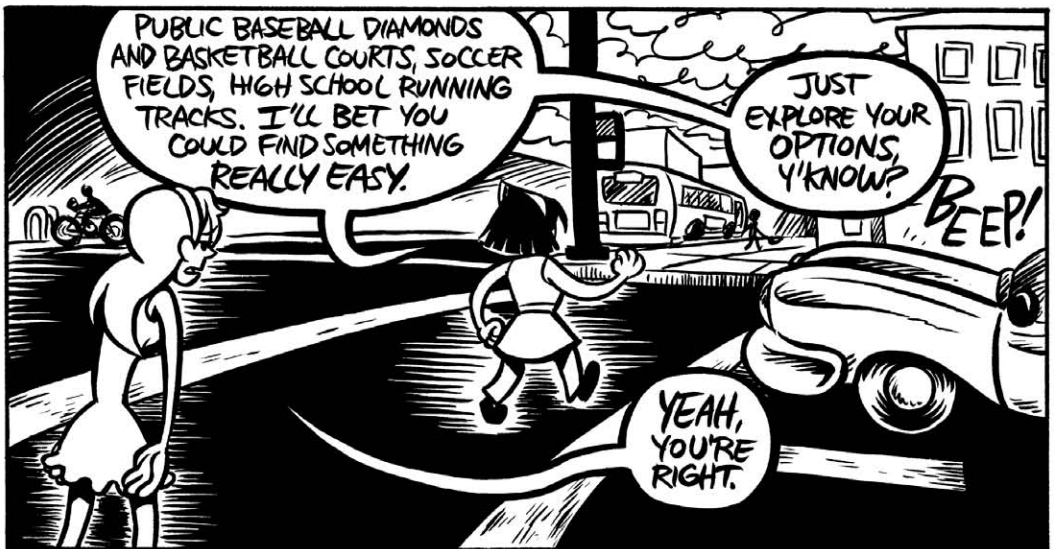
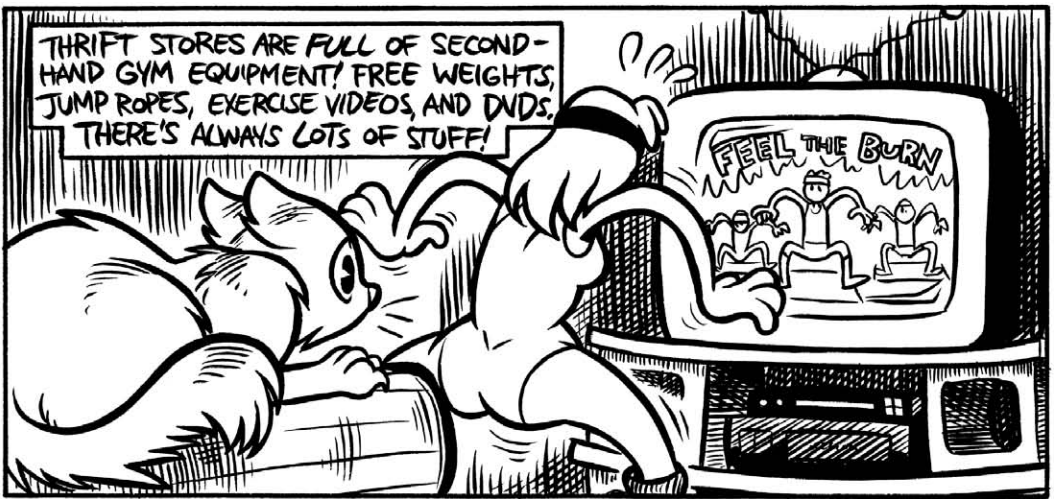








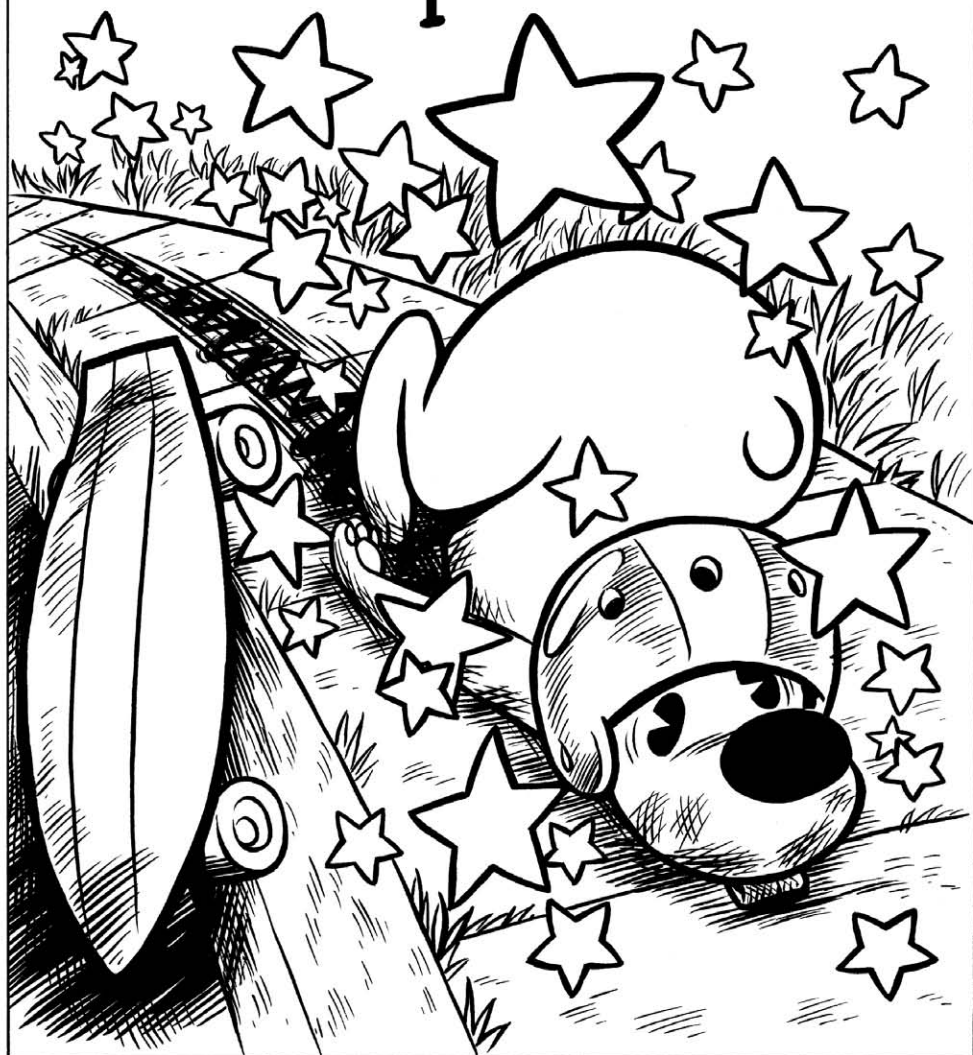






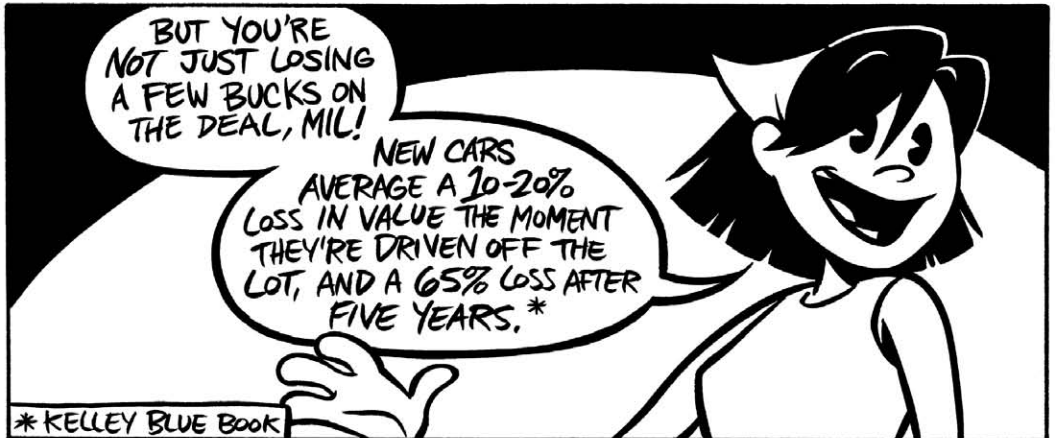
# Chapter Six

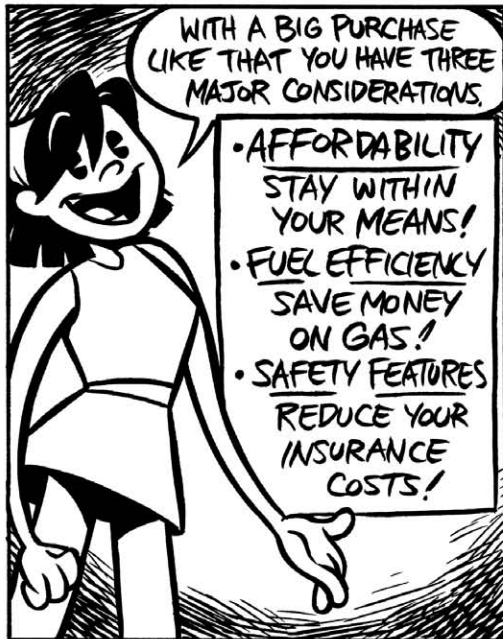
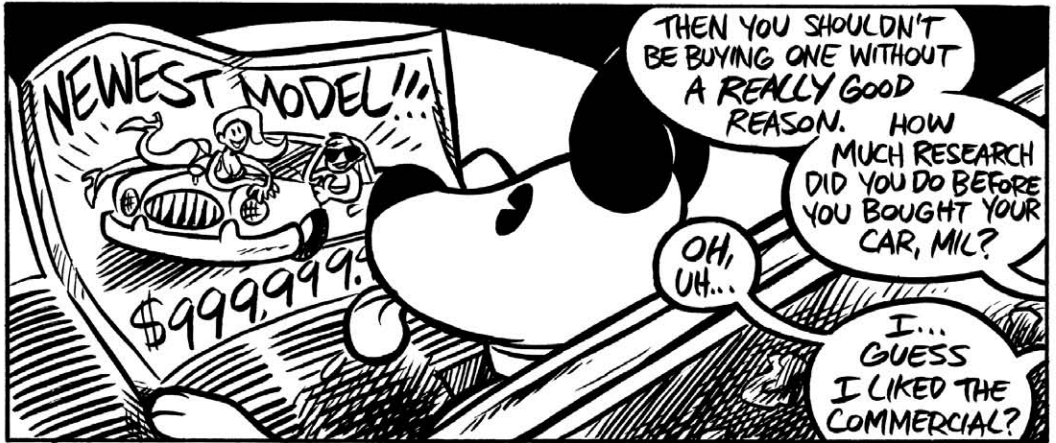
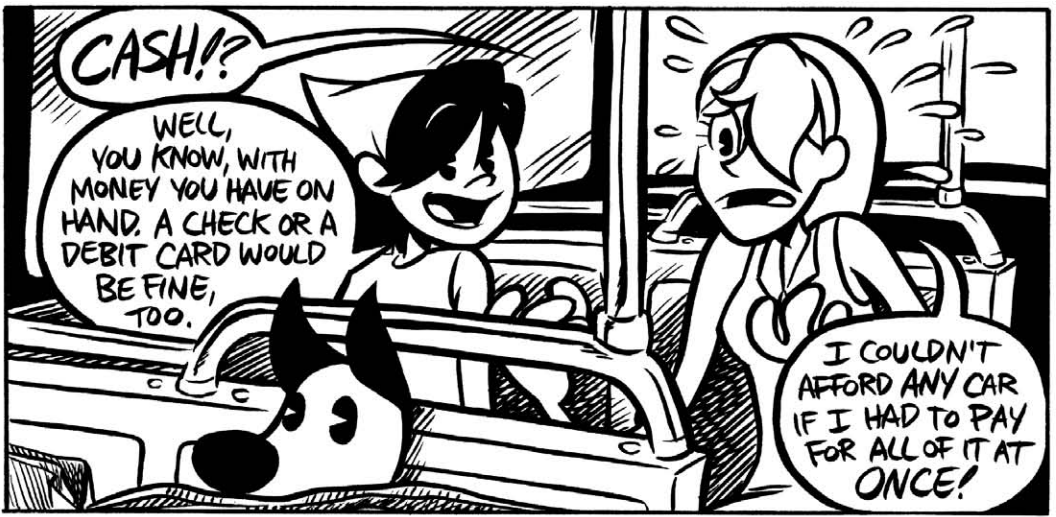
# Transportation













MY RESEARCH AND BUDGETING MADE IT EASY TO CHOOSE A CAR. I MADE SURE SHE'D FIT MY LIFE AND MY FINANCES!

COMPLICATED!

MAYBE A LITTLE, BUT IT'S WORTH IT.



OTHER THAN A HOUSE, A CAR IS ONE OF THE BIGGEST PURCHASES MOST PEOPLE MAKE. I GUESS YOU'VE NEVER BOUGHT A USED CAR, HUH?

I DIDN'T WANNA DEAL WITH ALL THIS CRAP, PENNY! I JUST WANTED SOMETHING I KNEW WOULD RUN!

BUT, MIL, THERE ARE SYSTEMS IN PLACE TO PROTECT YOU FROM BUYING A BAD CAR. EVERY CAR HAS A VIN, A VEHICLE IDENTIFICATION NUMBER. YOU CAN USUALLY FIND IT IN TWO DIFFERENT SPOTS ON EVERY CAR MADE AFTER 1981. (IT SHOULD ALSO BE ON THE CAR'S TITLE, OR IN ITS INSURANCE RECORDS.)





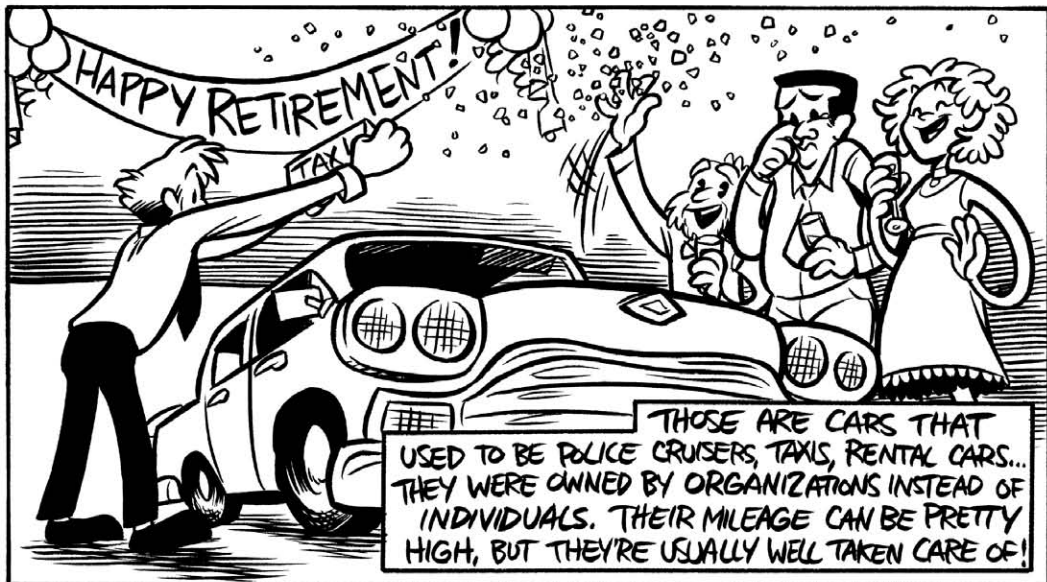
VINs CAN BE SUBMITTED TO WEBSITES\* FOR A VEHICLE HISTORY REPORT (VHR). THOSE TELL YOU THE CAR'S HISTORY. IT COSTS A FEW DOLLARS, BUT IT'S WORTH IT!

FLOOD DAMAGE • REBUILT VEHICLE • RECOVERED THEFT • ODOMETER MAY BE ALTERED

\*LIKE INSTAVIN.COM

IDEALLY, YOU WANT A CAR THAT'S ONLY HAD A SINGLE PREVIOUS OWNER—THOSE CARS TEND TO BE BETTER TAKEN CARE OF—AND NO HISTORY OF CRASHES, DEFECTS, RECALLS, OR TAMPERING.

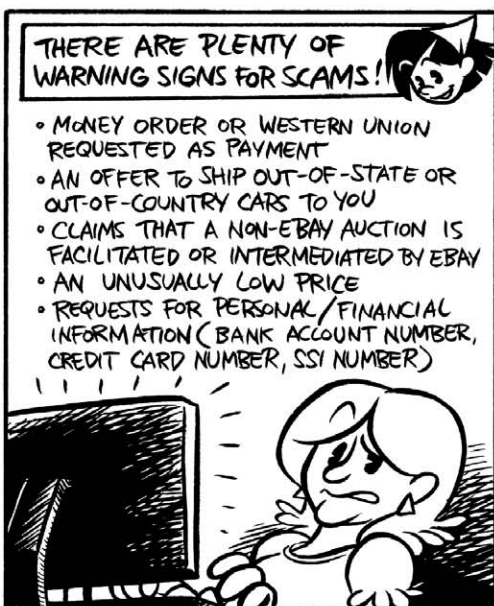
BUT FLEET VEHICLES ARE A PRETTY GOOD CHOICE, TOO.



THOSE ARE CARS THAT USED TO BE POLICE CRUISERS, TAXIS, RENTAL CARS... THEY WERE OWNED BY ORGANIZATIONS INSTEAD OF INDIVIDUALS. THEIR MILEAGE CAN BE PRETTY HIGH, BUT THEY'RE USUALLY WELL TAKEN CARE OF!



NO MATTER WHAT YOU GO FOR, NEVER BUY A USED CAR WITHOUT CHECKING ITS HISTORY FIRST!







WELL, THAT'S GOOD TO KNOW. Y'KNOW, FOR NEXT TIME, BUT I ALREADY HAVE MY CAR SO—

YOU SHOULD SELL IT.



# AWW MANN

WELL, YOU DON'T NEED IT ANYMORE! WE MADE SURE YOUR NEW NEIGHBORHOOD WAS FULL OF AMENITIES WITHIN WALKING DISTANCE.

THAT TAKES CARE OF YOUR DAY-TO-DAY NEED FOR A CAR.



AND SUBSCRIPTION-BASED CAR SHARES EXIST JUST FOR PEOPLE WHO NEED A CAR FROM TIME TO TIME, ONCE OR TWICE A MONTH.

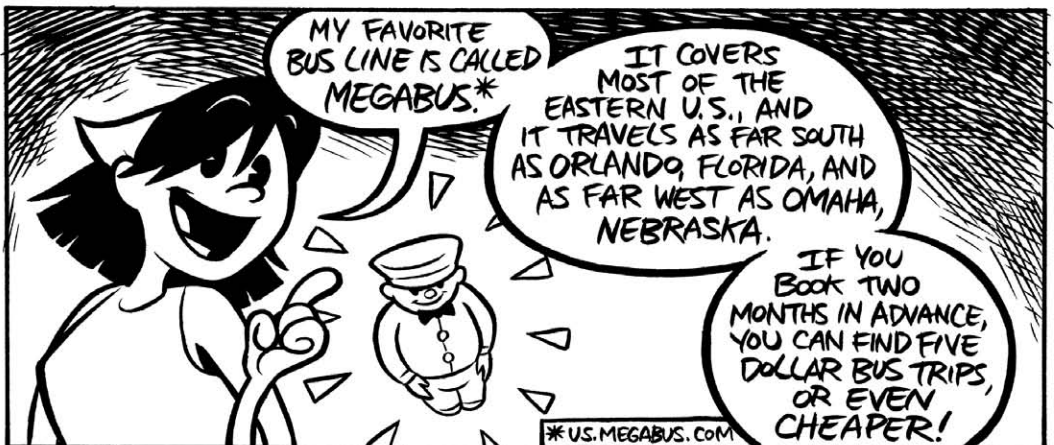
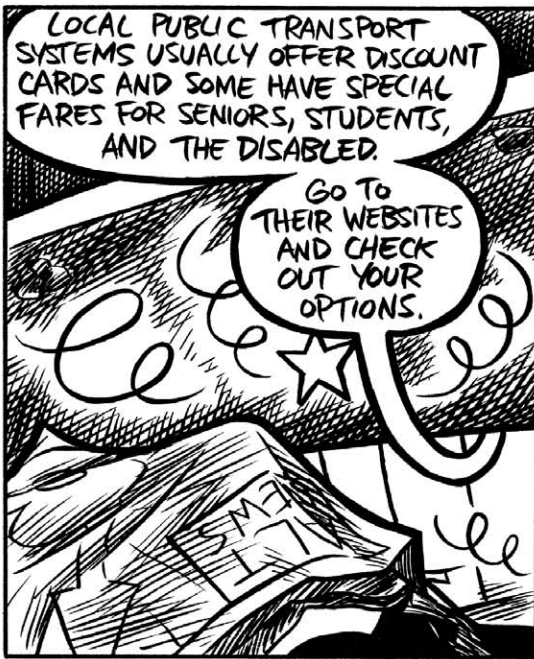
SO IF IT'S ONE MILE OR FIFTY, I'LL BE ALL SET, BUT IF I WANNA GO ACROSS TOWN—

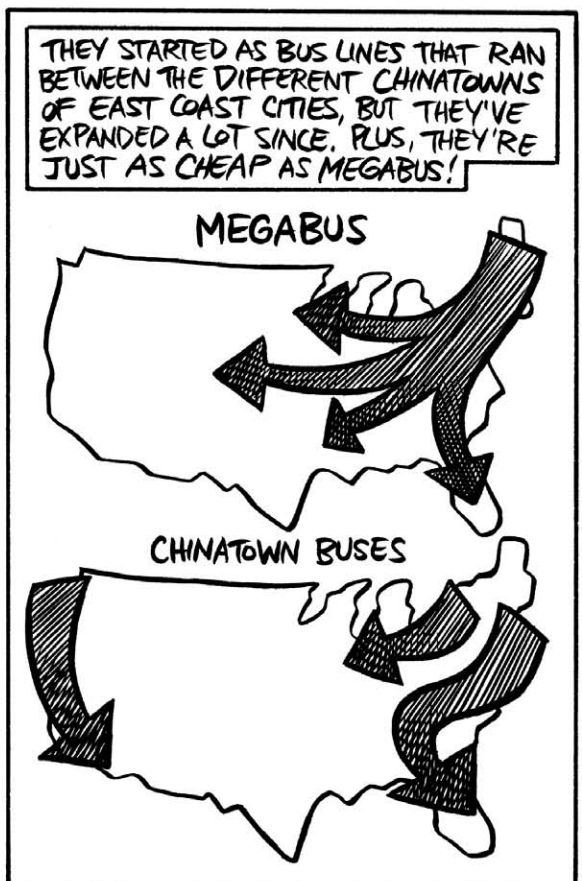


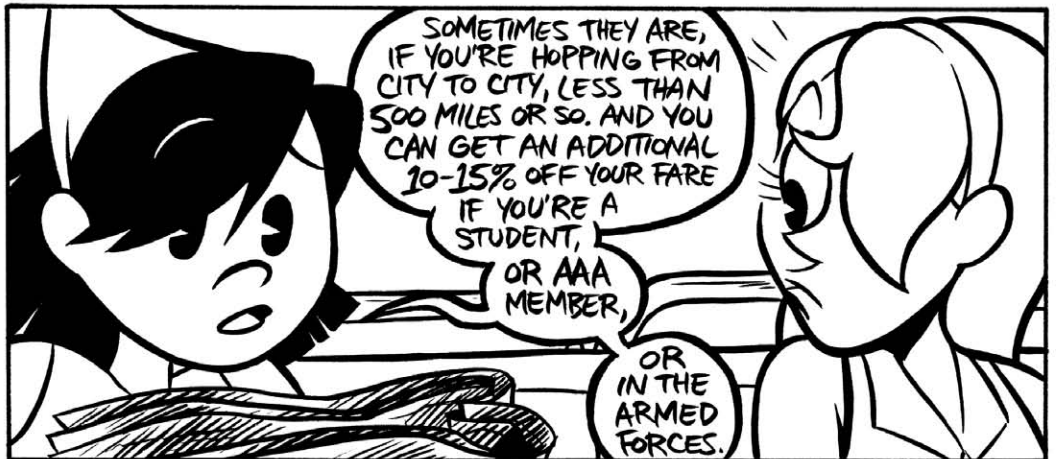
GET A BIKE!

SUBSCRIBE TO A BIKE SHARE, SO YOU CAN HAVE ACCESS TO BIKE CHECKOUT STATIONS WHEN YOU NEED THEM.





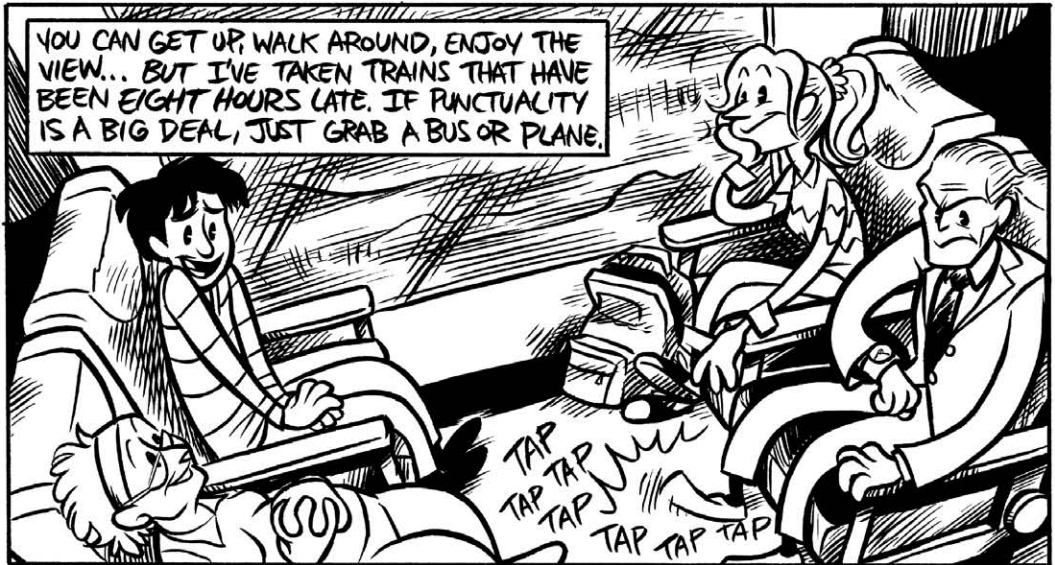






BUT IN THOSE SITUATIONS, DISCOUNT BUS LINES ARE STILL CHEAPER. IT'S UP TO YOU, THOUGH!

SOME PEOPLE REALLY ENJOY TRAIN TRAVEL.



YOU CAN GET UP, WALK AROUND, ENJOY THE VIEW... BUT I'VE TAKEN TRAINS THAT HAVE BEEN EIGHT HOURS LATE. IF PUNCTUALITY IS A BIG DEAL, JUST GRAB A BUS OR PLANE.

TAP TAP TAP  
TAP TAP TAP  
TAP TAP TAP



EEEEEEEE

AH!

NICKEL HEEL!

SIT!

BAD DOG!



EEEEEEEE

AW, I'M REALLY SORRY! I DON'T KNOW WHAT'S GOTTEN INTO HIM!

NICKEL!

HEY!



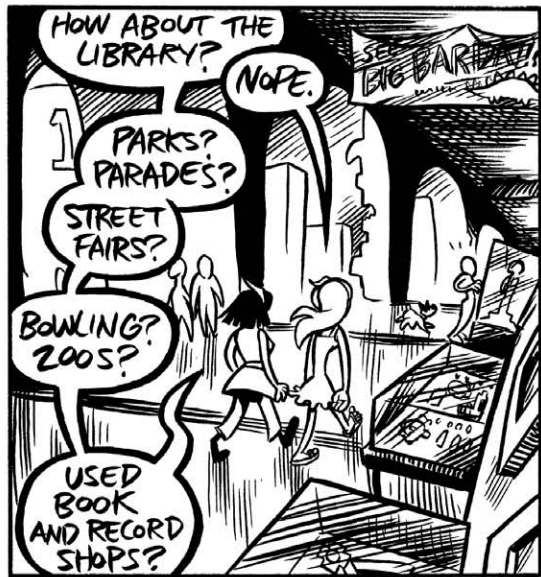


# Chapter Seven

# Entertainment

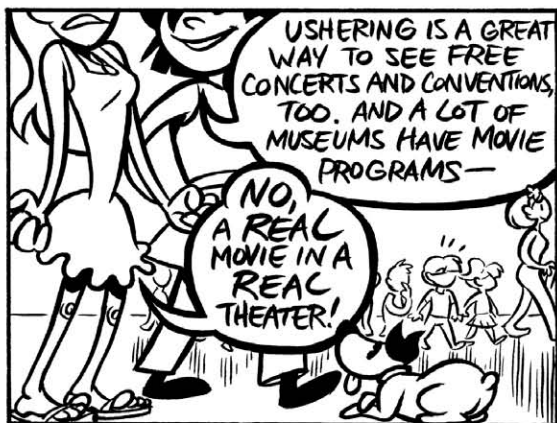


# MUSEUMS, PENNY? REALLY?











WELL, HOW ABOUT ART? D'YOU LIKE ART? MUSIC, PAINTING, DANCING...

THAT SOUNDS A LITTLE BETTER.

THERE ARE CHEAP WAYS TO GET SOME CULTURE.



A LOT OF THEATER COMPANIES OFFER DISCOUNT SHOWS. SOME LOCAL TROUPE'S MIGHT EVEN LET YOU WATCH THEIR DRESS REHEARSALS FOR FREE! THE SAME GOES WITH ORCHESTRAS.



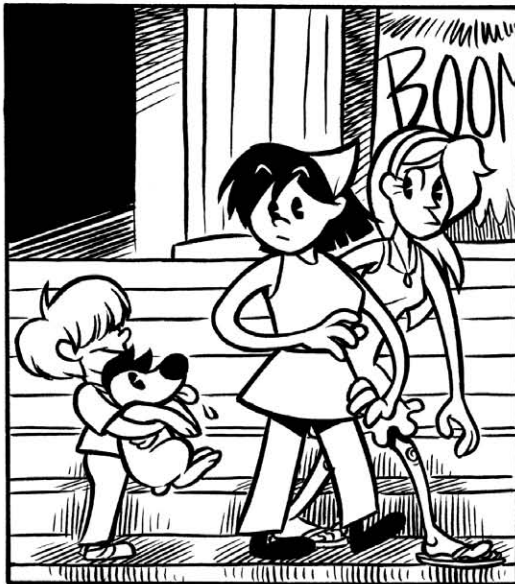
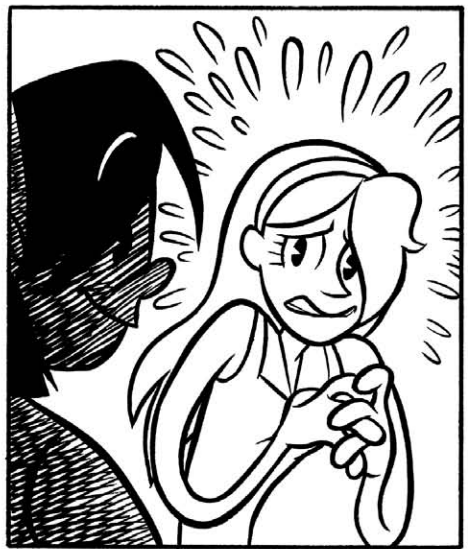
AND FOR EASY ACCESS TO ART, IT'S HARD TO BEAT FREE GALLERY SHOWS! NICE PICTURES, INTERESTING PEOPLE, AND FANCY FINGER FOODS.



AND SOME STUDIOS AND GALLERIES OFFER FREE WORKSHOPS. YOU COULD LEARN TO POT, PAINT, WEAVE, SCULPT. EVEN DANCE!

HAHA, I DON'T REALLY DANCE WITHOUT A FEW BEERS FIRST.





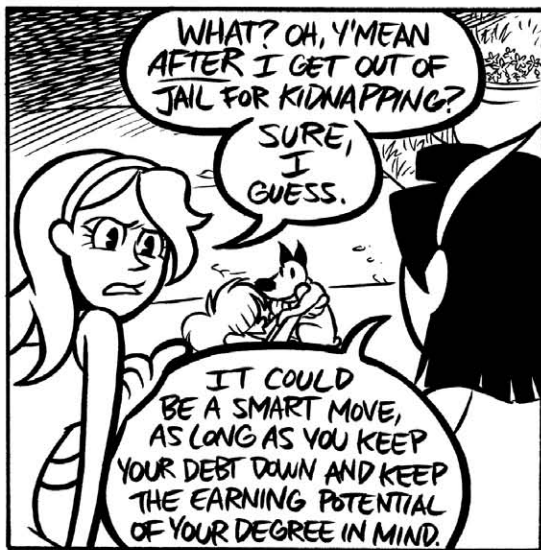


# Chapter Eight

# Education



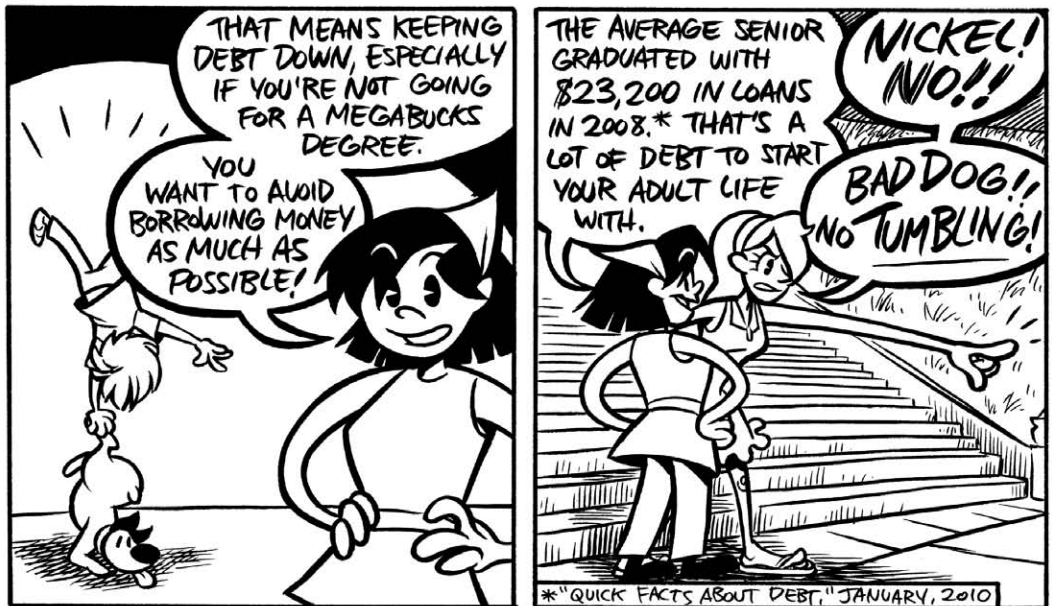
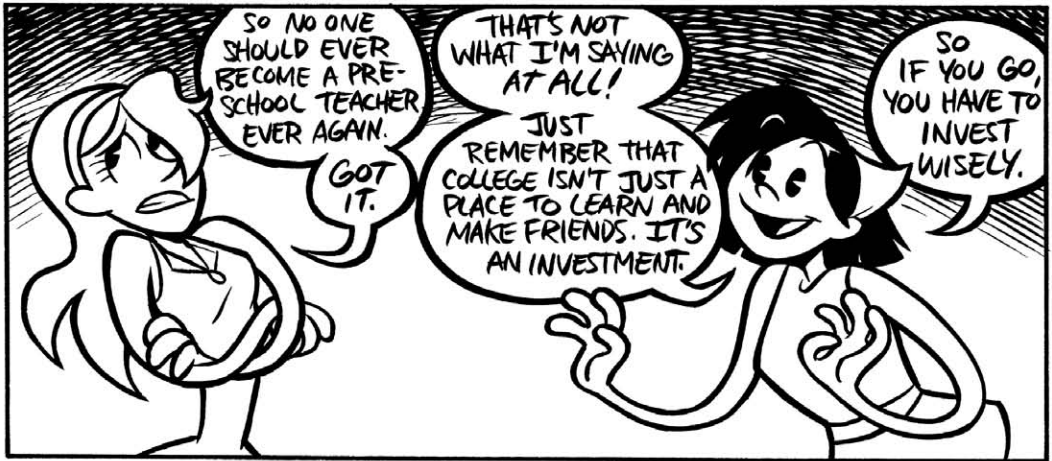
# COLLEGE: A CRASH COURSE.



\*THE BIG PAYOFF: EDUCATIONAL ATTAINMENT AND SYNTHETIC ESTIMATES OF WORK-LIFE EARNINGS, JULY 2002



\*"WHAT'S IT WORTH: THE ECONOMIC VALUE OF COLLEGE MAJORS," GEORGETOWN UNIVERSITY CENTER ON ED. MAY 2011



\*"QUICK FACTS ABOUT DEBT," JANUARY, 2010

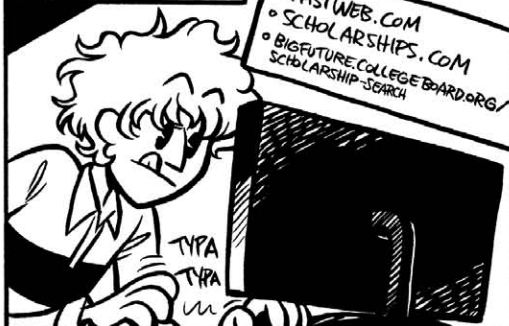




# KEEPING COLLEGE COSTS DOWN!!!

THERE ARE SCHOLARSHIPS FOR PEOPLE WITH ARTISTIC/ATHLETIC TALENT, FOCUS IN SPECIFIC FIELDS OF STUDY, MEMBERSHIP IN SOCIAL, RELIGIOUS, + ETHNIC GROUPS, AND FINANCIAL NEED. SEARCH ONLINE DATABASES AND APPLY FOR THE ONES YOU QUALIFY FOR. EVEN SMALL GRANTS HELP!

- FASTWEB.COM
- SCHOLARSHIPS.COM
- BIGFUTURE.COLLEGEBOARD.ORG/SCHOLARSHIP-SEARCH



(BUT NEVER PAY FOR SCHOLARSHIP SEARCHES!)

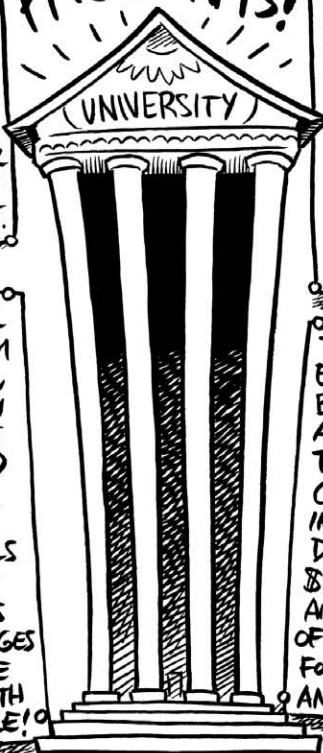
COMMUNITY COLLEGES COST LESS THAN HALF OF FOUR-YEAR UNIVERSITIES ON AVERAGE\* COORDINATE WITH ADVISORS AT BOTH YOUR COMMUNITY AND FOUR-YEAR COLLEGE TO MAKE SURE ALL YOUR CREDITS WILL BE TRANSFERABLE. THEN, EARN A 2-YEAR DEGREE AND TRANSFER TO FINISH WITH A BACHELOR'S!



\*THE AMERICAN ASSOCIATION OF COMMUNITY COLLEGES

**COOPERATIVE EDUCATION PROGRAMS (CO-OPS)** COMBINE CLASSROOM LEARNING WITH PRACTICAL WORK EXPERIENCE FOR ACADEMIC CREDIT. FULL OR PART-TIME JOBS COUNT AS COURSEWORK! AND THE REAL WORLD EMPLOYMENT PADS YOUR POST-GRAD RESUME.

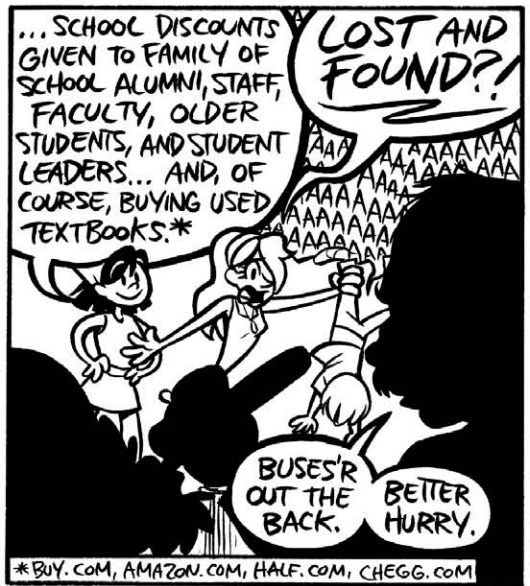
## COLLEGE ASSISTANCE PROGRAMS!

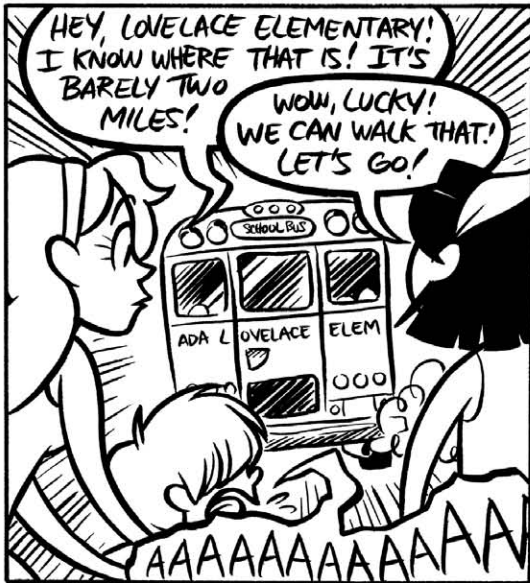
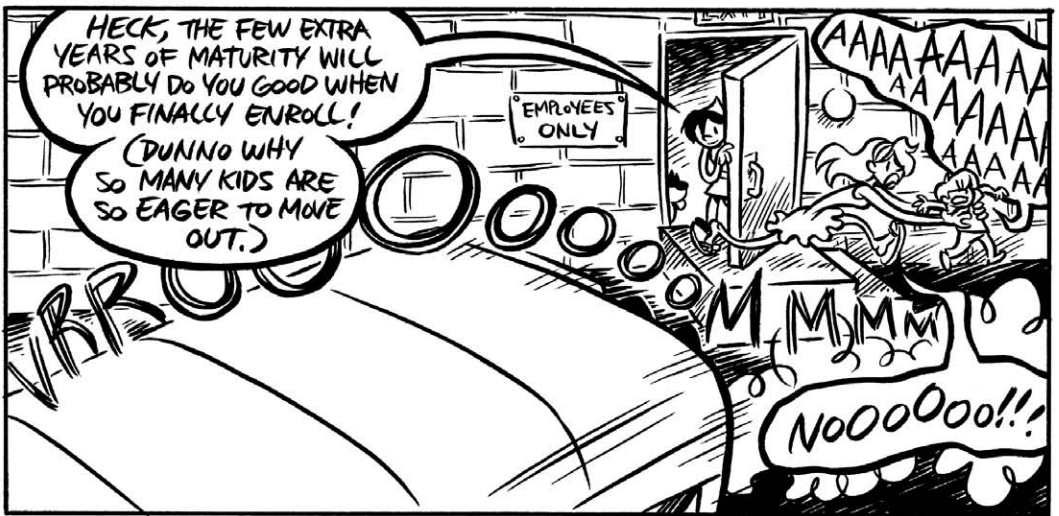


**THE CLEP (COLLEGE LEVEL EXAMINATION PROGRAM)** IS ACCEPTED BY 2,900 COLLEGES AND TESTS 33 DISCIPLINES. YOU CAN OBTAIN AS MUCH AS 2 YEARS OF COLLEGE CREDIT FOR KNOWLEDGE GAINED VIA INDEPENDENT STUDY! (HIGH SCHOOL KIDS CAN TAKE AP [ADVANCED PLACEMENT] TESTS.)

**AMERICORPS** IS A NATIONAL COMMUNITY SERVICE PROGRAM FEATURING COLLEGE ACCESS, WHICH OFFERS SCHOLARSHIPS IN EXCHANGE FOR SERVICE. THE SEGAL EDUCATION AWARD WAS \$5,550 IN 2011 FOR PROSPECTIVE FULL-TIME STUDENTS. AND 104 SCHOOLS NATIONWIDE MATCH THAT AWARD WHEN AMERICORPS VETS ENROLL! SOME COLLEGES ALSO OFFER PART-TIME AMERICORPS SERVICE, WITH SCHOLARSHIPS AVAILABLE!

THE ARMED FORCES OFFER EDUCATIONAL PROGRAMS AND BENEFITS TO BOTH ENLISTED AND RESERVE MEMBERS. THE MONTGOMERY GI BILL CAN COVER UP TO \$5,000 IN TUITION FOR EX-ACTIVE DUTY SOLDIERS, AND UP TO \$12,420 FOR EX-RESERVE, AND MULTIPLE PROGRAMS OFFER ACCESS TO SCHOOLING FOR CURRENTLY ENLISTED AND DEPLOYED SERVICEPEOPLE.









FOR-PROFIT COLLEGES TEND TO BE MUCH MORE EXPENSIVE.

IN UNDERCOVER TESTS CONDUCTED BY THE GOVERNMENT ACCOUNTABILITY OFFICE, THE DIFFERENCES COULD BE EXTREME!

**CERTIFICATE IN MASSAGE THERAPY (CALIFORNIA)**  
 NON-PROFIT: \$520  
 FOR-PROFIT: \$13,945

**CERTIFICATE IN COMPUTER-AIDED DRAFTING (CALIFORNIA)**  
 NON-PROFIT: \$520  
 FOR-PROFIT: \$14,487

**ASSOCIATE'S DEGREE, PARALEGAL (ARIZONA)**  
 NON-PROFIT: \$4,544  
 FOR-PROFIT: \$39,048

**BACHELOR'S DEGREE, CONSTRUCTION MANAGEMENT (TEXAS)**  
 NON-PROFIT: \$25,288  
 FOR-PROFIT: \$65,338

FOR-PROFIT COLLEGE ATTENDEES REPRESENT ABOUT 9% OF ALL STUDENTS BUT RECEIVE:

**36% OF ALL G.I. BILL FUNDS\***

**23% OF ALL FEDERAL STUDENT AID\*\***

**32% OF ALL PELL GRANTS\*\*\***

\* THE NEW YORK TIMES, DEC. 8, 2010  
 \*\* ALTERNET.ORG, SEPT. 17, 2010  
 \*\*\* BLOOMBERG.COM, APRIL 5, 2011

... AND ARE RESPONSIBLE FOR 44% OF ALL STUDENT LOAN DEFAULTS.\*

AND DEFAULT MEANS THE IRS CAN SEIZE YOUR TAX REFUND, AND YOUR LENDER CAN GARNISH YOUR WAGES... OR FLAT-OUT SUE!

**DEBT**

\* THE PEWS CHARITABLE TRUSTS, DEC. 13, 2009

A DEFAULT STAYS ON YOUR CREDIT HISTORY UP TO 7 YEARS, AND YOU CAN ACCUMULATE EVEN MORE DEBT FROM PENALTIES AND FEES!

JEEZE, I FEEL LIKE SCARY MUSIC SHOULD BE PLAYING!

A LOAN DEFAULT IS SERIOUS STUFF, MIL!

FULL-TIME BACHELOR'S GRADUATED IN 6 YRS

| Category           | Percent Graduated |
|--------------------|-------------------|
| FOR-PROFIT PRIVATE | 22%               |
| NON-PROFIT PUBLIC  | 55%               |
| NON-PROFIT PRIVATE | 65%               |

AND STUDENT LOANS ARE EXPECTED TO BE REPAYED, DEGREE OR NOT. IN 2008, FOR-PROFIT COLLEGES ONLY GRADUATED AN AVERAGE OF 22% OF FIRST-TIME, FULL-TIME BACHELOR'S STUDENTS.\*

\* THE NEW YORK TIMES, NOVEMBER 23, 2010

AND THE MEDIAN DEBT LOAD FOR BACHELOR'S STUDENTS AT FOR-PROFITS WAS 83% HIGHER\* THAN FOR NON-PROFIT PRIVATE COLLEGE GRADUATES, AND NEARLY 400% HIGHER THAN PUBLIC NON-PROFIT.

NON-PROFIT PUBLIC



NON-PROFIT PRIVATE



FOR-PROFIT PRIVATE



\* THE EDUCATION TRUST, LAUREN STEPHENS, NOVEMBER 23, 2010

FOR-PROFIT COLLEGES ARE MORE COSTLY AND LESS LIKELY TO GRADUATE YOU...

AND THEY PRACTICALLY REQUIRE DEBT FOR AN INVESTMENT LESS LIKELY TO MAKE YOU EMPLOYABLE THAN ANY OTHER!



HA! SORRY. I JUST DON'T WANT YOU MAKING A BAD CHOICE, MIL. I FEEL PRETTY STRONGLY ABOUT THIS.

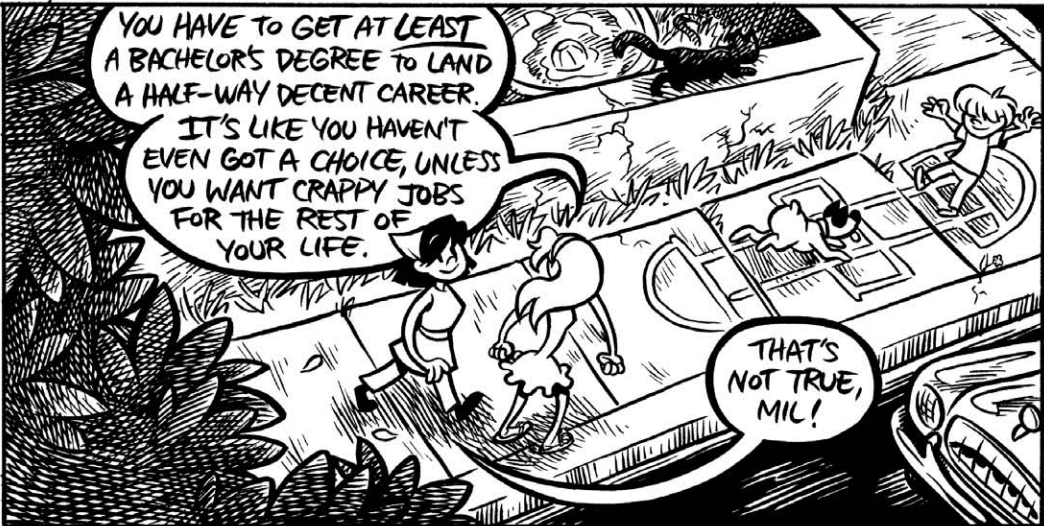
I CAN TELL. JEEZ, COLLEGE IS SUCH A SCAM.



YOU HAVE TO GET AT LEAST A BACHELOR'S DEGREE TO LAND A HALF-WAY DECENT CAREER.

IT'S LIKE YOU HAVEN'T EVEN GOT A CHOICE, UNLESS YOU WANT CRAPPY JOBS FOR THE REST OF YOUR LIFE.

THAT'S NOT TRUE, MIL!









# Chapter Nine

# Emergencies









# FINANCIAL EMERGENCIES

## \$\$\$ (101) \$\$\$

① FIGURE OUT WHO YOU OWE AND HOW MUCH YOU OWE THEM.

SKRIBBLE SKRIBBLE

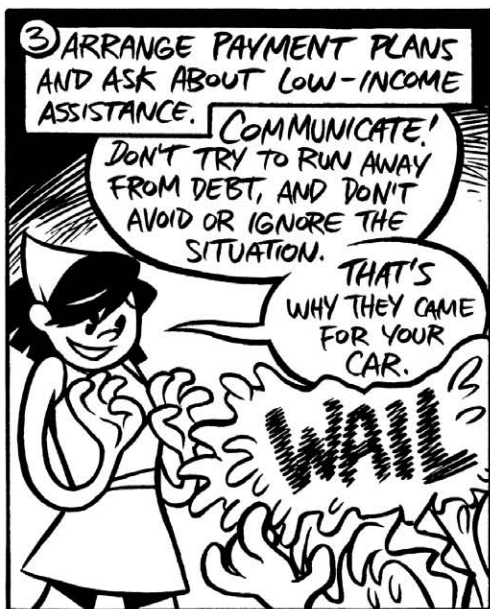
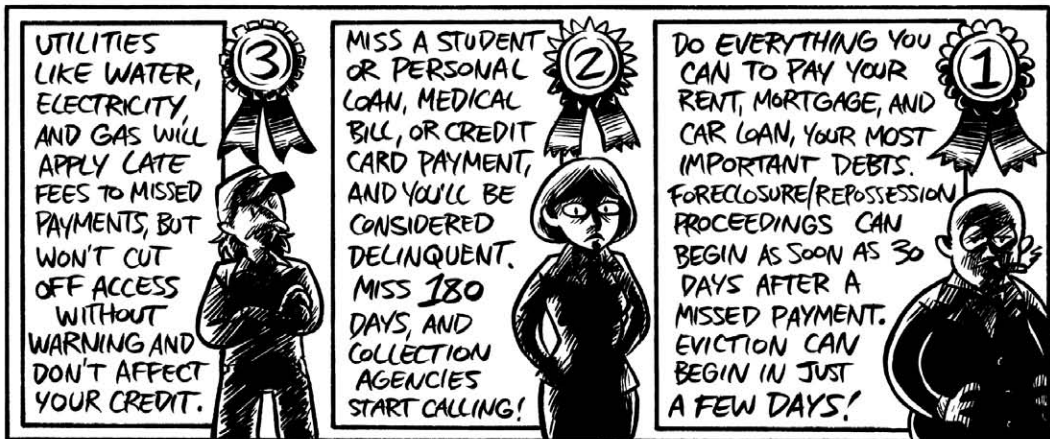
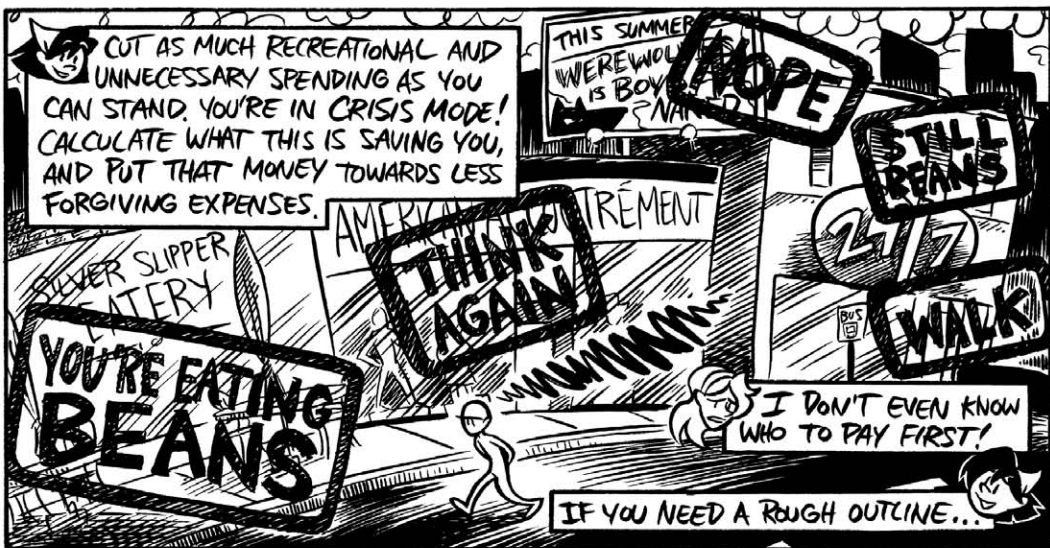
MAKE A LIST OF YOUR CREDITORS AND DEBTS. ALL OF THEM, NOT JUST THE ONES YOU'RE HAVING TROUBLE PAYING.

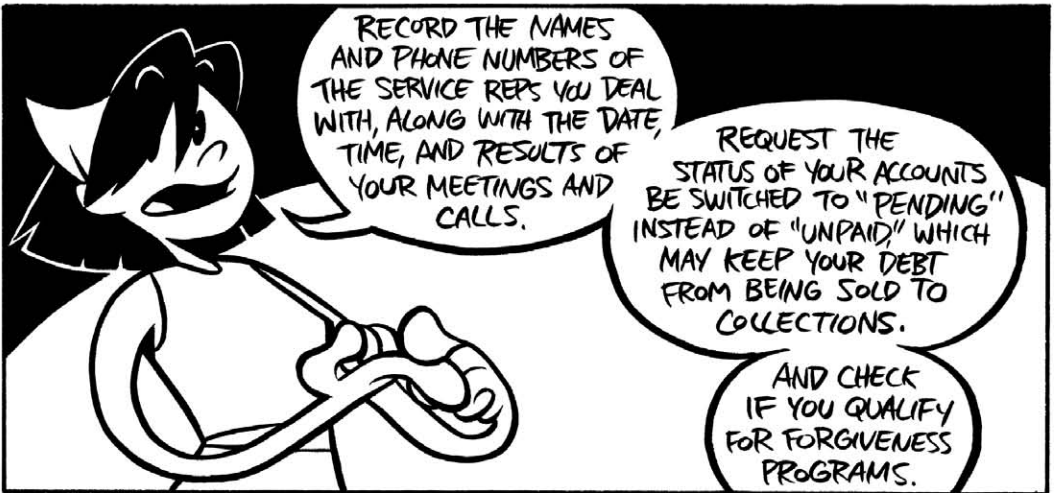
② RANK YOUR OBLIGATIONS AND DEBTS FROM MOST TO LEAST IMPORTANT...

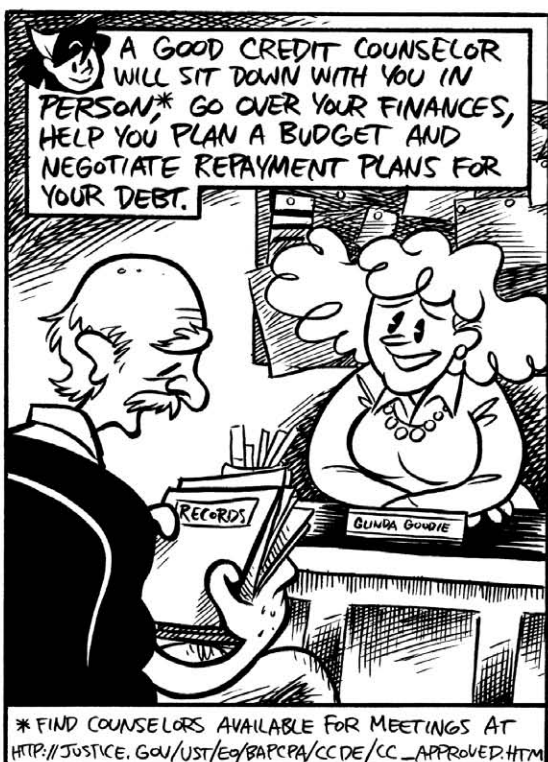
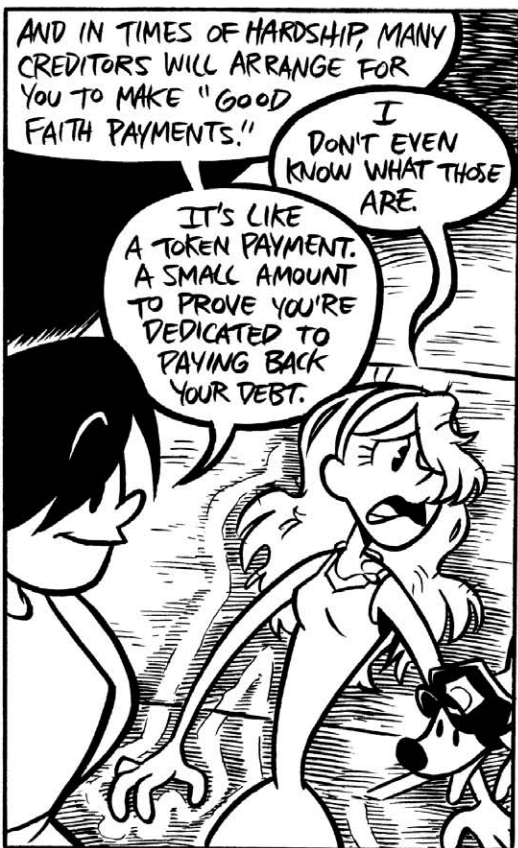
CRUNCH

... AND ELIMINATE THE STUFF YOU CAN LIVE WITHOUT! FACTOR IN DEADLINES, AND THE CONSEQUENCES OF NOT PAYING, TO HELP YOU TO DECIDE WHAT'S LESS THAN NECESSARY.

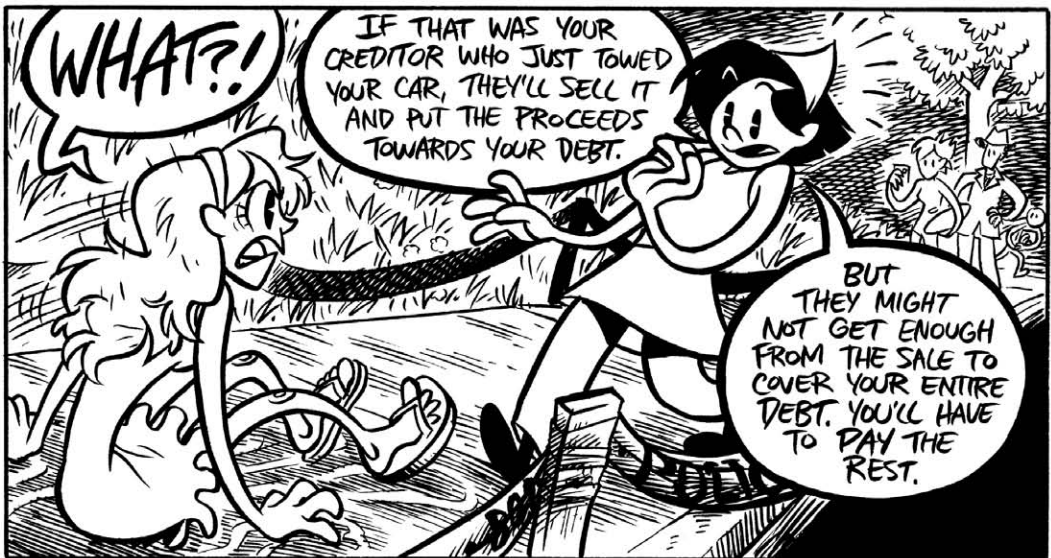






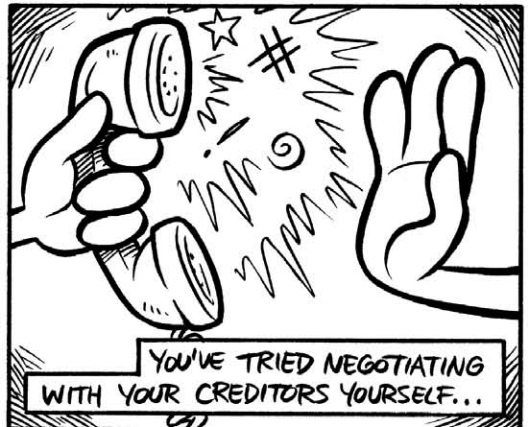


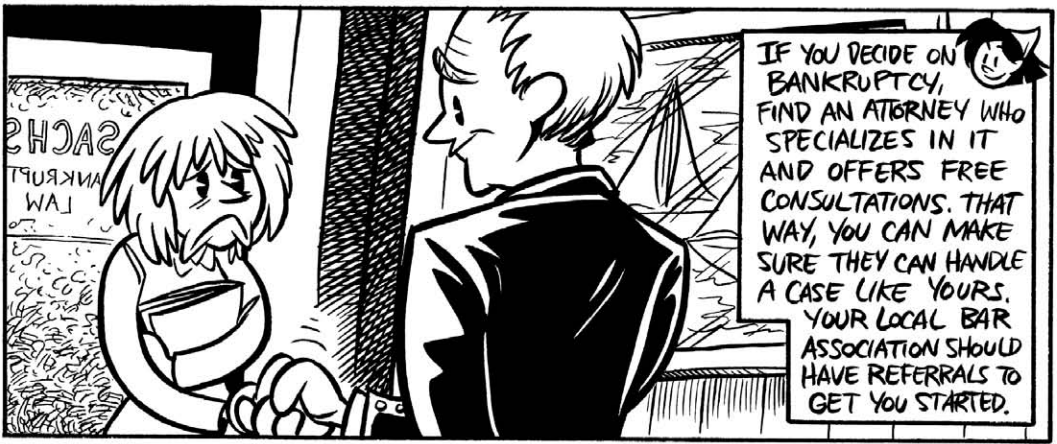
\* FIND COUNSELORS AVAILABLE FOR MEETINGS AT [HTTP://JUSTICE.GOV/UST/EO/BAPCPA/CCDE/CC\\_APPROVED.HTM](http://justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm)











## CHAPTER 7

(AKA STRAIGHT BANKRUPTCY, OR LIQUIDATION)

- THE MOST COMMON FORM OF BANKRUPTCY IN THE U.S.
- FOR BUSINESSES AND INDIVIDUALS
- SOME OF THE DEBTOR'S ASSETS ARE SOLD AND THE PROCEEDS DISTRIBUTED TO CREDITORS (OR THE BANKRUPT BUSINESS IS LIQUIDATED.)
- REMAINING DEBT IS DISCHARGED OR CANCELED (OR THE BUSINESS IS DISSOLVED.)

YOUR LAWYER WILL HELP YOU FIGURE OUT WHICH KIND OF BANKRUPTCY IS FOR YOU.

## CHAPTER 13

(AKA REORGANIZATION)

- FOR INDIVIDUALS WITH A STEADY INCOME
- ALLOWS DEBTORS TO KEEP THEIR PROPERTY
- INCLUDES A PROPOSAL BY THE DEBTOR TO PAY THEIR CREDITORS IN A THREE-TO-FIVE-YEAR PERIOD, ALTHOUGH THE TOTAL REPAYMENT WILL BE LESS THAN THE ORIGINAL AMOUNT OWED





A BANKRUPTCY ON YOUR CREDIT RECORD COULD COST YOU A NEW JOB OR PROMOTION. YOU'LL HAVE A HARDER TIME RENTING A HOME, AND YOU WON'T BE ABLE TO BORROW MONEY EASILY.



THE FIRST TWO YEARS AFTER FILING WILL BE THE HARDEST. YOU'LL BE REMINDED OF IT WITH EVERY SIGNIFICANT CREDIT TRANSACTION, AND THE MENTAL ASPECT IS AWFUL, TOO.

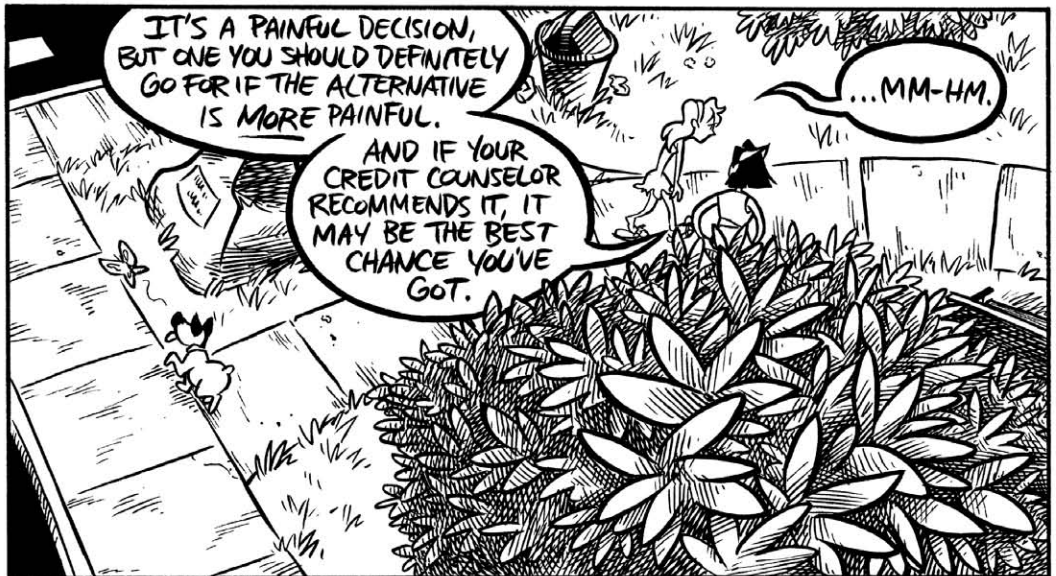
Nobody enjoys feeling like they've failed.



YOU'RE TELLING ME.

BUT BANKRUPTCY EXISTS CUZ PEOPLE NEED IT, MIL.

IT MAKES MORE FINANCIAL SENSE TO DECLARE BANKRUPTCY THAN TO SPEND YEARS FAILING TO PAY YOUR DEBTS AND SUFFERING THROUGH REPOSSESSIONS AND LAWSUITS.

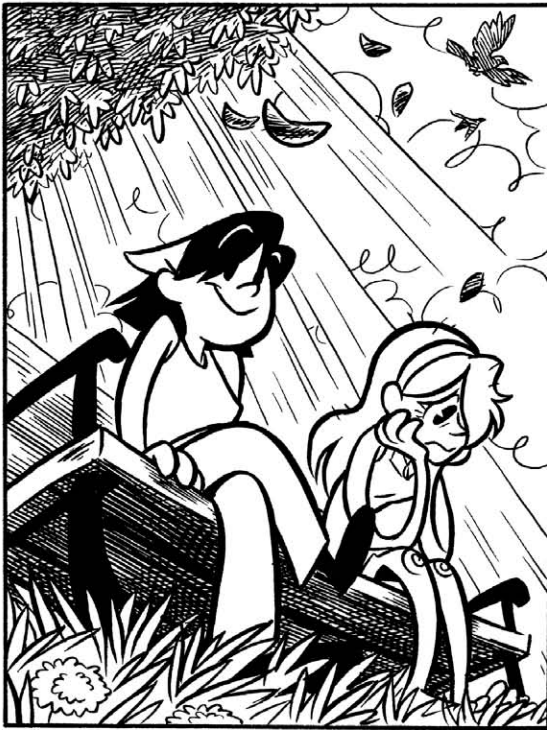


IT'S A PAINFUL DECISION, BUT ONE YOU SHOULD DEFINITELY GO FOR IF THE ALTERNATIVE IS MORE PAINFUL.

AND IF YOUR CREDIT COUNSELOR RECOMMENDS IT, IT MAY BE THE BEST CHANCE YOU'VE GOT.

...MM-HM.





\*[HTTP://WWW.FINANCIALPLANNINGDAYS.ORG](http://www.FINANCIALPLANNINGDAYS.ORG)

THEY'RE ORGANIZED BY NON-PROFIT GROUPS, AND PROVIDE FREE FINANCIAL PLANNING EDUCATION AND ASSISTANCE FROM VOLUNTEER EXPERTS. YOU CAN GO IF YOU'RE HAVING TROUBLE, OR JUST AS A PRECAUTION.



AND ONCE CRISIS MODE IS OVER WITH AND YOU'RE PAYING DOWN YOUR DEBT, DON'T GO AND GET YOURSELF IN ANY FURTHER DEBT, OKAY?



IT PREYS ON PEOPLE WHO HAVE TROUBLE WITH GETTING CREDIT, OR PAYING CASH UPFRONT!

\* COVER STORY, MAY 21, 2007



AND MIL,

THIS IS THE DANGER ZONE!



**Jimbob's TAX 'N' CRAB SHACK**  
**WHY WAIT?**  
**REFUND IN 3 MINUTES!**  
CALL NOW!!

**TAX REFUND ANTICIPATION LOANS** ARE SECURED BY A BORROWER'S EXPECTED TAX REFUND AND OFFER QUICK ACCESS TO FUNDS RATHER THAN WAITING... FOR A SIGNIFICANT FEE.

**OPPORTUNITY PRICING** IS WHEN A BUSINESS DETERMINES WHAT A CUSTOMER CAN PAY AND WORKS BACKWARD TO FIND A PRICE, WHICH OFTEN BURDENS THE BUYER WITH SIGNIFICANT FINANCIAL HARDSHIP. LOAN DEFAULTS AND REPOSSESSION ARE ACTUALLY PROFITABLE!

**RENT-TO-OWN** PLACES OFFER FURNITURE, ELECTRONICS, AND APPLIANCES FOR WEEKLY OR MONTHLY PAYMENTS WITH THE OPTION TO PURCHASE AT SOME POINT. THIS COSTS YOU MUCH MORE IN THE LONG RUN!

RENT IT LATER!

GET IT 24/7

**QUIKE-LOAN**

**PAYDAY TODAY**  
**CASH ADVANCE**

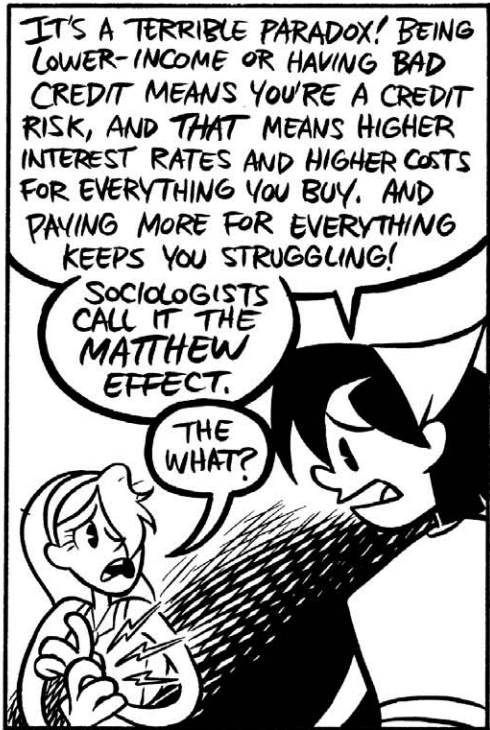
**C'MON BACK CARS**  
**DEALS DEALS DEALS**

**SUBPRIME CREDIT CARDS AND LOANS** ARE MARKETED TO PEOPLE LENDERS SUSPECT MIGHT HAVE A HARD TIME REPAYING. THEY HAVE HIGH INTEREST RATES TO OFFSET THE DANGER OF LENDING.

**PAYDAY LOANS** ARE SHORT-TERM LOANS OFFERED BY CHECK-CASHING BUSINESSES. THE BORROWER WRITES A CHECK, WHICH THE BUSINESS WAITS TO CASH UNTIL A SPECIFIED PAYDAY. THE BORROWER GETS CASH IMMEDIATELY, BUT THE FEES AND EXTREMELY HIGH INTEREST RATES CAN TRAP THE BORROWER IN A CYCLE OF BORROWING AND REPAYMENT.



AND SOME PHRASES IN ADVERTISING ARE DEFINITE RED FLAGS.



IT'S A TERRIBLE PARADOX! BEING LOWER-INCOME OR HAVING BAD CREDIT MEANS YOU'RE A CREDIT RISK, AND THAT MEANS HIGHER INTEREST RATES AND HIGHER COSTS FOR EVERYTHING YOU BUY. AND PAYING MORE FOR EVERYTHING KEEPS YOU STRUGGLING!

SOCIOLOGISTS CALL IT THE MATTHEW EFFECT.

THE WHAT?



"FOR TO ALL THOSE WHO HAVE, MORE WILL BE GIVEN AND THEY WILL HAVE AN ABUNDANCE; BUT FROM THOSE WHO HAVE NOTHING, EVEN WHAT THEY HAVE WILL BE TAKEN AWAY."  
- MATTHEW 25:29  
HOLY BIBLE (NEW REVISED STANDARD EDITION)

OH. OKAY.

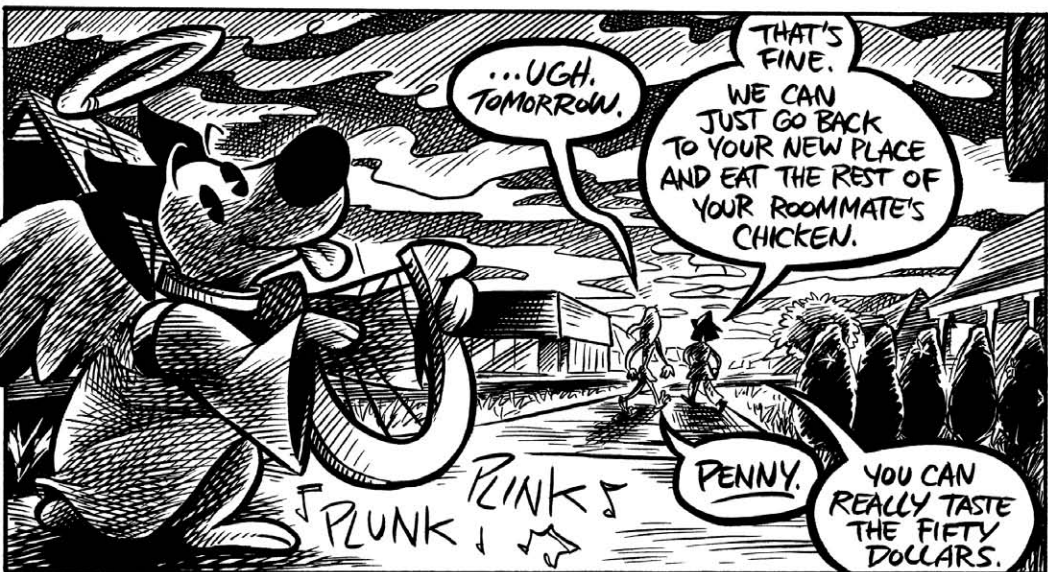
SO... WHAT DO NORMAL PEOPLE CALL IT?



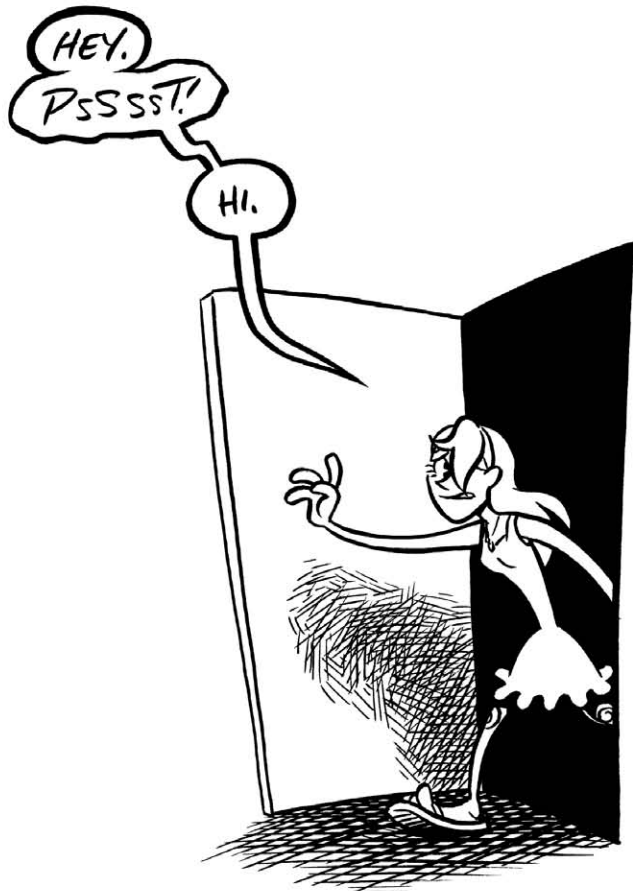
"THE RICH GET RICHER AND THE POOR GET POORER!"

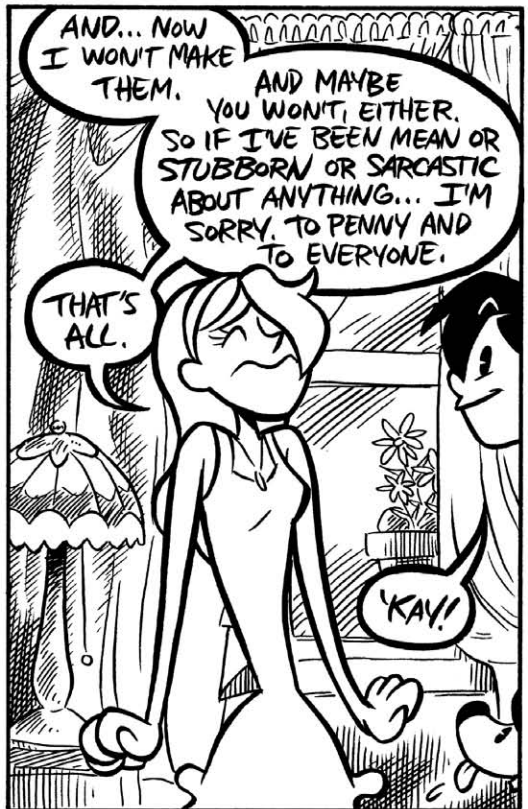
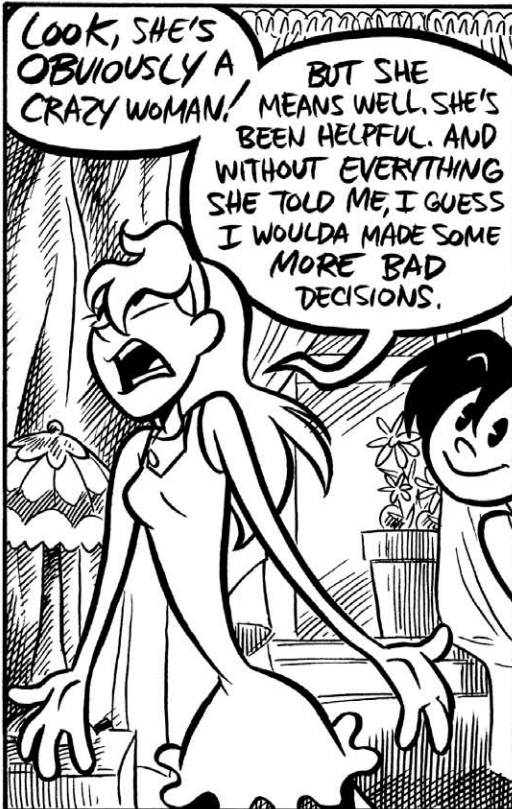
SEE, NOW THAT I UNDERSTAND.

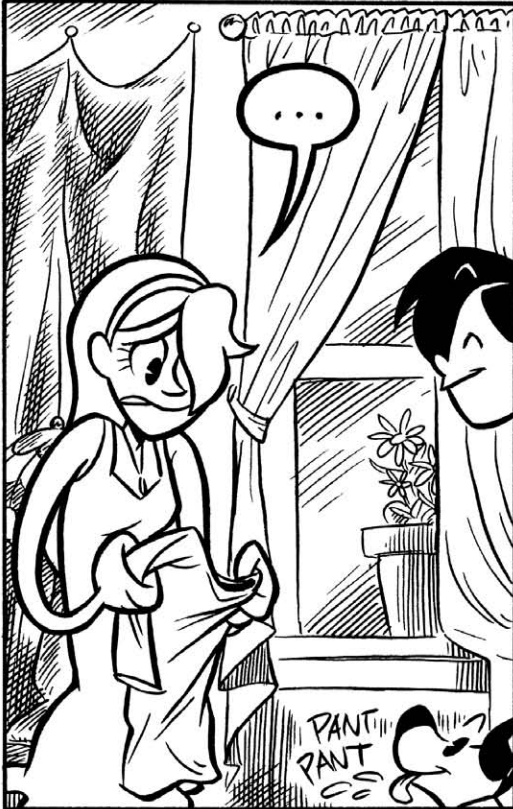
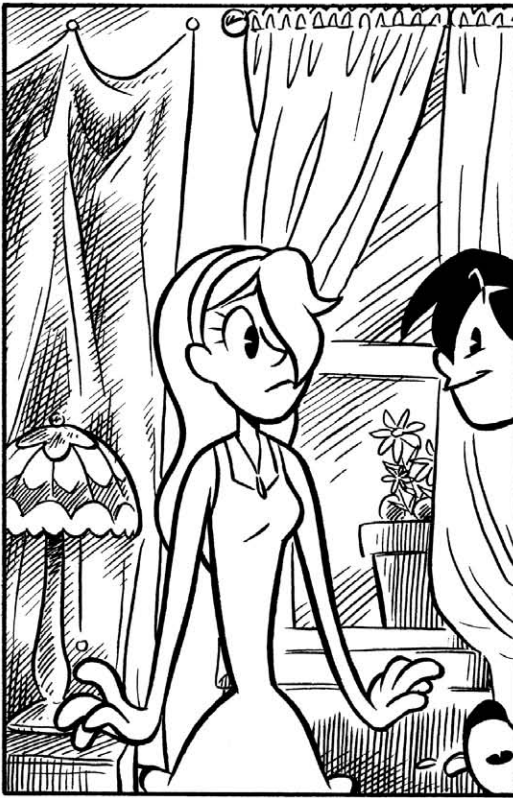




# In Conclusion...









# Appendix: Links and Resources



# Prologue

I'll admit it: I still eat ramen. I throw away the seasoning packet, boil up the noodle brick, mix in some homemade teriyaki sauce, and top it with tamagoyaki. It's delicious. But it's not healthy, and it's not something I do every day.

If you really, truly have no choice other than to stock up on instant noodles, offset the nutritional shortfalls of ramen by mixing in lean proteins and vegetables. And if you need ideas, there are a dozen online archives of creative ramen recipes. My favorite:

## The Official Ramen Homepage

<http://www.mattfischer.com/ramen/>

Not really official, but probably the best. I've been consulting it for years. Over 500 recipes, neatly organized. (The "Prison" category is the most interesting, in a strictly anthropological sense.)

# Chapter 1

## Page 7

More examples of non-discretionary expenses: yearly doctor and dentist check-ups, tuition, your monthly subway pass, car insurance, utility bills . . . you get the idea. The unavoidable costs of your existence. They can vary in size—you can decide to spend less on groceries, or use less electricity—but you'll always have to pay them.

## Page 8

### The National Foundation for Credit Counseling Budget Worksheet

<http://www.nfcc.org/financialeducation/monthlyincome.cfm>

This is the easiest budget worksheet I've ever found. I recommend starting here.

The NFCC site also has a tool to help you calculate how long it would take you to save a million dollars. Because hey, why not.

# Chapter 2

## Page 18

Walkscore is the best thing to happen to apartment hunters, ever. Do not discount its power. Do not sign any sort of rental agreement until you've plugged your new potential address into Walkscore. I cannot say that enough.

## Page 20

In case the third panel of "Sharing Space" was too subtle . . . find out if your potential roomies use drugs recreationally. Ask about pot, pills, and anything else that could get *you* in trouble just for living next to it. This isn't a moral issue; this is about about making sure you don't come home to the cops tossing your room one day.

Be polite and even-toned when you ask. But definitely ask.

## Page 24

Really, *really* be careful about curbside furniture, particularly upholstered stuff. Bedbugs are back with a vengeance, especially in big cities. To be absolutely safe, never scavenge mattresses, bed frames or headboards, and don't bring home anything you can't give a good wipedown with soapy water or a boric acid solution.

## Page 29

Prepare food for your helpers the day before the move, then warm up dinner after moving is over and done with. Trust me, you'll be in no mood to cook for a crowd after a day of hauling boxes.

## Page 34

The only homebrew cleaning product webpage you'll ever need.

### **Eartheasy Non-Toxic Home Cleaning**

[http://eartheasy.com/live\\_nontoxic\\_solutions.htm](http://eartheasy.com/live_nontoxic_solutions.htm)

If you decide to start making your own cleaning supplies, you're gonna go through a lot of vinegar and baking soda. They're basically magic. You'll be shelling out for gallon jugs of vinegar and 64-ounce boxes of baking soda, but that will still be cheaper than buying multiple spray bottles of specialist cleansers for each individual task.

And if you can get bored, you can make a science fair volcano.

Especially handy? The tip on this site about cleaning windows. Nothing works better than wet newspaper. I skip the vinegar and just use water.

## Page 44

If I ever recommend that you get help or instruction first, get help or instruction first. I want everyone who reads this book to become capable home repair and maintenance types. But I don't want anyone losing thumbs.

I particularly recommend hiring professionals to do any electrical work or complex plumbing. And if you don't have a landlord to appeal to, check [yelp.com](http://yelp.com) and the Better Business Bureau site ([bbb.org](http://bbb.org)) for good candidates.

If you're handy enough to build your own furniture (or just hope to be one day), [ana-white.com](http://ana-white.com) is going to become your new favorite website. Free, step-by-step, comprehensive plans for everything from DIY storage beds to picnic tables.

## Chapter 3

### Page 55

I have cartoonist Joe Matt to thank for the four frugal staples. A notorious miser, one of his books included a page about how to be as cheap as he is. Beans, pasta, rice and potatoes figured prominently.

I don't recommend sticking to starchy

carbohydrates exclusively, though. I don't think anyone would.

### **Page 61**

I had friends literally gasp in horror when I told them I would be suggesting mushrooming and foraging as a legitimate food source.

Where I grew up, there were tons of wild blackberry bushes in the woods. One summer, my family spent an afternoon filling entire grocery bags with blackberries. Good memories! And not dangerous. I'm not even sure why anyone would think it is.

In addition, a lot of people have a hugely disproportionate idea of how life-threatening eating wild mushrooms can be. There are certainly poisonous mushrooms, even deadly ones, but with a little instruction, they're easy to avoid. It's not difficult to distinguish a tasty morel from a killer amanita. You just need to learn how. So buy a guidebook and join a mushrooming club! And remember the mantra of mushroomers everywhere: can't identify it? Don't eat it.

When in doubt, chuck it out.

### **Page 63**

Big thanks to Rustin H. Wright of Streetcar Press for this container garden set-up. I'm using it right now to grow a little sage, rosemary and oregano.

## **Chapter 4**

### **Page 85**

When the armpits of your shirts get stiff, yellow and crusty with sweat and deodorant, soak the garments in a sink full of cool water, plus one cup of white vinegar, for half an hour. Then, launder as usual. And start wearing undershirts.

## **Chapter 5**

### **Page 98**

Medical bill sharing is how the Amish cover their hospital tabs. They have a religious conviction against insurance of any sort, and pay for medical services out of a community pool.

Similar plans exist outside Pennsylvania Dutch country. They also tend to be religious, so much so that the practice is occasionally referred to as "Christian healthcare."

## **Chapter 6**

### **Page 115**

I know cartoonists who swear by the east coast Chinatown buses during convention season, when they're traveling frequently and costs need to be kept down. If I didn't live in Chicago, I'd do the same.



## Page 117

I do not like trains. I have never been on a train that arrived on time. America's current train system does not impress me, and it will not impress you. If you decide to chance it, don't make any tight schedules about when you're going to be where.

I could overlook that if they were significantly cheaper than any other mode of long-range transportation, but the ten dollars I may save by choosing a train over a plane? Not worth it.

## Chapter 7

### Page 123

Gallery shows are practically how I fed myself during my ill-fated, short-lived stint in art school. I judged galleries by their catering. I don't remember much about the art I saw, but you can bet I remember which galleries served steamed shrimp dumplings and butter-soaked stuffed mushrooms.

Mmm. I love art.

## Chapter 8

### Page 134

The U.S. Department of Education issued new regulations in mid-2011, increasing the federal oversight of for-profit colleges. Despite significant lobbying from schools like the University of Phoenix, schools that receive federal funding will have to achieve:

- A student loan repayment rate of at least 35%,
- A ratio of no more than 30% between debt that must be repaid each year and annual discretionary income,
- And a ratio of no more than 12% between debt and overall income.

Schools that fail to meet all three of these requirements for four years in a row will become ineligible for federal financial aid. Schools that only meet some of the requirements, some of the time will be required to disclose their failures to prospective students, and advise them that their attendance my burden them with unreasonable amounts of debt.

The regulations won't be fully in place until 2015, though. So stay alert. Or better yet, find a community college. Always have been cheaper, always will be.

## Chapter 9

### Page 143

In 2011, I spent a weekend in Toronto. The entire time I was there, my smartphone was acting very strangely. The battery was draining abnormally fast, and nothing I did could fix it. When I came back home, I eventually ended up taking the phone to an Apple Store to have it reset completely.

Shortly afterwards, I was informed by my service provider that I'd racked up around \$5,000 in roaming fees.

To this day, I'm not sure what happened. I suspect an app spent that entire weekend stuck in some bizarre updating loop, constantly downloading. In any case, it took three mildly hysterical explanatory phone calls to have the bill bumped down by about 90%. My phone company was inclined to believe my story, because I'd been a customer for years and had never racked up that kind of bill before. And it probably helped that I was relatively calm during the calls.

Do I have to mention that? Don't be nasty, don't yell at people, and don't demand things? Especially when you're hoping for a little sympathy?

Well, don't.

### **Page 145**

I had to include this page to counter the advice people in financial straits are sometimes given to simply "walk away" from their debts. Let them take the car, let them take the house, et cetera. With "them," of course, being the bank or dealership.

Not a good plan. Your lenders don't want your car or home. They want money. And if your collateral won't give them enough, they'll still want money from you to make up the difference.

In addition, your lender is under no obligation to sell seized property for its absolute maximum worth. If you want to be rid of your home or car and the debt it carries, you're much better off selling it yourself and putting the

proceeds towards the loan.

### **Page 147**

Some credit counselors are dead-set against their clients declaring bankruptcy, regardless of circumstances. They tend to be the ones who work at for-profit organizations, organizations who won't receive their cut if you give up on ever hammering out a repayment plan. Avoid this potential conflict of interests by finding a non-profit counseling service.

### **Page 148**

There are actually six different kinds of bankruptcy in the United States, not two. But these two are the ones most likely to apply to anyone buying this book. For the curious, the other chapters concern farmers, fishermen, governing bodies, business reorganizations, and international bankruptcies. Probably not the kind of thing you have to worry about.

And that's that.

Thank you for reading, and I hope this book does you as much good as writing it did me.

**Spike**

March, 2012

# SPECIAL THANKS

HALEY MILLMAN • KAOLIN FIRE  
WEIRDLING • DIANA • JAMES DONLAN  
LOUISA SMITH • BRIAN SEBBY  
JR M • JAMES VOOGHT • OMEGA HOWELL  
ILLUMINATI PICTURES • MICHAEL GIVENS  
FORREST NORVELL • MIKE MEYER  
ABENI GARRET • PHILIP LUDINGTON  
MATT PARKER • MARC KEVIN HALL  
NICH MARAGOS • DAVID W. WOODWARD  
TIFF HUDSON • MINZOKU • MICHAEL LERNER  
THE WATCHER • AMANDA • WENDY CLERY  
JENNIFER MURPHY • GEORGE OLIVE  
KEL McDONALD • SARAH CHAVIS  
UPHOLSTERY • PHILIPP PALMER • EMILY HUFF  
DAN KOZLOW • MATT SHERIDAN

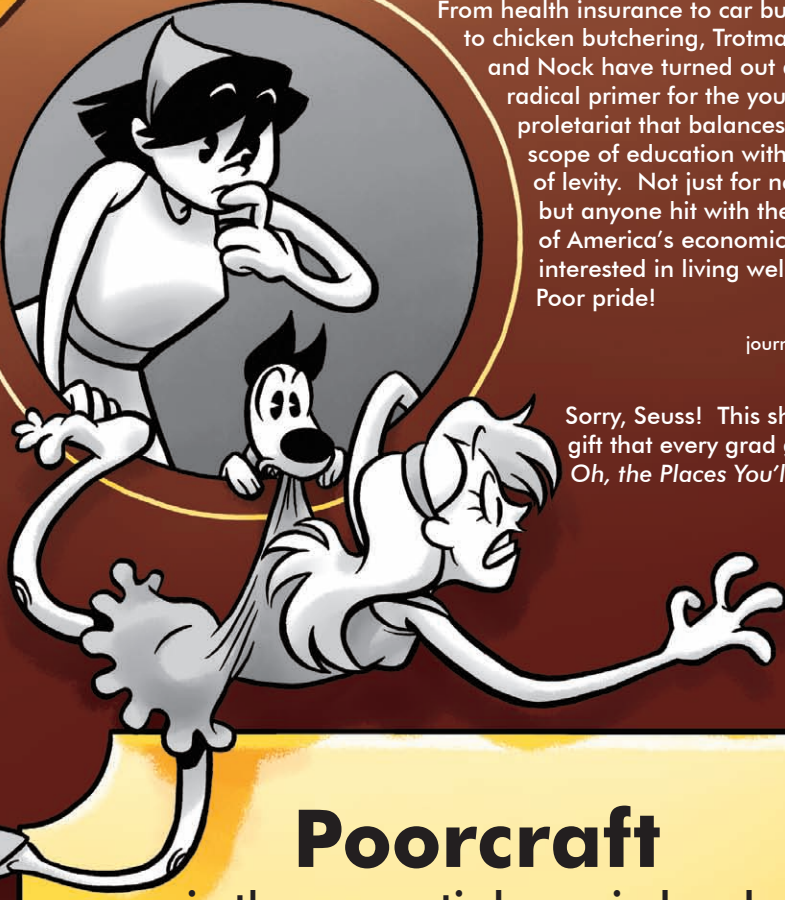


**Spike** is not an alias.

Spike was born in Washington, D.C., grew up in suburban Maryland, and learned to draw because there was nothing else to do. She now lives in Chicago with a dog and a man. Her primary comic project is *Templar, Arizona*, a webcomic about an alternate-history Southwestern metropolis. You can read it at [templaraz.com](http://templaraz.com). She wrote *Poorcraft*, and she hopes you liked it.

**Diana Nock** lives in Minneapolis, where she got her BFA in Comic Art at the Minneapolis College of Art and Design. She spends most of her time hunched over a drawing board in a dark basement drawing funny pictures. In addition to *Poorcraft*, she's known for her own webcomic, *The Intrepid Girlbot*, which can be read online at [intrepidgirlbot.com](http://intrepidgirlbot.com).





From health insurance to car buying to chicken butchering, Trotman and Nock have turned out a radical primer for the youthful proletariat that balances a broad scope of education with a hefty dose of levity. Not just for new grads but anyone hit with the realities of America's economic downturn interested in living well on less. Poor pride!

**Susie Cagle**  
journalist and cartoonist

Sorry, Seuss! This should be the gift that every grad gets instead of *Oh, the Places You'll Go!*

**Ryan Estrada**  
artist, adventurer,  
and total cheap-o

## Poorcraft

is the essential comic book guide to practical urban and suburban frugality!

Whether you're new to independent living, a recent college graduate, or just downshifting to a simpler lifestyle, *Poorcraft* can help you with everything from finding a home to finding a hobby, dinner to debt relief, education to entertainment. It's time to cut your expenses!

Or just make sure they never pile up.

