SURVIVING TOUGH TIMES

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BARTERING

When there’s no job or the paycheck dwindles, you’re not completely without resources. Take stock of all the non-dollar resources you have as a family. Among these resources are time, knowledge, possessions, property, and creativity.

Swapping resources with others is a time-tested way of getting by when money is tight. Be creative. Think about the resources you have. List these skills, talents, interests, craft items, or other goods. Next, match your skills and goods to community needs. Try making your first swap with a friend, neighbor, or relative to build your confidence.

Why Barter?

Bartering is a way out of a “money mentality.” It places value on human resources and not commodities. It increases cash flow and buying power, stretches resources, extends goods and services to those who could not afford them otherwise, taps under-used talents and resources, and can involve all family members.

The challenge of bartering is making the right exchange. Some communities offer a clearinghouse, groups, or publications to help. There are also national groups and clubs for bartering. One obstacle that discourages some individuals from bartering is determining the value of goods and services to be traded. Determine your expectations in advance to avoid misunderstandings. Any material expense should be paid for by those receiving goods or services.

Guide to Successful Bartering

- Know who will supply any needed materials. Normally the receiver supplies materials. In some cases, however, the provider may have the necessary tools - like a lawn mower, for example. When materials must be purchased, work together to determine specifics, like cost limits, quality of materials, deadlines, and other details that could become irritants.
- Don’t assume anything. Agree on the details of exactly what will be done. Be sure expectations are clear to all. In some cases, a contract or written agreement may be necessary.

When You Provide a Service

- Be sure you are clear on the details of the expected service. Don’t take on tasks that are over your head or difficult to accomplish by the deadline.
- Keep the receiver of the service well informed on your progress. Inform the receiver of any problems or delays.

If You Receive a Service

- Carefully explain and supervise the work to be done. Don’t be caught with a completed job that is not what you expected.
- Don’t hesitate to check the provider’s qualifications.
APPLIANCE REPAIR
• Stove
• Refrigerator
• Television
• Radio
• Air Conditioner
• Furnace

MAKING ARTS AND CRAFTS
• Painting
• Macrame
• Flower Arrangements

AUTO
• Jump Starts
• Tune-ups
• Oil Change
• Wash
• Wax
• Interior Cleaning

CARPENTRY
• Bookcases
• Decks, Fences
• Furniture Repair

CHILD CARE/ELDERLY CARE
• Occasional
• Day Care in your Home
• Home Nursing

ENTERTAINMENT
• Singing
• Playing Musical Instrument
• Juggling

FOOD PREPARATION AND SERVING
• Special Occasions
• Cakes/Cookies
• Pies
• Breakfasts
• Canning
• Catering

FOOD PRODUCTION
• Fishing
• Berry Picking
• Hunting
• Garden Produce

GARDENING AND YARDWORK
• Tree Trimming
• Grass Cutting
• Garden Tilling
• Weeding
• Hoeing
• Planting
• Watering
• Hedge Trimming
• Yard Sitting
• Edge Trimming
• Snow Shoveling
• Cutting Wood
• Chopping Wood
• Piling Wood
• Plowing Snow
HOME REPAIR/MAINTENANCE
- Painting
- Trim Painting
- Replacing Boards
- Insulation Installation
- Plumbing
- Electrical Work
- Storm Windows
- Door on/off
- Roof Patching
- Minor Fix-up
- Window Washing
- Wall Papering

HAIR CARE
- Cut/Trim
- Dye/Streak
- Permanent
- Braiding
- Set

HOMEWORK
- Window Washing
- Floor Care
- Replacing Light Bulbs
- Vacuuming
- Dusting
- Carpet Shampooing
- Dish Washing
- Other
- Laundry

MOVING AND HANDLING
- Furniture
- Trash
- Garden Supplies
- Wood

OFFICE
- Typing
- Word Processing
- Bookkeeping

PET CARE
- Sitting
- Walking
- Feeding
- Grooming

PHOTOGRAPHY
- Portrait
- Special Events

SEWING
- Mending
- Alterations
- Custom Made
- Handwork

SHOPPING
- Grocery
- Errands

TRANSPORTATION
- Errands
- Rides
SURVIVING TOUGH TIMES

Surviving Tough Times is a 19-part series for individuals and families experiencing under-employment and unemployment. Originally developed by Linda Boelter, University of Wisconsin Cooperative Extension Service.

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