

- Speaker 1: [00:00](#) Welcome to the old fashioned on purpose podcasts. Okay, so when we started our homestead 10 years ago, we were on a crazy tight budget and just one income. However, we still managed to build out our homestead buy a tractor and even get our first milk cow. This episode is going to tell you exactly how we did it and how you can do it too. I'm your host Jill winger, and for the last 10 years I've been helping people just like you who feel uninspired by modern life. I'll show you how to leave the rat race and create the life you really want by growing your own food and mastering old fashioned skills.
- Speaker 1: [00:50](#) So things were tight when we started homesteading. We had our very first mortgage as newlyweds with land and this tumbledown farmhouse. I know some of you have seen the pictures I shared over the years on social media and my blog, but it was not exactly a turnkey property when we bought it. There were fences to fix, outbuildings to completely redo, and pretty much everything on the property needed some TLC. So not long into our homestead journey. I had actually quit my job in town because we had a new baby and I just couldn't justify paying for daycare and driving back and forth. Not to mention I just wanted to be home with her and my husband Christian was working in town, so he had a good job. He was an electrician at the time, you know, not crazy high paying by any means. But it was a decent job.
- Speaker 1: [01:49](#) And our goal at that point in life was all about being as frugal as possible. So we were a super tight in our personal budget, but we also had to factor in all the extra homestead expenses. There was definitely a little bit of a dance going on. Now just a little side note here, things are different for us now and what shifted between then and now is that we built some businesses. Our businesses that now support our family and support our homestead are the blog of the prairie homestead, which many of you are probably already familiar with. And we also have a doterra essential oil business, which believe it or not is our bread and butter. And we spent about six years building that to the point where it is today and that is our main source of income. So I'll go into how we built the businesses and why we built the businesses in a different episode.
- Speaker 1: [02:48](#) But I just wanted to let you know that even though things have shifted for us and we're in a different financial situation now, at the beginning we were the typical newlyweds with not a whole heck of a lot of disposable income, but even before our businesses took off or were even conceptualized, we were able to accomplish a lot on our homestead. And you can too, regardless of where you are right now financially. So here are

my best tips for starting a homestead on just one income. So number one's a biggie and you've heard it before, but you're gonna hear it again. Stay out of debt. Now I feel like these days, that's kind of a common theme we hear a lot of people talking about. But let me tell you, when we started our journey a decade ago, it wasn't exactly popular. So we kind of got into this debt free mindset thanks to Dave Ramsey and his total money makeover book.

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We never went through one of his courses or we hardly really listened to his radio program cause we never could find it on local radio. But we got his book and we followed his principles to a T and that really set us up for success. Now looking back, you know where we are now, it all looks pretty glamorous and exciting and we're able to do the projects we want. But it really wasn't fun at the beginning and you have to be really committed to making the sacrifices to get where you need to be later. So Dave always says live like no one else now so you can live like no one else later. And that living like no one else at that beginning phase is not exactly fun. So back when our friends were buying new cars and all sorts of toys and going on fancy vacations, we stayed home and drove a \$2,000 Ford Taurus with a big old dent in the side.

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And that was our main driver for years. We were very frugal. We never bought anything on payments or with credit cards. It was always cash all the time, even though it meant that the things we purchased weren't shiny and new and they had some dents and required a little bit of maintenance. But because we were committed to staying out of debt and not getting into payments after we paid our bills, you know, the mortgage, the electrical, so on, we could use whatever leftover money we had to either put into savings or do homestead stuff. And that is what enabled us to build our homestead bit by bit. So a little side note, we did have a mortgage, as I've mentioned, that was the one piece of debt that we were willing to take on. However, we were very committed at that point to paying off the mortgage early.

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And we actually ended up paying it off, I believe it was in 2016 maybe 17. We paid it off. So less than 10 years into the mortgage, we saved and saved and saved and put more money down as much as we possibly could and eventually paid it off. But Dave's recommendations are usually that, you know, a mortgage as long as the interest rate is good and you're not doing any wacky payment stuff, it can be a tool to help you get into a home. And then you had that goal of paying it off early. So I just want to offer a bit of encouragement at this point

because I know sometimes when people hear our story of being debt free at the beginning, I'm staying debt free. A lot of folks start to feel bad or as if the story won't apply to them.

Speaker 1: [06:45](#) But here's the deal folks, even if you are knee deep in debt right now, credit cards, car payments, whatever, there is hope and you can still have this be part of your story. There are tons of stories of people paying off massive amounts of debt. A lot of them use Dave Ramsey's method. There's other methods out there. It just takes the sacrifice and consistency. And no, it won't be fun at the beginning, but if you're committed to homestead goals or really goals of any kinds, you can do it and you can get creative and you can get innovative and figure out how to either take on odd jobs or do what it takes to get those payments gone. And let me tell you, it is so worth it. I do highly recommend Dave Ramsey's book, the total money makeover. I'm not an affiliate, I'm just a huge fan of it.

Speaker 1: [07:39](#) I know he has some courses that are good too, so definitely check him out if you haven't been familiar with him thus far. And even though today our financial situation is different, we have more income that's a little more relaxed. We still follow the same principles we did 10 years ago. We still don't do car payments, we still don't put anything on a credit card and we still don't spend more than we make. We're always living within our means, buying used, staying frugal, and it continues to pay off. Okay, so tip number one, stay out of debt. Tip number two, buy everything used. And I know many of you are already really good at this, but this was our magic tool to always pay cash and buy used everything. So we drove older vehicles, even if they had a little bit of rust or some dealings.

Speaker 1: [08:42](#) Our first horse trailer that we still have and still use was just a couple thousand bucks because it was older and it had some rust and a few little dings in it. But it worked great and still works great. Our first tractor was a 1960s model. Again, usable and solid but not new and shiny. And we followed this principle of buying used and paying cash for almost every single thing in our life. Buying used prevents you from getting all the depreciation of that new object and it will enable you to get what you need, whether it's vehicles or tools or whatever, faster without spending more than you can afford. So to this day, I still always shop used first. So for example, Mesa, our daughter is in 4-H and she is doing horse 4-H and needs English riding equipment, an English riding saddle, English clothes.

Speaker 1: [09:45](#) That's a whole, set up, it's kind of kind of overwhelming. So when we went to the tack store and looked at English saddles

for youth, they were about \$700. Now, if this becomes her favorite passion of her entire life and she's going to go write English professionally, I have no issue investing in the top notch quality stuff. But let's face it, she's nine, she's going to be a Wyoming fair. It's not exactly high competition in the English riding world. So we went on to some online Facebook buy and trade groups and found her all sorts of amazing English gear for super cheap. We got her the perfect saddle for a 150 bucks, which is so much better than spending \$700 and we also were able to grab bridles and her little jacket and boots and all the gear super affordably. So whether it's clothing or tractors or trailers or even like baby items or kids closed, I love buying used.

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It has saved us thousands and thousands of dollars over the years. Okay. Tip number three for creating a homestead on one income. So we were and still are obsessive do it yourselfers I know we are a little bit crazy. I will own up to that. But learning how to do stuff ourself is what allowed us to build and create what we needed on a budget without spending a ton of money to hire people to do it for us. Because when you start paying for a lot of that Labor, the bill racks up really fast. Now I just gotta say though, even though we love doing things ourself, there is absolutely a time and place to hire a professional. For example, if you don't know much about electricity, it's probably not a good idea to youtube how to wire your house, right? There is absolutely a time and place to hire someone who knows their stuff and it will actually save you time and money and make it a whole lot safer.

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But that being said, there are plenty of things that you can do yourself or learn how to do that can save you a lot of cash. And if you don't have those skills right now, figure out how you could learn them. And that might be as simple as getting a book from the library, watching a video on youtube, or finding someone local or a good friend who can show you the ropes. This alone has enabled us to build the infrastructure of our homestead much more quickly than we would have if we were paying a contractor for every single piece. Now if you're still feeling a little uneasy about this, you don't have the skills and you're not sure if you can learn them. My fourth tip will help with that. So tip number four to build your homestead on a budget is to barter. If you don't have skills and you're not sure you're going to be able to learn them in the timeframe timeframe you need to, you can potentially barter with someone who has the skills and can help get your projects done.

Speaker 1: [13:21](#) Now bartering can actually go far beyond just skills. It can go into all sorts of foods or other equipment. In the past, we've traded goats for cows, meat for vegetables, and Christian's skillsets for hay for our cattle. And that was a crucial piece at the beginning for us. And that enabled us to save a lot of money when the budget was really tight. You know, hay was a big expense for us back at the beginning and when he could go help wire something for the neighbors or work on their pivots and then we, they would pay us in hay. That was like the most amazing thing for us. It was a game changer. And so your skills may be different, but really get creative and if you have any sort of homestead group in your community, start digging into the folks you know that are around you and figure out what their talents are, what your talents are and how you can swap and help each other out.

Speaker 1: [14:23](#) Okay, so we're winding down, coming to the last tip for homesteading on a budget. This is my favorite one. Number five is get creative with smaller income streams. And this idea of figuring out how we could create more income on the side is what eventually launched our businesses that now are our bread and butter. And have really transformed every part of our life. Back at the beginning before we had our blog and doterra business, we did all kinds of crazy stuff. I cleaned bathrooms at the local business building, Christian would help people wire stuff or you know, build things on their properties. And my personal favorite, we actually started a bullet casting business in our little shop and that gave us just enough what we would call fun money that we could tuck away and use when we needed to buy fence posts or something for the tractor or a new cow or whatever.

Speaker 1: [15:34](#) Now it wasn't glamorous and it wasn't super fun. I remember back in the day, you know, we had to be committed to it. If we wanted to build the homestead and get the fencing, we had to cast those bullets so we would put our baby to bed. Mesa was our only child, she was just a baby at the time. We put her to bed in the evening after Christian got off work, we'd go out to the shop. It was usually freezing cold. So we'd try to build a fire and get it heated up in there and he would cast bullets and I would sit on a bucket and sort bullets into buckets. And it was loud. So we had to wear earplugs and we had to wear gloves cause we were handling lead. It was not my favorite, but you know what? It gave us a lot of options when it came to getting what we needed for our homestead.

Speaker 1: [16:23](#) So I'm really, really thankful for that portion of our life. And now of course, I'd much prefer having the different businesses that

we have now, but sometimes at the beginning you just gotta do what it takes to get to where you want to be. And that's it guys. There's really no magic bullet to this. It's just a combination of creativity, ingenuity, and when you combine those things together with a little bit of commitment and resilience, anyone can homestead on a budget and with one income as long as you go slowly and live within your means.

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And that's it. My friends, thank you for listening. I hope this gave you some ideas of how you can create the home study you want within your own financial situation, and remember, your journey won't look like ours and you don't have to start your homestead journey buying a crazy tumbledown farmhouse in the middle of Wyoming. Your homestead journey can be on the property you have now, or in your apartment or in your suburban backyard. There is no right or wrong way to do this. You get to create what you want and make it as magical as you can imagine. So that's it. Thanks for listening. And if you have a minute, I would be so honored to have you and leave just a quick review on iTunes so more people can find this podcast and bringing homesteading into their lives. I'll catch up with you next time on the old fashion on purpose podcast.