

Speaker 1: [00:00](#) Welcome to the old fashioned on purpose podcast. So today I am super excited to be answering a question that I get really, really frequently from many of you. And that question is how do I afford to buy land for my first homestead? So I'm going to give you not only some of the practical things that Christian and I did way back at the beginning of our journey that enabled us to get the homestead that we have now, but also some mindset hats that I have a hunch or holding many of you back even more than the budget. It's going to be good. Stay tuned all the way till the end. I'm your host Jill winger, and for the last 10 years I've been helping people just like you who feel disenchanting by modern life. Oh, so you had to leave the rat race and create the life you really want by learning how to grow your own food and master old fashioned skills.

Speaker 1: [00:56](#) Okay, so like I said, we're going to practical first then some mindset stuff, which is actually I think even more powerful. But I'm going to give you the nitty gritty first. And these are actually some things that these are, these are the things that Christian and I did back at the beginning. Some of these were unintentional, some of them just kind of were a part of the process. But these are what enabled us as young newlyweds with, , he had a job at the time. It was a decent job. I was working as a vet tech in a local neighboring town. That doesn't pay a lot. I enjoyed it. But you know, we didn't, we weren't rolling in cash. Let me just say when we bought our homestead property, but we were able to do that and you know, build it out with all the things that a homestead requires, a pretty with minimal financial stress.

Speaker 1: [01:46](#) And here's some of the ways we were able to do that. So number one, you've heard me talk about this before, probably like on the blog and on social media, but this is the most unglamorous one. And I'm starting off the list with it though. Cause it is the most important and that is getting out of debt or staying out of debt. That was crucial for us. So back at the beginning of, well before we got married, when we were engaged, we read Dave Ramsey's book, total money makeover, which is a super common book. It's um, everybody knows about it now. Back then it was not popular at all. I mean not that people hated it, it just wasn't in the cultural awareness yet. So we read that book and we decided to follow it to a T and that's, I have to say I credit that book and its information to so much of our success down the road.

Speaker 1: [02:41](#) Just getting those mindsets established, learning how to be disciplined with our, with our income. Like it was hard you guys and that's why, you know, it sounds so easy. Just get out of debt

or stay out of debt. It's hard, especially when everyone else around you is not living that lifestyle. And they're buying all the toys and they're buying the vehicles and you are, you know, buying the cars with cash and you're not putting things on your credit card and you're just trudging down that road of, you know, paying off debts you have or getting what you need without going into more debt. It's not always fun, but it is hands down the best thing we ever did that was the secret sauce that allowed us when our homestead came on the market and we were shopping for land. That is what allowed us to do that.

Speaker 1: [03:26](#) Even though we were young. We're not been married very, very long. We didn't have high paying jobs. It gave us that enough liquid cash, and good credits to be able to do that. So that was so, so important. And I, I know there's a lot more of that that we're not going to go into today, but get the book, get committed to that. If you are serious about getting your own homestead in the future, you can do that right now wherever you live and it will pay off in spades in the long haul. Okay. Number two, if you are looking for a homestead, maybe right now you're starting to shop, you're looking at papers, you're looking at the real estate listings and you're getting frustrated at the prices you're seeing. Consider, consider moving to a cheaper area, a different state or a different area in your state that isn't as expensive or going further out from town.

Speaker 1: [04:25](#) Where we live., everything that is close in rural like that sort of property is way more expensive than something further out. Obviously there are sacrifices involved when you live farther from town, which is why they are less desirable properties. But that is what we did. So, we are in Southeast Wyoming right now. The real estate market is pretty Hoppin, but back when we bought our home set it wasn't. So it's definitely not the most beautiful part of Wyoming. There's parts of Wyoming that are far more desirable to the average person, so that costs a lot more to live there. And, it's not ugly here, but this definitely not the most breathtaking landscape. I'm just going to be honest. So that, you know, gave us a leg up and then we bought our property 45 minutes, 30 ish miles from town and, nobody else wanted to live out here.

Speaker 1: [05:23](#) So the property was dirt cheap and that was how we got into 67 acres with outbuildings and the house. And we're able to do that on a limited budget. We actually paid less for our home with the land then the average starter homes were going for in the neighboring town. And the reason was it was just, we were far out. Now obviously, like I said, there are sacrifices that come with that, so you have to weigh that out and decide what's right

for you. We knew we would homeschool, so school wasn't a huge issue for us and Christian was already driving back and forth to his job at the time and it wasn't a huge deal. He actually found like the 45 minute commute, he rather enjoyed it. It gave him time to clear his head. So that wasn't a deal breaker. But even now, it does limit us on the types of activities we're involved with and what our kids do.

Speaker 1: [06:18](#)

And there's definitely benefits obviously to living on a farm, living into homestead life, but it's a trade off so you've got to consider that, but it can drastically reduce the price of land if you're willing to just think a little bit outside the box of what you thought you had to have. Okay. Number three, buy that fixer upper baby. You know, go for the one that, you know, all the other people want the turnkey property. You go for the one that's a sweat equity property. And that's what we did. We got the lands, but our outbuildings were a disaster. The house we got was very small and needed some work. The fence lines were all crumbling. You've heard this story. If you have my cookbook, you've read the blog, you know, the story. Our house was not beautiful when we bought it. But we saw the potential and we were willing to do the work and that also enabled us to get a little bit more land.

Speaker 1: [07:10](#)

Everything around here kind of comes in 20 to 40 acre parcels. And we wanted something that was more than that. So going with a fixer upper enabled us to get that bigger chunk of land for less money because we knew we will put the work into the property. Now that does obviously cost some money to build something out. So it's not like all of that can be done for free, but if you can do a lot of the work yourself, it's going to seriously trim down the costs associated with fixing up a property. And that's why Christian and I are, part of the reason, at least are such huge believers in expanding your skillset and learning how to do things. Because that can be money in the bank with how you can use your skills to build out your homestead or, or create opportunities for yourself.

Speaker 1: [07:57](#)

So maybe you don't have those skills now, but you can learn them and you'll put them to good use down the road when that homestead fixer-upper comes along. Okay. And number four, the thing we did was we took on a lot of odd jobs. So we were so determined to make this lifestyle work. Like it was like whatever it took, we were going to do it. So Christian would work in town. I was working in town and we needed that extra money to do the extra fence posts and to get the extra animals and the buy the milk cow. And so we kind of needed that fun money, for lack of a better word. And so one of the things we

did back at the beginning is we cast bullets. We had some friends with a bullet casting business and they needed someone to help them.

Speaker 1: [08:45](#) So we brought all the equipment to our shop, set it up. It was an unheated uninsulated shop. So it was super fun. In the winter we'd have a little woodstove and try not to freeze. And it was loud and it was, it was just messy. And, uh, monotonous. But we hammered through a lot of bullet making thousands and thousands and thousands of bullets we made. I should clarify for those of you who are interested, they were actually just the lead part of the bullet. They weren't like the whole bullet, that's a little different process. We're just casting leads. We'd like liquefy the lead and yeah. Anyway, Christian would do that part and I would sit on a five gallon bucket, I'd turn it over and he would give me another bucket with all of the little bullets that he had cast and I would sort them by hand to make sure there weren't any bad ones.

Speaker 1: [09:32](#) We would do that for hours. Like we would come home on the weekends from our jobs. We didn't have kids at that point and we would cast bullets for 10 to 12 hours on a Saturday. And it was not my favorite, but at that point in our life they gave us the extra money to do the home set things we really wanted to do. So it was worth it. There was a period when I cleaned bathrooms for a building in town. I've been all kinds of things to just get that little extra cushion of cash so we could do what we wanted to do. And I am a firm, firm believer. The money is out there if you need money, if that's the issue, it is out there, my friend. It just is how creative are you going to be and what value will you provide to have that money flow to you?

Speaker 1: [10:19](#) And I just over and over, I see it now I saw it then if you're willing to work, if you're willing to think outside of the box, there is always, always a way to bring an extra cash. So this idea that you're stuck, you know, even if you have a job, even a full time job and you believe you're stuck into this little income box that that job puts you in, that's not true. You need to break through that mindset. Which brings me to the fun part of this conversation. Whenever I talk about being able to afford land or buying that homestead there, like for example, if I'll put it on Facebook, inevitably I will get tons and tons of responses from people, lots of comments and all they do, they're just telling me all the reasons it won't work for them, right? All the reasons that, well, I can't ever get land and this is why and I can't afford it.

- Speaker 1: [11:11](#) And on and on and on. And all the reasons it won't work. And my friend, I get it like I don't know everyone's situation and I'm not here to judge and I know there are certain situations it just won't work, right? You have to figure out something else. But little tough love here more often than not, when I see folks giving me all these excuses, right? They're telling themselves a story and they are, are kind of putting themselves in prisons of their own making with how they're thinking of their situation. I love this quote. It's a little bit punchy, but it's, you've probably heard it before. If you want it bad enough, you'll find a way. And if not, you'll find an excuse. And I tell myself that over and over, it's one on one of the quotes I live by. If you want it bad enough, you will find a way.
- Speaker 1: [12:06](#) And we all love, as humans, we love the story of the overcomer and the underdog and the person who had all the odds stacked against them and they figured out how to do it anyway and make it work and win the championship or do the thing or climb the mountain. We love those stories. But so often we don't think we can live that story in our own life, right? And we tell ourselves all these reasons that won't work, instead of starting to break down those beliefs and say, what if it did? And let me tell you, as my life has gone on all these very interesting paths that I never saw possible back. As a young adult, the most powerful thing I have ever asked myself is what if now, sometimes what if, when we're talking about fears or worries, that's a, that's a not a good question, right?
- Speaker 1: [13:05](#) What if I wrecked my car? What if my child gets hurt or we can spin ourselves up into all sorts of stress with the what ifs. So I'm not talking about that sort of what if rather I'm asking you to question the story you are telling yourself about why you can't have the thing that you want so badly. And like I said, the biggest thing I've ever done, the most important thing I've ever done to say what if, and so often we're stuck in this, this, like I said, the prison of our own making prison of our mind where we think we are forced into these boxes and these rules, many of them are self imposed and we think we can't get out and sometimes we're raised in those environments. I know I had a lot of the mindset growing up that, you know, people like us don't do things like that or it's not possible for us.
- Speaker 1: [13:57](#) And there was that idea that it's not worth it to push harder, right? Cause it just doesn't work out and you know, it's just not worth the effort and people like us don't have that opportunity. And that's kind of what I held onto for a long time and it gets in your mind and it's very pervasive. But I'm going to ask you what if that is not true because you have the power to tell yourself a

different story. And instead of saying, I'm never going to afford the homestead, I never going to be able to get the lands, our area is too expensive, we don't make enough money. I'm going to invite you to instead ask yourself, well what if we looked in a different area? What if we moved outside of the County or outside of the state? What if I was able to do this sort of extra job on the weekends to get that extra income to get where we want to go?

Speaker 1: [14:56](#)

Like start thinking of your life in what ifs and see how things change. So the thing that I like to remember is when we are telling ourselves something good or bad, we're operating on faith, right? If I tell myself, if I think, Oh, with the way my life is going, I'll never be able to do the things I want to do. I'll never be able to get the homestead. I'll never be able to, you know, have this happen the way I want it to happen. I don't know the outcome. I'm simply telling myself a story on faith of what I think the outcome may be. And then I proceed to believe that story I'm telling myself. So what if instead of choosing that one, the negative one, what if we write or create or choose a different story instead? So instead I could say again, it's all on faith, right?

Speaker 1: [15:50](#)

You know, well what if I do afford the homestead and when I get that homestead, here's what I'll do. And what if I am able to find a way to create more income and have more money flow into our budget? You can decide what you want that to look like. And when you grasp that, my friends, everything will shift. I know it did for me. I know it can for you. So if homestead land is something that calls to you and it maybe doesn't for everyone, and I always want to reiterate whenever we talk about this, you don't have to have the land to do the old fashioned on purpose lifestyle. It's not about the land. It's not about the 60 acres in the milk cow. There's so much you can do with where you are right now. But all that being said, if you feel drawn to the idea of a little farm or a little homestead or a little barn and a chicken coop, have your very own.

Speaker 1: [16:42](#)

Don't sell yourself short. Don't give up too fast because I'm willing to bet it's way more possible than you think. So your homework, I have a little bit of homework for you. Your homework for today's episode. I want you to start analyzing your stories. Think about what's holding you back. Think about the stories that you believe that you're holding onto as truth that you didn't think could budge and ask yourself, what if this isn't gospel truth? What if I've told myself I'm in a position and I actually could shift that. So analyze those stories and then start writing new ones and see how things changed for you. Can't

wait to hear what you come up with and that is it for this episode, my friend. Thanks so much for listening. I appreciate you being here and I cannot wait to chat with you more on the next episode of the old fashioned on purpose podcast.