

29 Ways to Prepare for the Hard Times Ahead

By Gordon Atkins

Personal catastrophes are happening all the time. National and global crises can have a devastating effect on countless people causing hard times for everyone.

In recent history, the oil crisis caused a stock market crash in 1973-74...

The Iranian Revolution made the recession that hit during the time of President Carter in 1980 worse...



A spike in oil prices caused a recession in the late 1990s...

The “dot-com bubble” burst during 2001, resulting in a recession...

During 2007 the so-called Great Recession appeared...

With the virus hitting in 2020, the world is headed into a new recession.

Other horrific events tropical storms, hurricanes, floods, and earthquakes are also guilty of creating terrible times for thousands and at times millions of people.

Most of these events are unpredictable, however, if we learn from history we can be certain that another catastrophic event will happen soon.

With such a wide range of catastrophes, how then is it possible to prepare for hard times ahead?

1. Cultivate a Positive Mindset

When we find the financial markets have crashed, we just know that hard times are on the way for someone. We don't always know whether it will affect us personally, how long it will last, or how serious it will be.

The anticipation associated with not knowing how what's coming will affect us, can cause us to feel upset and anxious. Anxiety can have a serious effect on our mental well-being.

Anxiety can easily cause us to behave irrationally. Ignoring the situation is dangerous and counterproductive. This can cause us to lose control of the situation.

A far better approach is to meet the problem head-on; recognize that difficult times are approaching so we can discuss and analyze everything. We can then think about how the problem is going to affect our life.

A pro-active approach in facing the problem can help to minimize the damage, and create an easier life.

We need to have a positive mental attitude to be able to survive hard times. We have all experienced difficult times. We should learn from these experiences, use this knowledge to guide us through whatever problem arises, no matter how severe the hard times are.

2. Audit Your Financial Situation

The first task is to prepare an income expenses statement. This statement is a list of the total incomes and total expenditure and enables us to create a budget. A spreadsheet or, if not technically inclined, pen and paper are necessary, do not try to create a budget in your head.

Listing our expenditures offers the opportunity to review our situation. We need to query each item that we are spending money on and ask if we need these items.

Credit cards and loans can often be among the highest expenses in our budget. We should look to see if it is possible to clear any of this debt. It might be possible to restructure debt to Accomplish cheaper payments.

Credit is often easy to secure but in hard times it is our enemy. Building up levels of debt can easily cause our financial situation to spiral out of control.

Earlier generations did not have access to credit and only bought what they could afford. Whilst it is difficult to expect people to return to this, in hard times it may be necessary.

Often banks will advertise that they will help in difficult circumstances. The help available is extremely limited, they still want their money, and are merciless in ensuring that they can recover it, even in hard times.

Utility bills are also high-value expenditure items, possibly changing to an alternative supplier may be cheaper.

Insurance is an important product that can occasionally be expensive. Shopping around for an alternative company may save money.

Food is another high expenditure item. We should investigate ways of reducing this expenditure. We shall look at some ideas later.

The benefit of reducing expenses is that we can save and set money aside for when those hard times come. A fund that will pay the usual expenditure for six months is an admirable safety net. This fund could keep us solvent if we were to unexpectedly lose our income.

Although not wishing to sound alarmist, it is possible that, if certain situations become dire, money may become obsolete. So, no benefit in hiding cash under your mattress, however, investigate what else could become a commodity for trade.

3. Have You Serviced Your Vehicles & Equipment?

Many of us are often guilty of putting off servicing vehicles and home equipment such as furnaces. We

delay this work for a few months to help our finances.

Failure to service equipment could prove catastrophic if unexpected hard times arrive. We should ensure that the servicing of all equipment is up to date and everything is working efficiently.

4. Stockpile Enough Fuel for Your Vehicles

Do not forget fuel, try to keep your vehicle full, and keep a spare supply in a safe place at home. Careful how you store it though, as fuel in canisters is a serious fire hazard.

5. Learn to Garden

Another high expenditure item on our finances is the food shopping bill. If our income changes, if industrial action or even crop failure affects supplies to stores: some food may be unavailable to us.

Learn to garden and grow vegetables. Our crops will help to reduce our expenditure and limit our reliance on stores.

We don't need acres of land to grow vegetables. Planters or pots on a terrace can be just as useful to grow various items, and that's just one way to garden on a budget.

6. Learn to Cook

Pre-prepared meals and take-outs are expensive. Whilst they are not a problem on the odd occasion to rely on them can strain the budget.

Cooking from scratch will allow the funds to stretch further. When more serious hard times arrive, it may be necessary to rely heavily on produce grown in the garden.

7. Menu Plan to Manage Food Supplies

At the store it's often difficult to decide what to buy. Impulse buying normally results in our pantry and refrigerators being full of items that we may not use or consume.

Some of these items may no longer be usable if they pass their use-by date. In hard times, this is counterproductive.

Meal planning is a far better idea, as this will allow us to shop for what we need, and consequently reduce waste. Menu planning doesn't force anyone to have a particular meal on a particular day.

This plan allows us to focus the shopping on what is necessary until the next trip to the supermarket.

8. Eat Seasonally

Most of today's large stores will supply countless products that are traditionally not in season. These products are bought from other areas and maybe other countries. Transport costs cause the prices of these products to increase.

Eating seasonal products will help to reduce costs.

9. Use Food Storage Techniques

Various techniques such as canning, freezing, drying, smoking, and pickling offer the ability to keep home-grown or store purchases for longer.

A well-stocked store pantry will help supply a balanced diet, and reduce the number of visits to the store. Especially useful if the supply of food becomes limited or interrupted.

10. Practice Keeping Healthy & Fit

Hard times can affect people mentally and physically. The worldwide lockdowns have resulted in many people gaining weight, and becoming unfit.

Although the situation should not be a problem if it's temporary, if it became more permanent, it could result in serious health problems. Learning how to keep fit and healthy is important in normal life, however, in difficult or restrictive times it is an essential skill.

During hard times it may be necessary to tackle a range of physical jobs that previously were not necessary. Only if we are physically fit and healthy can we meet physical and mental challenges with confidence.

11. Learn First Aid

When times are hard medical aid may not be readily available or even affordable.

Spending time to learn some simple basic techniques could be useful. Small cuts, animal and insect bites, and dozens of other simple injuries can become more serious if not treated correctly and promptly.



12. Learn About Herbal Medicine

Stores are awash with medications and supplements for sundry common ailments. If we have a headache, we may reach for Advil, however, these are not the only options.

With a little training, it's possible to discover several natural herbal remedies for these simple ailments.

Feverfew, peppermint, and ginger are all-natural remedies that we can produce ourselves at a fraction of the cost.

When times are hard store-bought solutions may not be affordable or available making natural remedies an ideal solution.

13. Wean Yourself off Unnecessary Medication

Countless people take medications for a long time. Doctors often tell people to continue with medications when they may no longer be necessary.

A simple health audit can assess what medications are indeed still necessary. The extra expense of unnecessary medication is not helpful when hard times are on the horizon. Weaning ourselves off medication is easier than having to stop all of the sudden.

14. Check Your Stock of Medications

Some medications may be vital. If hard times are on the horizon, do not risk running out of vital medication. More may not be available for some time in some situations.

If possible, buy some extra, this will allow a safety margin and should make matters easier through the difficult times.

15. Get Spare Glasses

For a lot of people, the loss of glasses can be catastrophic. It is easy to misplace them, or even break them.

A spare pair of glasses could prove invaluable. Most people will require new prescriptions for their lenses every 2 or 3 years. This is an ideal opportunity to buy 2 pairs.

Keep the old pair of glasses as an extra backup. They might not allow a 20-20 vision, but in an emergency, they will be better than nothing.

16. Learn Self-Defense

We've all seen news reports of riots and looting during periods of societal and civil unrest. While, in an ideal world, it would be fantastic if everyone would pull together to help and support each other, this will not happen.

Unfortunately, there are many people who when faced with hard times will actively try to get what they want. They will try no matter who it belongs to and by whatever means necessary.

When in your own home it is important to be able to defend yourself, your family, and your property.

When things go South, threatening situations can arise. Each situation and the people involved are different, so the resolutions are different.

It is possible to deescalate situations and prevent them from spiraling out of control using psychology and careful word language. However, in certain situations, confrontations can become violent. Investigating, and understanding the options for self-defense before these times arrive is well worthwhile.

Countless people advocate the purchase of weapons and the training required to use them. There may be situations when the use of weapons could be the only solution – definitely something to consider.

17. Create a Secure Home

We often say that a man's home is his castle, unfortunately, we aren't always able to raise the drawbridge to protect our home. Numerous simple and inexpensive options are available that will often ensure that unwanted guests are not able to enter our home.

Hard times may require adjustments to our normal security with simple improvements. Time investigating options that can add to our home security is time well spent.

Today, there are many high-tech security devices available. However, do not dismiss the low-tech physical barriers. Power or networks may not be available during a disaster or a crisis.

18. Consider Owning a Dog

Dogs are man's best friend; they have a range of skills that a lot of people don't understand. They can sense certain situations and alert us before they happen. A dog is also a deterrent to anyone that is considering causing problems at our home.

Owning a dog may not be a possibility however, putting up a sign saying beware of the dog can also become a reasonable deterrent.

19. Create a Safe Room

A safe room within a house may not be possible or necessary for some families. However, it is certainly a possibility to talk about when prepping for emergencies.

A safe room affords the choice of safety for the family and their valuables. A valuable facility if civil order were to completely break down locally or nationally.

20. Got Tools?

When SHTF is around the corner, our lives will change. It may be that more time is available to carry out those DIY chores that we have been meaning to get around to.

In more serious hard times, it may be necessary to undertake more varied and complex tasks. It may be necessary to repair broken items, upcycle, and construct complex items.

All this type of work requires a comprehensive set of tools. We should check what tools we have, and buy any other ones that may become necessary.

21. Check for Other Useful Equipment

While in the workshop, investigate other items that may become useful such as rope, glue, electric cable, and fittings, solar or battery torches.

22. Construction and Woodworking Skills

Now that we have a useful set of tools, it is important to learn how to use them effectively. There are usually various courses in most localities that offer training.

A woodworking and construction course will pay dividends in normal time; in hard times these skills would be invaluable.

23. Consider an Alternative Power Supply

In difficult times, there may be restrictions to power supplies. As a high-cost item, we should look at alternative power solutions that could help us to survive.

Solar and wind power systems are readily available. These systems can provide us with virtually free and unlimited energy. They will also allow us to sell any excess energy back to energy companies.

Generators are also worth considering for supplying power in outages, or even to completely power a house.

24. Investigate Alternative Heating Sources

Are there alternative energy sources for heating our water or house? Houses currently use a variety of power sources: the grid, propane, oil, and wood.

Solar power will supply electricity and can also heat water and houses. A house may use propane or oil for heating. Consider adding a log, a pellet burner, maybe even a corn stove as alternative solutions in hard times.

25. Locate Alternative Water Sources

We turn on the faucet, and the water flows. We do not need to think about it. However, in some areas of the country, water is becoming harder to find. Since agricultural supply is a priority, it is possible that in difficult times domestic supplies may be limited.

There are already some areas of the country where people do not have a water supply and must rely on wells or store-bought water.

Rainwater harvesting systems may prove to be invaluable in certain situations. Property that is in a country environment may have the possibility to drill a borehole to locate an alternative supply of water.

26. Clothing

Hard times may lead to an entirely different way of life. Will our designer clothes, and especially our footwear be up to the tasks that we will need to carry out?

We should look to see what suitable clothes we have, stop throwing torn clothes away, and learning how to fix them. Sewing is not that difficult of a skill when you want to fix old clothes.

27. Learn How to Make Clothes

Countless people fabricate their clothes regularly since they can obtain that perfect fit, and produce them exactly as they like them.

In hard times with home time being more plentiful, this could be a great hobby to take up. In these times the ability to fashion our clothes could be invaluable.

28. Create Family Entertainment

Completing tasks that we have been putting on hold due to time restrictions will help to prevent boredom and depression. Earlier generations were more familiar entertaining themselves since they had none of the high-tech gadgets of today.

With difficult times around the corner, we could have the opportunity to revisit the fun of making our own toys, board games, and to learn and practice camping games.

29. Become Friends with Neighbors

When difficult times are on their way it can be extremely hard for a single household to cope with everything.

The emotional roller coaster and the everyday tasks that suddenly materialize can be overwhelming.

One of the best ways to overcome this situation before it arrives is to become friends with our neighbors.

They could be a valuable resource to us, and we could be a valuable resource to them. In hard times community is more important than ever. Working together and sharing resources can help everyone to work their way through unpleasant times.

In terrible times neighbors living in one home may become a realistic way forward for some people.
Summary

We have seen from history that hard times are often on the horizon. That being the case, we must prepare for these hard times.

We have looked at the various ways that will help us to prepare ourselves.

To prepare for these hard times it is necessary to try to predict what these hard times will entail. Consequently, our plan should be scalable according to the level of threat that we believe that the hard times will present.

Our first plan of action is to ensure that we meet these times with a positive mental attitude. We have experienced hard times before; we can do so again by meeting the problems head-on.

Auditing our financial situation becomes more important than ever. Spreadsheets are useful as by introducing formulas we can ask what if. Change to a figure makes it possible to understand the effect.

Prioritize to reduce expenditure and debt.

Servicing vehicles and equipment can for some be a haphazard affair. With the unpredictability of uncertain times, this should be a priority.

Learning how to grow vegetables is something that many are undertaking now, however, this should become a definite on the list for preparations. With all these fresh vegetables, learning to cook them will allow us to make beneficial use of our produce.

Keeping a well-stocked store pantry is difficult during normal times. The easy way is using the simple task of menu planning for a certain period.

The ability to store food over a longer period using food preservation techniques is an important skill to obtain.

Changes to our environment and way of life will require us to seek alternatives to our exercise regime to keep fit and healthy. Changes to our lifestyle may require greater physical input than previously required.

Undertaking more activities than before may result in injuries that will require first aid treatment. It is better if we can learn this skill to be able to deal with these situations ourselves.

Self-defense and the security of our properties become an important consideration. Especially when certain elements within the community decide that the only choice for them is to help themselves to our supplies.

The tools that we have available, along with the skills to use them are an important preparation for everyone. We should also check for any other equipment that may prove useful in hard times and create an emergency store.

During hard times it is easy to lock ourselves away and worry about the situation. This stance will not help with our positive mental attitude. A better choice is to learn how to produce our entertainment and become friends with our neighbors.

These 29 ways to prepare will provide us with the necessary attitude, skills, and equipment. These will ensure that even when hard times do arrive, we can still live a productive and happy life.

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