



# Bartering

When there's no job and the pay-check dwindles, you're not without resources. Take stock of all non-dollar resources you have as a family.

Among these assets are time, knowledge, possessions, property, and creativity.

Swapping resources with others is a time-tested way to stay in control when money is tight. Be creative. Think through the assets you have. List these skills, talents, interests or craft items. Next try to 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 on low or fixed income, taps relatively wasted talents and resources, and can involve all family members.

The challenge of bartering is making the right exchange. Some communities have a clearing-house, groups, or publications to help. There are also national groups and clubs for this purpose. One obstacle that discourages some individuals from bartering is determining value for value. Any material expense should be paid before services are rendered, and should be paid for by those receiving goods and service.

Determine your expectations in advance to avoid misunderstandings.

## Guide to Successful Bartering

- Know *who* will supply needed materials. Usually it is the receiver, but the provider

in some cases may have the needed tools—such as a lawn mower. When materials must be purchased, work together to determine specifics, cost limits, quality of materials, deadlines and other details that could become irritants.

- Don't assume anything. Be sure to 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 details of expected service. Don't take on tasks that are over your head.
- Keep the receiver well informed on your progress. Inform the receiver also of any problems or delays.

### If You Receive a Service

- Carefully explain and supervise 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.

According to the Internal Revenue Service (IRS), the value of bartered services must be included in gross income. If you are bartering on a small scale, this is not a concern. If you are bartering extensively, it is. For example, if you arranged with your landlord to paint the house in return for 3 months rent, the income you received for providing the painting service is the dollar value of 3 months rent.

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## Barter Ideas

### Appliance Repair

- small kitchen appliances
- large kitchen appliances
- television, radio
- air conditioner, furnace

### Arts and Crafts Making/Teaching

- fine arts/painting/sculpting
- fiber arts/macrame/knitting
- applied arts/flower arrangements

### Auto

- jump starts/emergency services
- oil change/tune-ups/maintenance
- wash/wax/interior cleaning

### Carpentry

- construction bookcases/fences
- furniture repair/refinishing

### Child Care/ Elderly Care

- occasional
- day care in your home
- home nursing

### Companionship

### Entertainment

- singing
- playing musical instrument
- juggling/magic

### Food Preparation and Serving

- special occasions/catering
- products/cakes/cookies/pies
- canning/freezing/drying

### Food Production

- fishing/hunting
- berry picking
- garden produce

### Home Repair/Maintenance

- painting
- insulation installation
- plumbing
- electrical work
- minor fix-up
- wall papering

### Hair Care

- cut/trim
- coloring
- permanent/sets
- braiding

### Housework

- window washing
- floor care/carpet shampooing
- vacuuming/dusting
- dish washing
- laundry

### Moving and Hauling

- furniture
- trash
- garden supplies
- wood

### Office

- typing/word processing
- bookkeeping

### Pet Care

- sitting/walking
- feeding
- grooming

### Photography

- portrait
- special events

### Sewing

- alterations/mending
- custom made
- handwork

### Shopping

- grocery
- errands

### Transportation

- errands
- rides

### Vacation Property Maintenance

### Yardwork and Gardening

- tree trimming
- grass cutting
- garden tilling
- planting/weeding/watering
- hedge trimming/edge trimming
- yard sitting



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