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A rented movie and homemade pizza instead of going out to eat and to the movies? Or, how about a picnic at the hiking trail? How does a family cut back on expenses and still have fun together?

If you have enlisted your family's cooperation in trying to spend less and save more, does that mean that you will have no fun and you will eat boring food? Absolutely not! It is all about changing our perspective. Many of us have been conditioned to think of certain entertainment and food as "the good stuff" while forgetting many opportunities for family togetherness that cost very little.

One example of something families can do is cook (or learn to cook) together. Most children and teens enjoy expressing their creativity in the kitchen. Try making pizza crusts. Then, let everyone help prepare the toppings. (Hint: using more veggies and less meat saves money and is good for us.) Each person can create his own personal pizza just as he likes. The result is good and far less expensive than going out for dinner.

Enlist your children's help in preparing menus ahead of time. Give them grocery store ads to generate ideas from sale items. Cook double amounts and freeze half for a quick meal from the freezer. (Put the half away before the meal begins, or there might not be enough left.)

Several years ago, my grandsons were amazed to discover that popcorn could be popped in a skillet on top of the stove instead of in a bag in the microwave. They had a blast watching the lid rise as the popcorn overflowed! Compare the price of microwave popcorn to a jar of popcorn.

There are hundreds of ways to save money while still enjoying life. It takes creativity and planning. It also takes commitment as a family. There will be times when saying "no" to a costly expenditure will be uncomfortable. Be sure that the discomfort does not fall disproportionately on one family member.

Saving on food and entertainment is a great beginning to cutting expenses. Get your family on board. You may be surprised to find you have a fledgling chef right in your own family.