

While raising a child is one of the most meaningful and rewarding things a parent will ever do, it comes at a cost.

According to CNN, the cost of raising children has increased by nearly 40 percent in the last decade. Statistics show that parents will spend \$227,000 to raise a child from birth until working adulthood. Ouch.

As the price of food, clothing, shelter, education, healthcare, hobbies and vacations continue to rise, is it possible for budget-conscious parents to save money without making dramatic changes - without doing a complete lifestyle overhaul? As it happens, small sacrifices go a long way, and can make a big difference.

Here are 5 ways to save money. And they require practically zero effort.

1. **Make what you eat.**

Sometimes it's necessary to grab food on the go, but there's a cost to making a habit of it. The average fast food meal for a family of four is about \$28. Meanwhile, foodie Mark Bittman reminds us that a home-cooked meal of roast chicken, vegetables, salad and milk costs about \$14. Discover the joy of cooking with your family. You'll eat healthier, save money and make yummy memories.

2. **Put a grocery list on your to-do list.**

Ever notice how easy it is to fill your cart with things your family doesn't really need? It pays to plan ahead, make a weekly shopping list, and then stick to it. You'll avoid endcap temptations and spontaneous purchases you probably don't have room for in your pantry. It also pays to do one big shopping trip a week rather than a handful of smaller, last minute trips.

3. **Book a staycation.**

Oh the adventure - and the savings - of kicking back, relaxing and vacationing at home. According to American Express, the average vacation expense per person in the United States is \$1,145 or \$4,580 for a family of 4. So why not plan to explore something close to home - like a museum, zoo, botanical garden, aquarium, or historic landmark. It's fun to play tourist in your own town.

4. **Raise a hand for second hands.**

If you're used to brand new, it may be a hurdle to buy something previously used. But consider this. Kids grow quickly, and seem to burn through things like toys and gear. So shop garage sales and community yard sales. And check out your local thrift stores. They're great places to snag big-ticket items like strollers, car seats, bikes, scooters, trampolines and more.

5. **Do your own taxes online.**

Most people rely on their tax refund as an unofficial paycheck. Which is why getting the most back is important. But you can save money by filing your return online while still getting your maximum refund. Not only can online tax preparation be super user-friendly, it can be free. In fact, H&R Block offers free online tax filing for those with 1040EZ, 1040A, and 1040 with Schedule A returns. So whether you have a simple tax return or itemize your deductions, you could save money by filing online for free with H&R Block.