

Living Frugally: Simple Ways to Save Money

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Living frugally is a lifestyle change that requires awareness, willpower and determination.

Be Mindful of Spending

What are you spending your money on? For two months, keep a journal and write down every expense. Think of changes you can make to save. Establish a savings goal and know what you are saving for.



Tips for Frugal Living

Food

- Take your lunch to work.
- Shop for groceries using sale ads and coupons, check for “manager’s special” items and go on double-coupon day.
- When eating out, eat from the kid’s menu or take half of your meal home to make two meals.
- Buy generic brands.
- Have a meatless meal once a week.
- Grow your own foods: fruit, vegetables, herbs.
- Use a freezer or pressure canner to preserve food.
- Drink tap water instead of bottled water, sodas, etc.

Clothes

- Shop the sale rack.
- Shop at consignment shops or thrift stores, where you can often get new clothes with tags still on them.
- Hang clothes to dry and save electricity.
- Wear clothes more than once before washing.

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Transportation

- When buying a car, check gas economy and mileage warranties.
- Change the oil in your car yourself.
- Pay attention to how many trips you take around town. Organize your errands to reduce your trips.
- Walk or ride a bike when you can.
- Use fuel points to save on gas per gallon.
- Shop for the best insurance rates.

Utilities

- Cancel the land line if everyone in the home has a cell phone.
- Check the rate on your cable, phone and internet bundle.
- Cancel cable. Use internet to watch shows on Netflix®, Hulu®, etc.
- Take short showers to use less water and energy.
- Adjust the thermostat while gone. Every degree adjusted saves 1 to 3 percent on energy costs.
- Turn down the hot water heater.
- Unplug things not in use. Even if they are off, they still use electricity.
- Use lower wattage lightbulbs.
- Receive a discount when signing up for auto-pay or going paperless.
- Cut down on your cell phone plan.
- Only wash and dry full loads of clothing and dishes.

Personal Habits

- Make gifts for people; grow plants from seeds, fill baskets with home-made foods or make a craft.
- Buy furniture or appliances through classified ads, auctions, garage sales and internet sites like EBay®, Craigslist® and Facebook®.
- Learn how to do small household repairs yourself, like leaking faucets, loose boards, a stuck door, etc.
- Use toothpaste and lotions down to the last drop.

- Don't use too much of a product. We often use more than is recommended.
- End gym memberships. Exercise at home or in the community.

Shopping

- Wait two weeks before making a purchase – do you still want it?
- Take advantage of price matching.
- Never pay full price. Search for online deals, coupons or discount stores.
- Budget cash using envelopes for different categories. Use cash instead of debit or credit cards. Only spend what you have allotted for that week.
- Have a garage sale and save the money for something you want.
- Pay off bills early. Some creditors will give a discount.
- Take advantage of free community recreation.
- Use the library for books, magazines and internet.
- Stop using credit cards – monthly interest wastes money. If you must have a credit card, find one with cash back or rewards plans. Then, only use the card for emergencies.
- Cut your own hair or have it done at a local beauty school.

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