

Frugal Living *for Moms*

STRETCH
Your Hard
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Dollar



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What does it mean to be “frugal”?

Some people shudder at the word “frugal.” Others faint. Many begin to hyperventilate. Few run to the door screaming. Why do people panic and go mad at such a word? What is it that makes people fidget at its utterance?

Most of the population believes that to be frugal one must give up the fun things in life and live a dreary, depressing existence, which causes these feelings of fright and anxiety. This just isn't so.

Becoming “frugal,” as one might say is just learning how to manage your money in a smarter, more productive way so you are able to live a life that you want to live.

It also means being creative when it comes to shopping, managing your money and living life in general. Living frugally is finding opportunities to save money and seizing them. It's an adventure that's never ending.

Living a frugal life is not something to be fearful of. It may require some dedication that hasn't been needed before and it might mean giving up a few luxuries, but if you work at it in the correct way, being frugal is not something to fear. All anyone has to do is take some time to evaluate how he or she spends their money and decide what actions need to be taken to save money, hence, living frugally.

There are two main points to be made when learning about being frugal and having a frugal life. One, you have to become smarter with your money management and secondly, you have to work at becoming smarter at your spending.

Smarter Money Management

A person desiring to become frugal or have a more frugal life has to learn not just better money management, but smarter money management. People find their main problem in life is they do not know where their money is going. The paycheck goes into the bank account and the debit card gets swiped at this place and that place with no record of what exactly is being spent.

This is not a wise course of action. Once someone knows exactly where their money is going – eating out, the movies, new clothes, electronics, bills – then they are able to determine where they can cut back and where they can save their money for a rainy day.

Becoming smart about where your money is being spent is not something that happens overnight. A person needs at least a week or two, sometimes more, to track all their expenses, look it over and create a sensible budget that will help you save money.

The entire issue is not all about saving money, but not wasting money. It costs less to purchase groceries than to eat out each night. But in buying those groceries, there are ways to make smarter choices as to

what you purchase. The same is true of all your regular bills as well as special purchases that you might be saving for.

Smarter Spending

At one point in everyone's life, someone has mentioned to him or her that they didn't really need to purchase that new computer or video game system. That car wasn't necessary either. Having dinner out each evening is wasteful as well.

Sound familiar? Money has a tendency to come into the bank account and be gone the same day and the owner doesn't understand where it is all going.

A frugal person has to become smarter at their spending habits in order to put money into the bank and let it stew there for a while before spending it. A person has to think about what their purchase is going to be and whether or not it's realistic to make the purchase now or wait until later.

Smarter spending requires thinking and planning ahead. You can't just go to the grocery store and buy whatever. You need to make a list, find coupons, look at the sales ads and determine exactly what you are going to purchase.

Then, when you go to the store, take the time to look over and find out what your best purchase of a particular item would be. You might want to stock up on something and spend a little bit more today, but over the long run you'll be saving money.

Smarter spending means creating a budget and allocating money to your bills, groceries, activities, (the movies, clothes, DVDs, etc.) and other things that might come up. Whether you're paying a mortgage or renting, it's easier to take a part of the rent or mortgage out of each check and put into savings until you need it. Planning ahead helps to make sure you aren't spending uncontrollably.

Taking Stock Financially

There are a few steps that a person needs to go through in order to figure out what they need to do in order to live a more frugal life. It's time to pull everything together and establish where you are financially.

This is an important step when it comes to establishing a more frugal life. This isn't a step that you skip! Take the time to read over how to determine your financial stability so you can begin your new life. You will feel a lot better once you know where you stand as far as your finances go. There are three steps to this process: determine your financial health, create a budget and set financial goals.

Determining your financial health can be a simple process or a difficult task, depending on how much you have to work with. It's best to start with a clean slate, gathering all relevant information concerning your expenses and income and using the following procedure to find out where you stand.

To determine your financial health, get a piece of paper and pen or pencil and have a seat. Make sure all your papers and information that you might need is handy. Make two columns on the piece of paper, one entitled "Income" and the other labeled "Expenses." Draw a line between the two so you won't confuse any numbers.

Under the "Income" column, write down all incoming cash that you have, your paycheck for example or if you own rental properties, write down the income from that. Also, if you have weekly, monthly or yearly income from savings accounts, IRA's, CD's, etc. write that information down as well. Total it up on a monthly basis if you can and then a yearly basis as well.

Under the "Expenses" column, write down all your outgoing monies. Electricity bill, rent or mortgage, cable, telephone, and credit cards are all examples of expenses. You'll need to calculate this on a monthly basis, but also a yearly basis. You should also write down somewhere how much you owe in total on your house or car if you have those.

The purpose of this is for you to get a look at how much you have coming in each month and how much you have going out. If you have more money going out each month than in, there's a problem. If your income is more than your expenses, then you are on the right track. The question is if your income is more than your expenses, what is happening with the extra cash?

For most, honestly, their expenses are going to be larger than their income yet somehow they keep living the high life even though they can't afford it.

This is due to credit card companies being very gracious and extending credit to those who really don't need it.

Also, if some people find themselves short one month, they won't pay something that month and then they get further into debt because they owe back payments. If that's the case for you, the next two steps will help to remedy that problem.

Your next goal is to create a budget. This does sound scary, but it is something that can be done and followed as long as you are willing to make changes and follow through with it and not veer off in the opposite direction. There are several ways to create a budget, some use paper and pencil; others use computer programs, and therefore, whichever process you are comfortable with is what you should go with.

Let us begin with plain paper and a pencil. Lined paper is best just to keep things neat and tidy. It is recommended that you get a spiral notebook so you can keep track of all your budgets for each month or every two weeks. Start off by looking at how often you get paid. As an example, let's say that you earn a check twice a month. For simplicity's sake, you have a salaried job where you earn the exact same amount in each check.

Make sure that you have your other paper listing all your expenses handy. You'll need that as a reference. To start, write at the top of the paper which check this is. If you get paid on the first of the month and the fifteenth, write the month, date and year at the top. After the date, probably right underneath the date and a few lines down, write how much your check is.

Now we will be deciding which check you need to pay certain bills out of. Also, we will work on helping to divide up some monthly expenses so they aren't all coming out of one check. You are going to have a column of things that have to be paid out of this check or items that you will be placing in your savings to pay later in the month.

You'll need to look at your expenses. Look at the due dates for your bills and rent and car payments. Take your rent or mortgage payment first. Divide that total amount in two. Write down "Rent" and then the amount a few lines below your income.

If you have a car payment, take that amount and divide it by two as well. These are two expenses that most people have that are paid once a month and they are the statistically the largest expenses a person has.

One objective in living frugally is learning how to save your money and figure out ways to earn extra money. This is one place where you can earn a few extra dollars. By taking half of your rent or half of your car payment and placing it in savings and leaving it there until you need it, you can earn interest on the money.

Most savings account do not earn much, but if you are able to get a month or so ahead, you can start earning a dividend each month. But that topic will be discussed in more detail later.

Once you have those two items down, take a look at all your due dates. Bills need to be paid on time or early, most companies appreciate an early payment and it also helps in the long run to have on time or early payments.

As an example, if the electricity and phone bills are due on the tenth of the month, you will need to pay for them out of the first of the month check. These are two bills that tend to fluctuate, so take the last five or six statements that you have, add up all the totals due and divide by the number of statements to get an average. This is the amount that you need to write down for the payment amount.

Do this with any bills that are due before the middle of the month. These are the smaller bills, if you do have other large payments due once a month, these will need to be treated like the mortgage or a car payment.

Once you've written these down, don't forget to budget gasoline and groceries and it's good to put aside some money for eating out or the movies. This is usually just titled "Entertainment." Now that those items are written down, you need to total up the amount of expenses you have and compare those to your total income for that pay period. You want to make sure that you have extra money leftover. If you don't, hang on and don't panic. You've only done one pay period.

Do this exact same procedure for your next pay period. You'll have the other half of the rent or mortgage and the other half of the car payment, but you'll also have a different set of bills that are due.

You want to make sure that you set your budget up to where you will have extra money leftover at the end of the pay period. If there are problems achieving this, there are several things that need to be looked at. Are you able to pay for one smaller bill in a different pay period? You can call the phone company and request to have your due date changed if that helps you out.

The main goal in creating your budget is to make sure your income is covering your expenses. If your expenses are larger than your income, then expenses will have to be cut somehow. You might have to get rid of the digital cable and just have regular cable for a few months until you can catch up.

You might also have to change your cell phone plan in order to lower your monthly bill. This is not something that can be done in an hour or two. It might take a few days to establish a budget that you believe you can live with and follow through with. If you create a budget and know you will not follow it then you are wasting your time. Take your time to think through it all.

Once you've created your budget, it's time to set goals for your finances. You wrote down earlier how much you had left to pay on your vehicle. That amount might be \$10,000 and right now, you are paying \$200 a month for a car payment.

One financial goal might be to pay off the loan in three years instead of the four that are left. How can that goal be reached? You have created your budget and realize that you have \$300 extra each pay period after all the bills are paid and the car has been filled with gas and groceries bought and you rented a few movies on Friday night.

A goal would be to take the \$300 and put it into a savings account and let it grow and earn interest. After six months, you would have an extra \$3,600 plus the interest. For example, a savings account earning 2% interest each month would earn you a minimum of \$72 extra after six months.

Make your goal to take the \$3,672 and make one lump payment on the car loan. After six months plus the lump sum, you have paid off half of the \$10,000 owed to the loan company. After another six months, the entire car could be paid off three years earlier than you wanted it to.

Using the above as an example, look around for other financial goals. Possibly you have credit cards to be paid off. Perhaps you are more concerned about paying those off than the car or your house.

Take a look at your extra money that you are putting back and determine what you'd like to do with. If it's not bills that you want to pay off, but maybe you'd like to go on a vacation or world cruise.

It is very feasible to save the money necessary to do these activities by working with your budget and determining where you can cut expenses in order to achieve these goals. It is also helpful to type or write the goals out and post them where you will see them most often. This keeps a person on track financially.

Remember to follow these steps and take some time to figure out exactly what you want to do. If you're married or have others to think about when creating the budget and working toward financial goals, let everyone interact and have a say in what is going on. If everyone is in on the plan, then the goals will be more reachable if you are going at it alone.

Spending Less & Saving More

Most definitely this is where becoming a frugal person gets tough. Maybe not tough, since creating a budget and setting goals is quite a tough job, so this might be a little tougher to work on. The essentials to becoming frugal are learning how to spend less money and how to save more money. While the topics earlier are very crucial to becoming frugal, if you can't master this aspect of the entire process, then your efforts will be useless in the long run. Let's explore these two topics in more detail for a better understanding of what is being discussed here.

Learning How To Spend Less

This is a step that many people have to confront in order to become a more frugal person. You have to learn how to spend less. This is tough for most people since they haven't had to do anything about this. Learning to spend less is difficult unless you put your pencil to the paper and are determined to make this a goal. Without determination and a goal to strive for, this won't work.

To begin to spend less, sit down and take a look at where your money has been going. Write down every thing you have spent your money on from fast food restaurants to clothes shopping to grocery shopping. This also includes all the cups of coffee from the coffee shop on the way to work.

Some people find it handy to get a small notebook that they can carry in their purse or pocket and write down every transaction they make. Make sure you write the date at the beginning of each new day and it is helpful to write which day of the week it is to be able to figure out why you are doing

what you are doing. Be sure to write down the bills you pay and whether or not you mailed the bill using a stamp or if you paid for it in person.

The reason to writing it all down is to find out where the money is going. Once you find out how many times a week you are actually eating lunch out and how many cups of coffee you are consuming each day, you'll quickly figure out where you can cut expenses. We'll deal with some money saving tips in a moment so don't begin to panic that you won't be able to get a double espresso ever again.

Once you've written all these details down, take a look at what you're buying. Write down how many times you ate out, how many movies you rented, how many plays you saw, how many stops to the local coffee shop and whatever else you might have done.

Total up how much you spent each time you did all these activities. It will become surprising exactly how much money is spent on non-essential things as these. This isn't a tactic to destroy your spirits, but mainly an eye-opener to begin a plan of action to figure out ways to spend less.

Learning How To Save More

Once you've done this and taken some time to absorb it all, it is time to learn about valuable money saving tips to help you learn to spend less. Don't be afraid, nothing discussed here will harm you in any way. These are basically a set of guidelines created to you through the process of spending less money.

Take the list of all the places you have spent money at for the time period you kept a record. Are there any transactions that you can cut? Maybe decide that instead of stopping at the coffee shop each morning, get yourself a coffee maker and make yourself a pot of coffee each morning. Put the coffee into a thermos and take it to work with you.

If you don't want to do that, have it to where your coffee maker makes you two cups of coffee, enough to put into a cool looking cup with a lid to carry to work. You'll still get your coffee, but won't be spending five dollars a day to have it. You can also purchase flavored coffee from the grocery store and flavored creamer as well.

Are you able to take your lunch to work? Instead of spending seven to ten dollars a day on lunch out, grab lunch options at the grocery store. The same can be done for dinnertime. Look at the price of buying a frozen pizza at the store and buying one from the local pizza delivery store.

The difference is at least five to ten dollars each. If you do have to eat out, whether it's for work or pleasure, don't be afraid to use coupons for a percentage off or a certain dollar amount off the final price. It is best to save a few dollars than to worry what people will think of you and the coupon you just used. They might even be jealous!

Look back at your list and look at how you paid your bills. Did you mail them or drive to where they needed to be paid? Many companies give you the option of paying your bills through the Internet. Not only will you be saving the money on stamps, but gas as well. Some companies offer discounts on your monthly bill for paying them online as well as some banking institutions if you utilize their bill paying service.

Take a glance at the amount spent on fuel for your vehicle. Gas prices fluctuate often without warning which can cause your expenses to rise and lower at a moments notice. Think amount your travels for a moment. Is it possible to take public transportation to work or the mall? Is carpooling an option? The goal is to cut down on how much gasoline you use and easy ways include public transportation, carpooling and walking, which is good for other reasons.

One final example is looking at how much you are spending on things like renting movies, CD's and DVD's. Consider a movie swap night with friends. If five or six of your friends get together and borrow each other's movies, you get to see several movies for free.

Instead of purchasing movies each month, check out one of the services where you can rent movies online for a flat fee each month, but make sure what your paying each month is less than your usual DVD purchases each month. This is helpful if you like to watch a lot of movies all the time.

The same could be used for CD's. Feel free to swap with friends or look into the different online services where you can download a CD at a cheaper price than purchasing one brand new. Another resource for CD's and DVD's is your local library. Most now offer the ability to checkout the latest movies and CD's for you to enjoy. Membership to the library is always free.

Hopefully these few pages have given you an opportunity to evaluate where you need to cut back in order to save money and to become more "frugal" without hurting yourself financially in the long run. This is a starting point, a jumpstart to a new life.

Frugal Living Tips

The tips and possibilities out there for living frugally are endless. What one person does might be the jumping board for another person to take it a step further, something the first person might not have even thought about. Everything that has been stated before this point have been starting points and tips to figure out how you are doing financially and whether or not you are on the right track to being able to become "frugal" or not.

Remember that living frugally is ongoing and a daily challenge. No one person can take all the tips that are listed below and use them all. A person would drive himself crazy trying all these out. You have to take a look at your situation and determine what is best possible course of action is right for you. A family of six can't possibly be expected to use the same set of tips that a single person might use. Keep that in mind while reading through the list of tips.

Groceries

This is definitely one place where lots of money can be saved. Check back at your budget and see how much you've allotted for groceries. Whether it's one hundred dollars or three hundred dollars, it's important to not go over that amount. Be sure to bring a calculator to the store to keep track of your expenses. A good rule of thumb is just put the price on the tag in the calculator and watch that total then you'll end up saving more at the end

once you use your coupons and special discounts. Be sure to add everything into the calculator so there are no surprises at the checkout counter!

Before you get going into saving money tips at the grocery store, think about how often you like to shop. Do you like to shop each week, daily, twice a month, once a month? Determine this before going forward.

If you like to shop once a week, take the total amount for groceries that you have budgeted for the month and divide that by the number of weeks in that month. That is how much you can spend at the store each week.

If you have two hundred dollars a month for groceries, and four weeks in the month, you have fifty dollars a week for groceries. Another tip: if you have fifty dollars to spend and only use forty-five dollars, take the extra five dollars and put that into savings. Don't save it to buy more groceries or think that you can go get a burger and fries. Be frugal and save it!

The first step is to make an inventory of all the groceries you currently have. If you can do this on the computer, it'll be helpful to update regularly. Create three columns: Item, Amount, and Purchase.

Put a list of all the products you have in the "Item" column and how many of each item you have in the "Amount" column. The "Purchase" column is where you can place a checkmark when you run out of the entire item or you get very close to being out and you need to pick it up the next time you go shopping. Keep this list near the pantry or cabinet where you have all your groceries. Make the same type of list for your refrigerator as well.

Next, there are several websites on the Internet that will help you determine the best place for shopping for groceries whether it is online or at an actual grocery store.

Once you find one that you like, try it out for at least a month to see if it's going to work for you. These sites will tell you what the sales in certain stores are and if there are good deals out there for stocking up on groceries. It only takes about half an hour to go through the lists to figure out which products you need and where you need to purchase them.

Another step is to clip coupons. I recommend having the Sunday paper delivered to your house each week. In the long run, you will be saving a lot more than the subscription price is worth.

Most of the websites you find will have final prices on their lists determined by you using coupons in your shopping. Take the time to clip coupons and create a good system for you for sorting them. Some sort by the date of the paper, some just sort the coupons by their type. Whichever works for you is what you should do. Be sure to also check to see if a store doubles coupons. You save even more when stores do that for you.

Finally, you should join the grocery store's frequent shoppers club. Most are free and you get bonus coupons and deals by having the card when you checkout. With the way stores can keep track of what you purchase each time you visit them, they will begin to send you coupons based on your past purchases and when you checkout, they will print you off extra coupons for you to use on your next trip.

Now that you have a list of deals, clipped coupons, a frequent shopper's club card and a list of what you need from the store, it's time to sit down before leaving the house. Look over everything on your list, go ahead and get coupons ready and make sure you know exactly what you are going for while at the store. Going to the store without a list is detrimental to the entire process of living frugally.

Now that you are at the store, take your time. A good rule of thumb is to have a calculator or extra paper to determine what your best deal is. Have the ad from the paper as well to check out any special deals that are going on. Some stores have listed in their ads if you buy ten of these certain products, you will get three dollars off at checkout. The important thing with this is to look at the list carefully. If you need the products listed and they are cheaper than their counterparts, then it is worth it to get all those items.

Another thing to consider deals with the frequent shoppers club card. All over the store there will be signs stating that with your card, this item is "Buy 10 for \$10." So each item is one dollar each. For that particular item, this may be a good buy. But if you take a look at the generic item right beside it that is regularly priced at eighty-nine cents each, that is the better deal to go with. Don't always be fooled by the signs.

Ever been told it's better to buy the family size of an item? Don't be fooled here either. When you see that you can purchase a family size box of granola where you get thirty-six granola bars for five dollars, you might think that's a good deal.

But then you see that you can get one box of granola bars with ten bars in each box for one dollar each. If you do the math, you can either get thirty-six granola bars for five dollars or get fifty granola bars for five dollars.

While this might be the case here, in other places, it's more beneficial to purchase the family size. For example, frozen French fries. For one, these can be frozen so even if you are single, these will last awhile. If you look at the smaller bag of fries, you might get fifteen ounces for \$1.99, but you can purchase the family size of forty-five ounces for \$2.99 so for one dollar more, you get thirty more ounces.

When buying groceries, in most cases, buying generic is the exact same as buying the name brand product. Try it and see if you don't notice a difference or lack thereof. Generic is usually approximately thirty percent cheaper than name brand if not cheaper.

Again, you do have to look at in-store specials and coupons before determining exactly which product to buy. You will probably begin spending longer in the grocery store than before, but if it's worth it to save twenty percent, thirty percent or more, then it's worth the extra time.

One other thing to consider is getting a membership to a wholesale club where you can buy in larger quantities and save money on the things you purchase the most. You'll save more than what you pay for the membership. It's helpful to have a place to be able to store the extra you have on hand and possibly another freezer or refrigerator.

If you don't have room or can't afford another freezer, see if friends of yours have extra room in their freezer that they wouldn't mind letting you borrow. You tend to save twenty to thirty percent when you buy in bulk and it is beneficial when you have a large family or only wish to go shopping for certain items a few times a year.

Another part of the grocery scenario is what to do when you get home. One reason people spend extra money eating out is they fail to plan ahead. A good tip is to pick one day a week and spend it cooking meals for the week.

It's very easy to make several casseroles and freeze them and on any given day, all you need to do is pull the casserole out in the morning and it'll be thawed out by the time you come home for dinner, ready to pop into the oven and cook while you wind down. Think about using recipes for the crock-pot that cook all day while you're gone (or even while you're at home) and it's ready for dinnertime.

Household Expenses

Purchasing groceries is one big area where you can save loads of money each month. The next big area where you can save extra money deals with household expenses. Everyone has these and everyone can use all or just a few tips to save money each month.

If you can, change out all your light bulbs (or all the light bulbs that you can) with new energy efficient light bulbs. These light bulbs can cut your electricity bill by ten to twenty percent each month just by changing the light

bulbs out. These bulbs are meant to use less electricity than older light bulbs.

When possibly, don't run the heater or air conditioner. This only works if you can go a few days in a row without having them on at all. This will save you money plus if you can open the windows and be comfortable, you'll also be getting fresh air in the house. Another tip is to turn down the heater in winter and turn up the air conditioner in summer.

During winter, you can easily get away with setting the thermostat between sixty-eight and seventy degrees. During the summer, set the air conditioner to between seventy-five and seventy-eight degrees. The temperature you choose is determined by what you can comfortably handle. Don't forget that you can put on clothing in winter and shed clothing in the summer.

While still on the subject of heating and cooling, purchasing extra ceiling fans or table fans for the house will help with cooling the house in the summer and purchasing safe space heaters for winter will help keep heating costs down. Putting an extra blanket on everyone's bed in winter is helpful and sleeping without comforters can help during the summer.

Next, take a look at your appliances. Look at your big items that you use often, such as the washer and dryer for instance. Are these two items using more energy than saving? Sometimes the older models run longer when they don't need to.

You will save money in the long run if you purchase an energy efficient washer and dryer. Also, if you have a large family, purchase the larger washer and dryer that will hold more so you are actually washing less. If you

are washing less, you're saving electricity. The same goes with the refrigerator and dishwasher. New appliances save more energy.

With dishwashers, it costs less to use energy at night, so set your dishwasher to run overnight if you can. A dishwasher with a timer is essential for this. If you can get away with washing or drying overnight, you'll use less energy as well. Check that your refrigerator is sealed properly so you aren't losing energy by the doors being opened just an eighth of an inch.

When you are drying your clothes, some dryers have a damp clothing setting. Be sure that is on and when the clothes are damp, the dryer will beep. Stop and take the time to pull the clothes out and pull out all shirts to be hung up. If you hang up your jeans, pull them out too.

Go ahead and hang the clothes up, but hang them on the shower curtain rod in the bathroom or if you have a drying rack, place them on there. Then put the clothes back in the dryer and finish drying them. They will take less time to dry now that there aren't as many clothes in the dryer. It'll just take an hour or so for the other clothes to dry on the hangers and they are already hanging to be put up later.

Even though it doesn't take much electricity to iron, it does take some and it takes up time. If you'd like to save some time, but also save some electricity, here's a tip that works for some articles of clothing.

Do you have some pants that should be ironed, but you don't want to? Try this tip. Clothes pin the pants at the waist to a clothes hanger and hang from

the shower curtain rod or some other place where it can hang overnight without being bothered.

Take a handful of clothespins and put clothespins on the bottoms of the pants leg. About five or so are good. Do the pockets need ironing? Put five or so clothespin on each pocket so that it hangs straight. After about twenty-four hours, your pants are nice and stretched out and look like they've been ironed.

Simple tips around the house include turning off lights that you don't need, open blinds or curtains to bring in natural light instead of using lamps, try and condense your cooking to one pot to save on electricity when using the stove and conserve water while brushing your teeth or washing your hands.

Set timers on the televisions for when you might fall asleep watching them. Small things like turning off a computer each night can save a few dollars each month. Open the curtains and blinds when you can to offer natural light into the house. The lamps won't need to be turned on and you're saving electricity.

It's good idea in each change of season to go around the house and check out your windows. Make sure there aren't any gaps where heat can go out or cold air can come in. You can purchase a small tube of caulking to plug up the holes or place towels around windows to help keep cold air out. Also double check the amount of installation in your attic so cool air or heat isn't escaping that way.

Clothing

Everyone thinks they need that they need to latest and greatest when it comes to fashion. Most of the time, this just isn't so. But if you feel that you do need to keep up to date, then be sure to shop sales.

A good tip if you want to buy name brands at well-known stores, is to find ways to get gift cards for that store and sign up for mailings to receive coupons either through the mail or your e-mail. There are many websites on the Internet where you can read e-mails, surf websites and more to earn points that will get you free gift cards for different stores.

If you feel okay with not being on the up and up, shopping at discount stores, consignment stores or Goodwill stores are good places to find good clothes at good prices. Check around and find out when they are having huge sidewalk sales. They usually mark everything fifty percent off or more.

Get a tear in the knee of your pants? Don't throw them out! You can purchase a pack of iron-on patches for a small amount and fix the hole. If it's a small hole, sew it up quick before it gets any bigger. Same with buttons or the seam comes undone on a shirt. Don't throw it away, be proactive and sew it up!

Think you might have too many clothes? Not sure which ones you really wear that often? Take one day to go through your entire closet. Try on all the clothes. If they are too big or too small, put them into a pile. All the clothes that are the right size put them back into the closet.

Hang the hangers all in one direction. Once you wear something, when you go to hang it back up again, turn the hanger in the other direction. If after a month or six months, you still have items that haven't been turned around, take all those clothes out.

You have three options (at least) when it comes to the piles of clothes you've just made. You can donate them, take them to a consignment store or have a garage sale to earn some extra money to save for later. If you have children, you can take the clothes they've outgrown and hand them down to others you know. Some moms with large families love hand-me-downs and the kids enjoy new clothes.

Vehicles

There are a few tips when it comes to living frugally when you have to have a vehicle. Most people need one, they just need to learn how to use it wisely and take care of it wisely.

It's important to locate a friend who knows how to work on cars. Maybe you have a talent that they could use from you in exchange for car repairs. Have your friend teach you how to change your cars oil or fix a flat.

Let your friend show you where the air filter is and when it's time to change it. Fixing your car and keeping it in good running order will keep it from breaking down often and will save you money because it will last longer in the long run.

But there will be a time when you'll have to purchase a new vehicle for one reason or another. Take your time to figure out what you really need. Do you have money for a down payment? Do you have enough in savings to purchase a used car outright?

Watch for sales at different sales dealerships. But also, look at car rental places. Most car rental places end up selling their cars after they've been used for a while. You can get between forty and fifty percent off the sales price if it's used, but still new.

Be sure to know how well your credit score is too. If you have a good credit score, you will be able to get a lower interest rate, which will save you thousands if you are financing a car. Shop around at different banks to see which bank is having specials.

Some offer a discount on the interest rate if you are a first time car buyer. Others offer discounts if you've lived in one place for a certain amount of time. Acquire at least four quotes to have a good idea of what you can do.

Most banks will only let you borrow a certain amount so that will also give you an idea of what type of vehicle you can purchase and the total amount. This will give you a price to haggle with at the dealership.

It is always best to walk into a dealership knowing exactly what you want to do and not let salespeople take you by the hand and lead you in the wrong and expensive direction.

Miscellaneous Purchases

Most of the larger groups of topics have been discussed when it comes to saving money. But everyone always has other purchases that have to be made. Televisions need to be replaced, people want to watch cable television, computers will break and more. Babies will be born and children

will go to school and have expenses there. But you don't have to worry about breaking the bank when it comes to these things.

If you don't mind used items that you can get for free or little money, check out the local Freecycle group in your area. All major cities have one and some smaller communities do as well. Freecycle is a place where you can post that you have items to offer people and you can post when you are in need of items as well. There are always items available and more than likely you will find what you need for nothing except maybe the gas to pick it up. There is also another opportunity out there on the Internet called Craigslist. Here you post things that you want to sell and others post things they are selling. Most of the time, pictures are available and you can locate what you are looking for at more than half the price.

Televisions sometimes do need to be upgraded as times change. But there are several options out there before you run to the electronics store to pick one up. For starters, look at different stores and see what they are advertising.

If you have researched and know exactly what television you desire, compare the prices at the different stores. If you plan on putting the purchase on your credit card, it is best to use the credit card for that store. Most of the time, they offer a discount if you put it on your store credit card or no interest for a certain amount of time. The key to this method is making sure you make all your payments on time or your no interest option will go away.

Another option is watching, waiting and saving. If this is a purchase you want to make, forget about impulse buying. Check out the ads each week

and while you're doing this, be setting back money each week for the purchase.

There's no shame in making this big of a purchase and paying cash. If you are diligent, you can place this on a credit card, but immediately pay the credit card off. You can use these plans for any major purchase such as a computer or DVD player or other items.

Think about buying furniture secondhand when you do need something new. There are plenty of stores selling good quality furniture at discounted prices. Think about reupholstering furniture instead of buying new if the fabric is just worn. You do have to judge the cost factor there. The material could be more expensive than a new piece of furniture.

Remember that when you do have a new baby in the family, feel free to ask for hand-me-downs. Borrow your friend's crib mattress if they aren't using it anymore. Buy diapers and wipes in bulk to save money as well. Don't over buy as far as toys go and ask to borrow the larger items like strollers, cribs, changing tables, walkers, high chairs and more.

Conclusion

The goal of everything written here as been to help you jumpstart your life by living it in a more frugal way by helping you look over your current finances and establish a plan for your new life.

The ideas and tips are starting points and can be expanded in many ways to accommodate your life. Hopefully, everything mentioned here has been

beneficial to creating a new way of life for you and any family you may have entering into this frugal lifestyle.

You do have to remember that this is a life style change; a general effort will have to be made to make any of these changes happen. All of this can be done and it can be done in a way that will not stretch you in anyway that is uncomfortable.

Take the guidelines and adjust them to your way of doing certain things and create your own steps to living the frugal life. As long as you follow the steps above to figuring out where you stand financially and creating your budget and then incorporate the tips listed above, your new lifestyle will be a great change for everyone involved.

Living frugally is not a thought to run away from. Relish in the thought that if you cut back in a few areas, search for the best deals possible and strive to live what could be considered as the best way to ultimately live, you could be making a difference not just in your life but also in the lives of others.

The decisions you make to live frugally now determine how you will continue to live and will shape your life overall. Create the best frugal life you can and enjoy doing it! The more you enjoy taking the challenge, the better your life will be overall.