

The Newbies Guide To **FRUGAL LIVING**



**Learn How To Live Well And Have
Fun The Cheap Way!**

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Introduction

Now more than ever people and families are jumping on the “frugal living” band wagon. With our economy in complete shambles nowadays, frugal living has become a cheaper way of life for many people and families throughout the entire world.

Although frugal living was once thought of as a lifestyle for retirees, penny pinchers, fixed incomes, and the “poor” working class, a frugal lifestyle is now seen quite a bit differently. More and more people are now opting in to the frugal lifestyle finding that they can still enjoy the things they love and still be able to manage and afford their everyday needs. Cheaper.

There are many reasons why people are turning to a frugal lifestyle change from a job loss to a drop of income, saving for retirement, or even an upper hand at paying off their towering debt faster. Whatever your reason may be, you will find that living frugally can in the end make you a richer and financially smarter human being.

You, yourself may be thinking about a frugal lifestyle change but don’t know the first place to go to find out how to get started living frugally. However, this shouldn’t be a red stop sign for you, there are tons and tons of resources out on the internet today that give you helpful tips and suggestions to living frugally and still having the fun and enjoyment of life with more money in your pocket at the end of the day.

In this special report we will be going over many different factors to changing your lifestyle to the frugal lifestyle such as getting your mindset and families mindset into the frugal lifestyle change, ways to shop frugally, creating your very own frugal meals that the whole family will enjoy, clothing yourself and your kids the frugal and cool way, cheap family fun and entertainment, how to save money on your monthly expenses and utilities, helpful tips for frugal

travelers, and of course how to keep living frugally once you have made the frugal lifestyle change.

So let's not waste any more time and start learning how you can start living a better, cheaper, and richer life in the end through a new frugal lifestyle.

Let's get started...



Getting Started with Living Frugally

Like I've said before, many people are opting in to the frugal lifestyle for many reasons. Let's go over a few of the reasons why you should consider living frugally...

Job Loss

Many people in this day in time have suffered from a job loss. With our economy nearly in a recession, businesses and big time corporations are closing the doors to many of their locations, leaving thousands upon thousands of people without a job or an income for their family.

A person that suffers from a job loss is virtually forced into living frugally and find that living a frugal lifestyle allows them the time to find another job and not lose everything that they have worked hard to earn.

Debt Relief

Everyone, in some shape or form, has debt, whether it is educational debt, loan debt, medical debt, or credit card debt, to name a few. As we all know debt can start out small and in little to no time at all can grow to be a hefty chunk of debt barreling over your shoulders.

For many people their first option is to run to the nearest loan office to retrieve yet another debt only to pay off their old debt. When you think about it, this really makes no sense and doesn't clear you of any debt it only piles more debt up and more worry on your mind. Why not start living the frugal lifestyle and start slowly watching your debt fall until there is no more?

Retirement

This is a big time reason people are finding themselves transforming into the frugal lifestyle. Many companies don't offer a retirement plan and if you are self-employed you are also faced with creating your own retirement fund. Therefore transforming your lifestyle into a frugal lifestyle allows you to have the extra money you need to put back for a retirement plan.

Many people don't think about a retirement plan, especially if they are young, they simply use every cent of their money on living expenses, leisure and fun, and other cash throwing away methods, not thinking about what they will live off of when they become older and unable to work.

This is very easy to do and without the extra money to set up a retirement plan, people simply put the whole thought on the back burner, until of course they get to retirement age and realize that they can't retire because they have no funds to fall back on. Living frugally now however, can help you start your very own retirement plan for the future.

Low Income or Little to No Pay Raises

Living frugally has also become very popular amongst those who work minimum wage jobs or simply have a job where raises are never mentioned or given. This is another instance where people are virtually forced to live frugally.

However, living a frugal lifestyle can also help them out a great deal in relieving stress due to not having the money necessary to pay for even everyday expenses and still give them the money to enjoy life as they should while pay for their everyday expenses with leisure. Living frugally for low income families has become what many would call a trend that even the richest of families are tapping into in this day and time.

Those are just a few of the top reasons why people are turning more towards living a frugal lifestyle, but there are many reasons why a person should consider living a frugal lifestyle. For whatever reason, obviously you are interested in learning how you and your family can start living a frugal lifestyle to help you with living a richer lifestyle tomorrow.

So let's get started with a couple things you will need to do to get you and your family geared and ready to go for your new "frugal" way of life.

First and foremost you need to get you and your family's minds on the same level. Getting you and your family's mindset for frugal living depends a great deal in whether or not you will succeed in your ventures to living a frugal lifestyle.

Realize that this doesn't have to be looked upon as a nightmare that no family should ever be forced to live with, ensure your family that they will see changes in a positive manner.

Many people find it hard to gear their children into the frugal mindset or quite frankly a spoilt adult used to living like the "Joneses." I promise you the "Joneses" have a significant amount of debt also to go with their lavish lifestyle and trying to keep up with them will only lead you into more debt.

You all need to be on the same page when it comes to how the income of the family should be disbursed out and in what amounts. There will need to be limits set, not necessarily like a prison sets forth, but manageable ones that decrease the amount of money being spent day in and day out.

You need to express to your family what an advantage you will all have by living the frugal lifestyle and how you can still have the fun and enjoyment out of life without spending hundreds of dollars doing it.

Getting your family to cooperate and practice a frugal lifestyle is your main goal in making your efforts really make a change in your money and how much you have left over after all of your necessities are paid for.

You can also give your family a goal that comes with a reward in the end. A good suggestion would be after a year of frugal living you take a vacation for your efforts. Of you will do your vacationing “frugally,” which we will go more into detail later on, but this is a great incentive to start living the frugal lifestyle.

Many families find that although their original lifestyle and spending habits are altered some, they find themselves still acquiring the “nice” things they need as well as the entertainment and enjoyment of life by still getting to do fun things the “frugal” way.

Once you have you and your family’s mindset on the same level and are working as a team to make things possible and successful, you are ready to start living “frugally!”



How to Shop Frugally

One of your first steps to transforming your lifestyle into a “frugal” lifestyle is by changing your shopping patterns. There are many different ways for you to change the way you shop and come out with more money left in your wallet. Here are a few tips and suggestions that you need to consider when changing your shopping patterns to your new “frugal” shopping lifestyle.

Plan Your Shopping Trip

Many frugal families have found that taking one shopping trip a week cuts down on their living expenses as well as your gas expenses also. Keep a list on the refrigerator where members of your family can jot down “necessary” things that they need. Then on the set day, go through your list thoroughly and make sure that you have all of your necessities that are needed for the next week.

You also need to plan your route to the different places that you will be shopping at.

This can also help out on the amount of gas used to travel to each destination. You can also alleviate the spending of gas altogether by choosing to purchase your necessities online. Many people find this more convenient and can also find better deals and coupons when choosing to shop online.

Using Coupons As Much As Possible

Coupons are very easy to find and can save you hundreds of dollars each week on common household items as well as food products. Your weekly newspaper most commonly comes out with a set of coupons each week that you can cut out and use for your next shopping trip. You will see a dramatic savings when you use coupons, which of course means more money in your pocket at the end of your shopping trip.

You can also find printable coupons online through sites such as coupons.com. Here you can find even top name brand products coupons that can help you save on your next shopping trip. Coupons are a great way to start living your frugal lifestyle and should be used each time you plan to go on a shopping trip for grocery and retail items...saving you tons of money at the checkout counter.

Using Wholesale Membership Clubs

Wholesale membership clubs are places that you can buy items both grocery and retail items in bulk, saving you both time on shopping trips and money. Wholesale membership clubs such as Sam's Club is a great way to save money on everyday items that use which can be purchased in mass quantity at a lower rate than you would pay for the items individually.

Although most of your wholesale clubs require you to pay a small membership fees you also receive additional benefits to being a member such as discounts on items such as store items, gas, tires, and much, much more. More and more

people are finding that using membership clubs are a great way to save money on a monthly basis.

For many people having an additional freezer in their garage or spare utility room and stocking up on frozen foods is a great way to buy items in quantity and using them for the whole month. You will be surprised at how much you save by using this method of shopping “frugally!”

Using Secondhand Stores to Your Advantage

More and more people are finding themselves flocking towards thrift stores for many household items as well as clothing items. What people don't realize is that many of the secondhand thrift stores are not just items that were previously used by others, but they also carry items used from retail stores after certain seasons are over.

Many of your retail stores will have an overstock of items and at the end of the season will not sell their entire inventory; therefore they sell them at an incredibly low rate to secondhand shops. So a lot of the times secondhand thrift shops will carry items that have not ever been worn or used and most to all still have the price tags still attached. Many of the items are even name brand products that you are purchasing for a fraction of the retail price.

Furniture outlets and upscale furniture stores also do the same thing as retail sellers. When an item is reflected as an “old” item and they still have tons of the same items in inventory, they too will sell the inventory to secondhand thrift shops for an amazingly low price.

Many people are too embarrassed to shop at thrift shops for fear of their reputation being labeled as the “lower” class. My thoughts on this particular subject are quite frank, “How are people going to know where you purchased the items or clothing unless you tell them?”

Like I said before many of your top brand and names are sold in secondhand thrift shop and in excellent to “new” condition. So why not take advantage of

the low prices and save yourself barrels of money that you would be spending for the same brands and items elsewhere?

Buying Generic vs. Name Brand Items

To live frugally, you simply have to buy generic. This is one of the easiest ways to live cheaper and save you tons of money on common household items and food products. Many of your top stores are beginning to create their own brands to some of your favorite items at of course a fraction of the price for the same name brand items, like Wal-Mart's "Great Value" brand.

Retailers such as this have set their own brand new trend providing the same quality products as their name brand competitors. Spending your hard earned money on generic brand products will definitely show you a valuable savings at the cash register. So make sure you shop generic on all of your items for you household and your food products.

Do Your Very Own Comparison Shopping

Research and find the lowest price possible for an item that you use daily, weekly, or even monthly. Where you might find one item cheaper at one place than another, the next week it may be the opposite way around. So make sure that you keep a close eye on items that you purchase frequently to make sure that you are getting the best deal around.

Online Shopping

Like I mentioned before, you can find many great deals on the same items that you would find in stores right from the convenience of your own home. The best part is of course that you can find many items online for cheaper than you would normally find at your local grocer or retail store and can even find special coupons and code redemptions to help you save even more.

Although you have to pay for shipping in some cases, there are other cases where retailers and other sites offer free shipping when you have spent a

certain amount at their site. This can also save you a ton of money because now not only are you getting the discounted rate but you are also saving gas and shipping rates. What could be better than that! Many families have found this to be a very affordable and “frugal” way of life and find that there is more money in their pocket as well in the end.

Avoid Impulse Purchases

And last but certainly not least, you need to avoid impulse purchases at all times. Many people will find themselves wandering the aisles of retail stores and grocers and find an item that they feel that just “have to” have. I know, I’ve been there myself. This is where mind control works into your play. You have to be able to tell yourself, “No!” If this is not an item that is in your budget or that is not a “necessity” then you simply need to walk away from the item.

Now there will be instances where you have a substantial amount of cash set back that you can treat yourself to a small item every once in a while. Granted that this is not an expensive item that is. Remember your goals and keep your frugal mindset in mind at all times when you are shopping. After a while of living the “frugal” lifestyle you will find it easier and impulse purchases become a thing of the past! Remember and keep in mind that you are living cheaper now so that you can live richer later.

Shopping for everyday household items and groceries doesn’t have to be a wallets worst nightmare every time you ring up your items at the checkout. Using these helpful tips and suggestion when changing your lifestyle to a “frugal” lifestyle can greatly help not only your savings for your future or debt, but also helps keep more money in your pocket than you have ever imagined. Trust me... stick with these strategies and will see the difference on your next shopping trip and the savings that you save for both you and your family.



How to Create Frugal Meals

Now it's time to learn about how to create your very own frugal meals that will save you time, headache, and of course money. There are many ways that you can save money by creating your own frugal meals and should be planned out each week to ensure that you are living the true frugal lifestyle and creating more money in your pocket as well.

Here are a few tips and suggestions to changing you and your families eating habits into a delicious and creative "frugal" lifestyle!

Cutting down Prices on Meats

With the price of meats at your grocers at an all-time high, many people find themselves dreading to go through the meat aisle of your local grocery store. Realize that it doesn't always have to be that way and you can come off getting a cheaper rate when you purchase your meats in bulk. Everyone knows you

can't simply purchase tons of meat and eat it all in time before it goes bad, which is why it is a good idea to have a deep freezer to store their extra meat not being used at the time.

Having a deep freezer to store extra meats allows you do by larger quantities of meat and store the portions that you won't be using at that time, which saves you a ton of money in the end.

Buying in bulk really is a great way to save you money each month on food products. Hamburger meat is of course the cheapest meat that you can purchase and you can buy them by the pounds at a cheaper rate in comparison to other meats. There are tons of meal ideas when it comes to hamburger meat and is your best option when it comes to purchasing meats "frugally." So make sure the next time you are shopping frugally in your grocery store that you choose to buy in bulk at the meat department and you will see how much money you can save at the end of each month by using this money saving method!

Grow Your Own Garden

This is a great way to cut down on your costs when it comes to purchasing vegetables. Making a garden is not a hard task at all and can also help you through the winter months, if you make a big enough garden. You can literally buy seeds, soil, and start tilling your way to savings that you never imagined! Many of your own home grown vegetables are tastier in my opinion than store bought produce anyways.

When you take in effect of how much vegetable seeds cost you as well as the soil needed to help your garden grow, you truly are making a great savings and vegetables that can last you all year round. No more spending gobs and gobs of money buying vegetables at the super market, you now can save all of that money and eat your own homegrown vegetables.

You can also deep freeze the vegetables that you won't be using, then when you are running low you simply go to your deep freeze and pull out a ton more food for both you and your family. This is a BIG-TIME money saver and a great way to start living frugally...trust me!

Use Leftovers as Much As Possible

This method is really great for larger families! Using leftovers can come in quite handy when it comes to saving money on meals. Try creating meals that you can store in your freezers or for the next day for lunch or dinner. You can easily create two pots filled with delicious spaghetti and freeze the portions that you and your family have not consumed to eat them at a later date.

You are literally making your own convenient meals...without of course paying what you would normally pay for a convenience meal. You can also create chili and save the leftovers for a later date in the same manner. This is a mega money saver! You can also pre make bigger quantities of other foods or meals and freeze them to set for a later date.

Many people also find that cooking a turkey or ham and then slicing it up to make different meals is a big time money saver. Think about all of the many things you could literally make turkey and ham out of... you could literally slice it all up and make your very own sandwich meat, or even make various different meals such as turkey salad.

You can research and find other tips and ideas with leftovers online to help you with saving both time and money, while at the same time giving you delicious recipe ideas that you can use to spread your meals out and make more out of your meals!

Create Your Own Desserts vs. Expensive Pre-made Desserts

Alright Betty Crocker, it's time for you to pull out your oven mitt and your apron... it's time to make your very own inexpensive desserts that the whole

family will love! It is proven that created your own homemade food items will save you a ton of cash and this is no different with pastries or desserts.

In fact you can even live “frugally” by baking your very own bread. The reason why it is so cheap to create your own desserts is because the ingredients that you use can be bought in mass quantity and are very inexpensive to purchase.

Rather than going out and purchasing an already pre-made dessert why not save tons of money following your favorite recipe book and creating your own “frugal” desserts. This is another great way for you to save money that you can literally see at the end of the month.

There are tons of different recipes online that you can find that will help you create your very own “frugal” meals that your entire family will love. Make sure that you keep everyday spices in stock as well as flour. You will be surprised out how easy it really can be to save money eating the “frugal” way... don’t just take my word for it... find out for yourself!



Clothing Your Kids and Yourself on a Frugal Budget

Many people don't realize that they can still dress fashionably without paying that designer price tag, but you can! There are many different tips and suggestions that you can use to help save you and your family money while at the same time keeping you up-to-date with the trends of today.

Here are a few pointers you can go by when deciding to start living your "frugal" lifestyle.

Play Clothes vs. School Clothes

Everyone knows that kids can be very harsh on clothes especially when they are with their friends and playing in mud, dirt, and sand. You can save yourself a whole bunch of money by making your kids change out of their "good" attire for

school and public places and change into play clothes that you don't care about getting stained or torn.

Many people find that they can find cheap play clothes at secondhand thrift shops. You can find shirts, shorts, and pants for as cheap as \$0.50 a pair. Why spend tons of money on clothes that are going to be messed up... in the end by providing your kids play clothes to change into after school, you will save yourself tons of money by not having to replace the "good" clothes as often.

Create Clothing Bins for Storage and Future Wear

This is a great idea if you have more than one child and you can also use this for yourself and your spouse. What you want to do is create bins for clothes to store in your storage or attic. Each of the bins need to be labeled with the appropriate gender and size. You can also separate the bins in seasons if you'd like.

If you have an older child and a younger child of the same gender, then this is a great way to store hand me down clothes when the younger child reaches the appropriate size to wear the clothes from the older sibling. Hand me down clothes are a great way to save money, and doesn't have to be looked at as a bad thing. As long as the clothes are taken care off, they can virtually still look like new for the next kid coming up into the appropriate size.

You can also shop secondhand thrift stores for future up sizes that your kids can grow in to. Remember that all secondhand thrift stores do have clothing items available that are from retailers of name brand clothing that literally still have the price tag on them, so take advantage of those savings and quality, even if your child isn't that size just yet.

You can easily store the clothes in a bin labeled with the size of the clothes and then when your child reaches that size you can use those clothes. You will be surprised to see exactly how much money you can save using this method...

and still be able to have the name brand clothes that your children desire, just at a dramatically low price!

Shopping for Discounts and Seasonal Sales on Clothing Items to Store

Each year clothing retailers will host a huge sale for all of their season ending clothes. This is a great way for you to get bargain prices on name brand clothes that the whole family will love.

The trick to this savings is to shop for clothes that your child can wear for that next season, which is most commonly one to two sizes up from what they are wearing currently. You can get great discounts on coats this way also. Many of the clothing retailers will have clothes marked down to even 80% off, which is a great savings and a way to get more clothing at a cheaper price.

Try doing this for each season and you will be surprised out how much you have saved yourself when it comes to the next season and you already have a wardrobe for both you and your family and spent only a fraction of the price that you would normally spend. Most department stores base their discounts per season, so keep your eyes peeled during the months of summer, fall, winter, and spring for discounts and savings for the upcoming year's wardrobe and save tons of money the whole step of the way!

Buy Clothes From Secondhand Shops & Discount Designer Department Stores

Many people are finding that purchasing their clothing items from secondhand thrift stores or discount department stores can save them tons of money when it comes to dressing for less and of course still remaining stylish.

Many of your discount designer department stores such as, Ross's, Marshall's, and Stein Mart sell designer clothing at more than 50% less than what you would pay for them in regular designer retail stores.

The perk to using this shopping method is that you can still buy designer brand names; you just don't have to pay the outrageously high price tags that the clothes are normally marked as in other department stores.

What happens is much like what happens with the secondhand thrift stores, when a retailer changes seasons or inventory, the left over items are then sold to these secondhand thrift stores and discount designer department stores for an amazing price and then they are able to offer them to their customers at an extremely lower price.

Most of the secondhand thrift shops as well as discount designer department stores carry all sizes from baby, toddler, child, teen, and even adult and if you can't find your size for that particular season simply do like I said before and buy clothes seasons in advance and store them in your conveniently labeled bins with the appropriate size and gender.

This is a great way to save you and your family a chunk of money but still gives you the ability to stay with the trend of today's time also... which the kid's will definitely love!

So the next time your deciding to hit up the sales and clearance racks for you and your families clothing, make sure that you use these helpful tips, strategies, and suggestions to save you tons of cash and puts money that you would normally spend back into your pocket.



Family Fun for the Frugal Family

Living frugally doesn't have to mean no fun at all. There are tons of different things that you and your family can do and have fun with without having to spend an arm and a leg to make it possible. As we all know it can cost a family of four anywhere from \$70-\$80 to go to the movies, and most of the time that doesn't include popcorn or drinks... you can take on an extra \$15-\$20 bucks for that! Let alone if you wanted to even attempt to attend a sporting event with your family, which can cost anywhere from \$200 to even \$400, just for a fun family event that everyone will enjoy.

What many people don't think about is how the whole family can still have a fun and exciting time without spending mega tons of money to do it! Here are a few suggestions of some fun family activities you can do to give your family the

same fun, enjoyment, and laughter that those expensive family outings cost you.

Pizza and Movie Night

This is a great money saving activity that the whole family will enjoy. Simply buy a couple of your favorite frozen pizzas and rent an inexpensive movie from your local movie store that the whole family would enjoy, and you have created a night filled with laughter and fun at a fraction of the cost that you would pay going to the movies.

You can even incorporate some popcorn if you'd like and dim the lights low to give your home a "real" theater effect. This can also serve as a plus for the family because now you can pause during bathroom breaks, and no one will look at you crazy for laughing too loud! You can easily have this family fun night for the entire family for under \$20. A great savings compared to spending \$100 at the movies.

Family Game Night

Pull out your favorite board games and start letting the laughter and fun pour in! This is a great and inexpensive way to ensure that you and your family have a fun and exciting night.

Using board games such as Monopoly, Scrabble, Checkers, Chess, Charades, and Yahtzee (to name a few) have always been a great way to pass the time by and fun while doing it. You can even incorporate some frozen pizzas or popcorn to add to the mix.

The best part is this activity, unless you don't already own a board game, is literally free to do. Plus you will love all of the memories you get when incorporating this type of family fun right from the convenience of your own home!

Camping, Hiking, or Biking

If you have a tent handy and camping equipment, then you are already one step closer to creating some mega family fun for a very inexpensive price. Many people opt in to using campgrounds, which at your local park can be very inexpensive, or you can simply use your own backyard for family camping fun.

Simply put up your tent and treat it as if you were camping on a campground. Incorporate games such as horseshoes, potato sack races, or even volleyball. You can also build your own campfire and literally cook food from it or roast marshmallows.

Another great family fun activity that is very inexpensive is a hiking trip. There are tons and tons of parks that have marked and available hiking trails that you can venture out on for free. So pack up your hiking gear and through on some boots and you can find great outdoor hiking fun the whole family will enjoy.

The same applies to biking trails. This is also a free activity that can also be an added plus to extra exercise for the entire family. Grab your water bottles and be sure to wear your biking helmets for a great activity in the outdoors. Many frugal families find outdoor activities very fun and inexpensive and a great money saver that will give you memories of a lifetime.

Internet Family Fun Night

Now more than ever our world is turning to the internet for virtually everything and you and your frugal family can also. You can find many games, videos, and even movies free to watch all online and from the convenience of your own home. Many of the games can be played with multiple players also so that everyone is included in the family fun.

The best part is you do not have to spend any money for instant fun, and the games and movies are endless when it comes to the internet. You can literally find hundreds of different games and movies available right at your fingertips.

Local Museums, Free Events, and Baking Fun for the Whole Family

You can also find family fun locally. Check around at your local museums to see what their admission fees are, most commonly they will be very inexpensive, and can provide fun for the entire family. You can also search your local newspapers for upcoming free events such as festivals and even fairs that can be very inexpensive.

The more you look the more you will find available events in your area for a very cheap price. Another great family activity that you can do for free is having a family baking night. Kids love baking things and they will love the idea of getting to bake something themselves. Try cooking cookies or small cakes that they can decorate on their own with their favorite toppings. Make them all homemade and you will have a fun filled family night that is both tasty and money saving.

So the next time you are planning your family fun night try incorporating this “frugal” family fun activities to save you money and still give your family the fun and excitement that every family needs!



Saving Money on Your Utility Bills

Did you know that averagely a family will spend around \$2,000 a year on utility expenses? I know, it's a staggering number when you put it into perspective. However, there are ways for you to cut those expenses literally in half, which will save you not only money but energy that you are using as well.

Here are a few helpful tips to help you with saving money and energy on your next utility bill and in the end put more money back into your pocket.

Programmable Thermostats

These are magnificent little devices that can literally cut your heating and cooling expenses by as much as \$200 a year. They are very easy to find and are very inexpensive. Normally when shopping for a programmable thermostat you want to choose a thermostat that has the Energy Star label. This means that the

government has tested and proven the device to be an energy saving and efficient product.

By using a programmable thermostat you can adjust when you want the heating and cooling to come on during the day and night. By setting specific times for your heating and cooling to be used will dramatically help you at the end of the month when your electricity bill circulates through.

This way you are only using the heating and cooling when you are present in the home and adjustments can be made for when you are not at home or are sleeping. This is a great way for you to start cutting down on your utility expenses and should be practiced when starting your new and improved “frugal” lifestyle.

Energy Saving Light Bulbs

Convert all of your light bulbs in your household to Energy Star compact fluorescent light bulbs, also known as CFL’s. Not only do these energy saving light bulbs use 75% less energy than your average bulb but they also last 10 times longer as well which will save you tons of money on purchasing light bulbs in a year’s time.

Another great thing about using CFL’s is that they give out 75% less heat than your standard bulbs also. Although CFL’s are a bit more expensive than your standard bulb, they will save you a ton of money in the long run and will also save you tons of money on your next electricity bill.

Turning off Your Lights and Appliances When Not in Use

This is a big time money saver that many people don’t commonly practice. Make sure that you are turning off your lights if they are not being used, you wouldn’t believe how much money can be saved by doing this simple tactic. This also applies with appliances and make sure that when you are purchasing appliances that you choose appliances that are marked to be energy saving devices.

However, the biggest energy users in the household are your refrigerator, washer, and dryer. They will literally eat an electricity and water bill up in a very short amount of time.

To ensure that your refrigerator isn't putting off more energy than it should be, you might want to keep a check on the cooling elements of your refrigerator and clean them periodically. You can find these cooling elements under your refrigerator and in the back of the refrigerator as well. Making sure that you keep the elements clean and in good shape will help increasingly with your electricity bill and how much energy your refrigerator is using.

As for your washer and dryer, try cutting down on the use of them. I don't mean stop washing and drying your clothes altogether, but simply limit the amount of loads per day. Many frugal families find it easier to set one day per week to do all of their laundry.

Your key thing to making sure that you are saving as much energy as possible on lights as well as appliances is by making sure that they are turned off at all times when they are not in use. Make sure that your family is on the same page also and that they practice these energy saving tips as well.

Water Saving Tips

There are also several tips you can use to save on the amount of water being used daily which can lower the cost of your next water bill. One of the most effective tips for saving on your water usage is to convert from taking baths to taking shorter showers. Switching to taking showers vs. baths saves on the amount of water being used dramatically.

Getting the entire family to take showers as well is the key. Get them all involved, and you will see the savings piling up.

Another great tip you can use to save on your next water bill is by lowering the temperature of your water heater. Adjusting your temperature of your water

heater to 120 degrees will significantly help in your efforts to saving money! You can also reduce the use of your sprinklers.

Try programming your sprinklers to run 3 days out of the week instead of daily... this is a big time money saver as well. You can also purchase energy saving sprinklers that have been both tested and proven to save you on the amount of water being used per sprinkling session.

You want to make sure that water is turned off when it is not in use, in cases such as washing dishes or brushing your teeth. You will be surprised to see how much water can be saved by using by not constantly running the water during these activities.

Another tip for saving on your next water bill is checking to make sure that you don't have any leaks in any of your water pipes. A lot of the times people don't think to check for leaks and their water bill could be decreased at a massive rate by ensuring that the leaks are repaired and no longer a leaking issue.

Using each one of these energy saving tips will dramatically help in your efforts to saving on your next utility bills, so make sure that you educate your entire family on these energy saving tips and start watching the extra money in your pocket at the end of the month and cash in on the savings.



Frugal Tips for Travelers

Living frugally doesn't mean that you have to miss out on that one time a year break from everyday life! There are many different ways that you can save you a ton of money while traveling and experiencing a wholesome family fun vacation.

Although many of these tips you may not be accustomed to, but if used, you will see the savings that you will make by using these tips versus your traditional traveling accommodations. You will also find that you can still have the fun and excitement of a vacation even though you are doing it the "frugal" way.

Here are some of the most popular tips for taking a "frugal" but fun family vacation.

Opt in to Localized Hotels and Inns vs. Commercial Hotels

Although many people love the many luxuries and accommodations that commercial hotels provide, there is also a hefty price tag at the end of the vacation.

Try staying in local hotels and inns where you can still give your family a nice place to stay during your vacation but save a ton of money on rates for your entire stay. Although your local hotels and inns will not have all of the accommodations or glitz and glamour that a commercial hotel has, they will still serve the purpose and also give you a homey feeling.

When you are planning your trip, be sure to research and find the best deals for hotels and inns that are in the area you are planning to vacation to. Making the transition from commercial hotels to local hotels and inns will put a ton of money back in your pocket at the end of your vacation and you can still have the fun and exciting time with your family, even if it means letting go of some of the accommodations.

Save on Eating Expenses during Your Vacation

There are a couple different ways you can start saving on the amount of money that you spend during your vacation. One of the biggest ways to save money on eating expenses is bringing your own food purchased from a grocery store.

This is by far the easiest way to save money and even if your hotel or inn that you are staying in might not have a kitchen, you can always opt in to having a family picnic at a local park... something the whole family will enjoy.

However, if you still want to treat your family to a night of restaurant cuisines, then try going to local “mom and pop” diners, cafes, and restaurants. Every city

has them, so they can easily be found and will save you a ton of money versus your top rated and well known restaurants.

So make sure the next time you plan your families vacation that you keep these tips in mind and that you use them during your entire vacation. You will be surprised to see how much you save on your eating expenses versus what you normally spend during your vacation.

Cheaper Airfares

You can find tons of cheap airfares online and even though it may not be the commercial airline you are accustomed to using, they all still have great reviews and most of all will save you a ton of money.

Although many people want the luxuries associated with using a commercial airline, you need to think smart and find the cheapest air fare that will get you where you need to go, but not cost you an arm and a leg to do it.

Research and find out what others say about a particular airline... if most of the feedback is good and positive experiences, then you probably will have one as well and at a fraction of the cost of what you would normally be spending using a commercial airline.

Road Trip Travel Savings

There are many ways that you can save money during a road trip to wherever you are vacationing to. One way you can save a ton of money is by packing your own cooler filled with drinks, snacks, and even sandwich meat. This will cut down on your expenses dramatically... everyone knows a stop at the gas station for gas is an expense in its own let alone what you spend per drink or snack for each member of your family.

You can also do some research when planning your vacation and find prices of gasoline at each of the gas stations on your route. Be sure to pick the cheapest rates and plan your route accordingly to those specific gas stations. Although a

little time is involved in planning a “frugal” family road trip, it is well worth the savings that you will be saving in the end, I promise you!

Plus you will take great pleasure in knowing that you provided your family a fun filled and exciting road trip to wherever you plan to vacation to for a fraction of what you would normally be spending on your average road trip that you are accustomed to.

Event Planning and Off Season Vacationing

Make sure that when you are planning your vacation that you do some extensive research and find events that are cheap to attend. Many local area museums and parks are very inexpensive to tour and can be booked in advance during your vacation time. Your family will love these attractions and so will your pocket book.

Another thing to take into consideration when planning a family fun filled vacation is determining the time of year you plan to take your break from the “real world.” Many cities that host tourist attractions will lower their rates during off season, meaning that a lot of people are not touring that particular city during this time. A lot of the times they will lower their rates during off season to of course draw in more tourists, which can pay off for you in the long run.

Not only do most of the attractions and events lower their rates but most of the hotels and inns do as well in the surrounding area. So not only will you save on the fun your family can have at the events or attractions but also on your entire stay while vacationing to a particular city.

Another big benefit to touring a city during their off season is of course that there are shorter lines to attractions and there isn't as much traffic and chaos as it would be during the on season of vacationing in that particular vacation spot!



How to Keep Living “Frugal”

So now that you have applied all of your frugal tips and suggestions it's now time to keep it that way. There really is only one way to ensure that you keep living “frugally,” and that is to make sure that everyone in the household follows the same practices. This can be very hard sometimes because we are so accustomed to a certain way of living, however it can be done.

Make sure that you sit down with your family and let them know about all of the different changes and how it takes everyone to make it all work. Let them in on exactly how much all of your efforts will save the household and the advantages that you will all get by living “frugal.”

Realize that living “frugally” doesn't mean it's the end of the world. This is a sure fire way for you to save money in every aspect of your life. As long as you

express this to your family and everyone is on the same page then you will see the mega tons of savings that can be saved by living the “frugal” lifestyle.

You also want to make sure that you are keeping track of your spending habits and the amounts of money going out of the household each month. This way you can keep a good eye on just how much you are saving by using “frugal” methods.

Make a list each month of what your necessity expenses are and set those funds aside from your extra money left over. Then dish out the money that you will be using to cover miscellaneous expenses such as a pair of pants for little Tommy or a trip to the doctor.

It is always good to create yourself a savings. The old saying is to have 3 months of expenses saved up in your nest egg. However, it would be “frugally” wise to have at least 6 months’ worth of savings if possible. You never know what life will throw at you and at what time, so having the extra savings will help you get through that obstacle and still ensure that you keep up with your new and improved “frugal” lifestyle.

Transforming your lifestyle to a “frugal” lifestyle as well as keeping up with your new “frugal” lifestyle doesn’t have to be a daunting task and can be done. Just make sure that you remain focused and look at the reward that you will have for living “frugally.” Keep in mind what you are working towards and stick with the methods, tips, and suggestions to living a “frugal” lifestyle.

Once you’ve got your mind right as well as your families and find that the “frugal” lifestyle is really not that big of a change and keep living that way, it will soon become you and your families way of life, and your savings will only increase the entire step of the way.



Conclusion

So now that you have all of your “Frugal” lifestyle tips and methods to saving money, it’s now time to apply them all! This might be a big change for you and your household, but realize that this is for a good purpose.

Whether you are trying to cut some debt out of your life, creating your very own retirement fund, saving up extra money to send your kid’s to college, or just need the extra money to put back in savings, living the “frugal” way of life will create the most savings in the end.

As the world famous financial advisor, Dave Ramsey, says “live to like no one else, so later you CAN live like no one else!” And that is exactly what frame of mind you should be set in when altering and transforming your normal lifestyle

to your new and improved “frugal” lifestyle. Keeping yourself and your family motivated is a key thing when deciding to start living frugally.

Stick with all of the methods and tips discussed in this special report and make it your way of life. Making what would appear to be even the smallest of changes can dramatically save you a ton of money in the end.

What many people don’t think about is the smaller things and even though they might seem small and the least of your concern, they can however be big time money savers. I promise you.

Before you can start living frugally you need to have a “game plan” set out so that you can have your entire household aboard and ready to go. Try making a list of what funds are going out and how you spend your money at the present down... all the way from utilities to toiletries.

After you have made your list and see how much you are spending each month, switch to the frugal plan you have set forth and you will clearly see at the end of the month just how much you are saving. Show your family so that they can see the actual effects of all of your efforts.

Seeing and saying something are two different things, and when it is written in black and white and they can see the comparisons and how much you all have saved, they will be more than ready to start living “frugally”.

The embarrassment of living “frugally” has since been laid in the past and like I said before many, many families are finding that living frugally in this day in time is the best way to go for your financial endeavors. So why not do your very own test and find out just how much you can save.

You will find that not only are you living and better and healthier money saving lifestyle but a lifestyle that can alleviate debt, set yourself up for a prosperous retirement, or even give you the extra money to place in your savings for a rainy day.

You'll also find that you are less stressed and that you can still have the family fun and excitement even if it means saving a buck or two.

Use each and every one of these tactics and you will find that you are living a more productive, money saving "frugal" lifestyle... and what could be better than that?

So what are you waiting for? Get started now and start saving money for your future... you'll be glad you did, the "frugal" way!