

# 10 Greatest Tips for Living as Cheap as Possible

Story by A Dime Saved 1-25-23

With rising costs and inflation, there's never been a better time to embrace a more frugal lifestyle. Recently, someone posted, "What are some frugality tips for living as cheaply as possible?" Here are the top-voted responses.

## 1. The One In, One Out Rule

*(This one is particularly important if traveling year-round.)*

"I have a rule: I don't buy something unless I give something away. It makes me think long and hard about the things I truly love and whether buying something new is worth it," one person shared.

## 2. Have a Don't Buy Anything Month for Mindset Change

*(Don't hate me - I started by giving up store-bought coffee.)*

"You could always start with something simple like clothes or restaurants. I did a don't buy any clothing for a year. It made me realize how often I was buying things only to buy them," reflected one person.

## 3. Find New Hobbies

*(There is FREE live music EVERYWHERE! Typically accompanied with a nice happy hour.)*

"Indulge in new hobbies. Just because you've fallen on hard times doesn't mean you can't enjoy life frugally. So read some books or comics that you've borrowed, watch some classic films or documentaries, listen to a new genre of music, go on walks," replied one.

"Also, find out what your library offers other than books. Ours offers musical instruments and access to streaming foreign films and magazines for viewing on your electronic device. Some libraries have tools, 3D printers, and seeds. Visit your local library often," shared another

## 4. Alternate Forms of Transportation

*(We just spent 3 weeks in Florida and shared a car between 3 adults. Easier than you think!)*

"If you can, cycle or transit to where you need to be. If you're transiting, download some music or audiobooks to pass the time. But if you can't function without a car where you live, this tip won't be much help," one person commented.

## **5. Budgeting**

*(Don't get me wrong - I love the idea of budgeting. I just suck at it. So I stash money away and forget about it. If it ain't there, you can't spend it!)*

"Track every dollar spent. Question each of your expenses," one person said. "We started using You Need A Budget earlier this year, forcing us to look at every dollar we spend. It has been a remarkable mental shift. You need a budget," someone shared.

## **6. Check the Fees**

*(Don't get me started. ATM fees are my kryptonite! I do anything to avoid unnecessary fees. Once a month, I go to the bank - Yes, the actual bank - And withdraw my monthly allowance. I have not used an ATM card in MONTHS!)*

"Be very cautious about ongoing fees of any kind: phone, streaming, the software and media you don't own, printer ink, maintenance contracts, equipment rentals, etc. That is where the profit is for providers, and the loss is for us," replied one.

## **7. Join Neighborhood Buy Nothing Groups**

*(So not only am I sharing, I'm learning. I have not heard of "Buy Nothing Groups." If you have experience with this, please share!)*

One person suggested, "Join your neighborhood's local Buy Nothing group on Facebook. If you need things, ask or wait to see what your neighbors give away. My group has everything from groceries to clothes to concert tickets."

## **8. Perform Basic Maintenance and Upkeep Yourself**

*(Or trade work. I trade basic tax filing services for friends who can change oil or fix something around the house - when I had a house. ;) )*

"Do basic maintenance on home or cars yourself, instead of paying a professional. I mean BASIC, as in an oil change for your car, housekeeping at home, and even canceling things like personal trainers for that all-important maintenance on your body," another volunteered.

## **9. Shop at Aldi and Stop Eating Out**

*(This one is easy for us. Since we travel so much, when we get a chance to cook at "home", we are all in. Aldi is a great option, but many stores offer bogo's and great deals. Shop the weekly ads! And for goodness sake - quit paying Uber eats and other expensive delivery services. Get off your butt and go pick up the food. Or better yet - send the kids!)*

"Aldi is very cheap for groceries. I did this when I was unemployed during the lockdown. One person stated that you could eat quite well for a small amount of money if you cook

simple meals"

"Not only prices, but your time has a monetary value too. Also, Aldi has speedy service, and you can get through the place buying everything you need fast," one person replied.

"The number one thing people waste ridiculous amounts of money on is eating out. Also, stop using Uber Eats and Door Dash to destroy your chance of ever saving any money," another added.

## **10. Find Free Sources of Entertainment**

*(Streaming is a no-brainer. We don't watch a ton of TV, so watching previous episodes for free is key. There is no reason you have to watch the latest episode the minute it comes out. Wait for it to be on a free service.)*

"You can live without Netflix and Hulu for a month. YouTube has tons of free content, movies, and shows. Tubi and Pluto TV have free shows," someone shared.

Another volunteered, "Check out what's on offer at your local community center. For example, do they offer a pass for people experiencing financial hardship? If yes, try to take advantage of this. Also, do they offer discounted swim, skate, or fitness sessions if not?"