

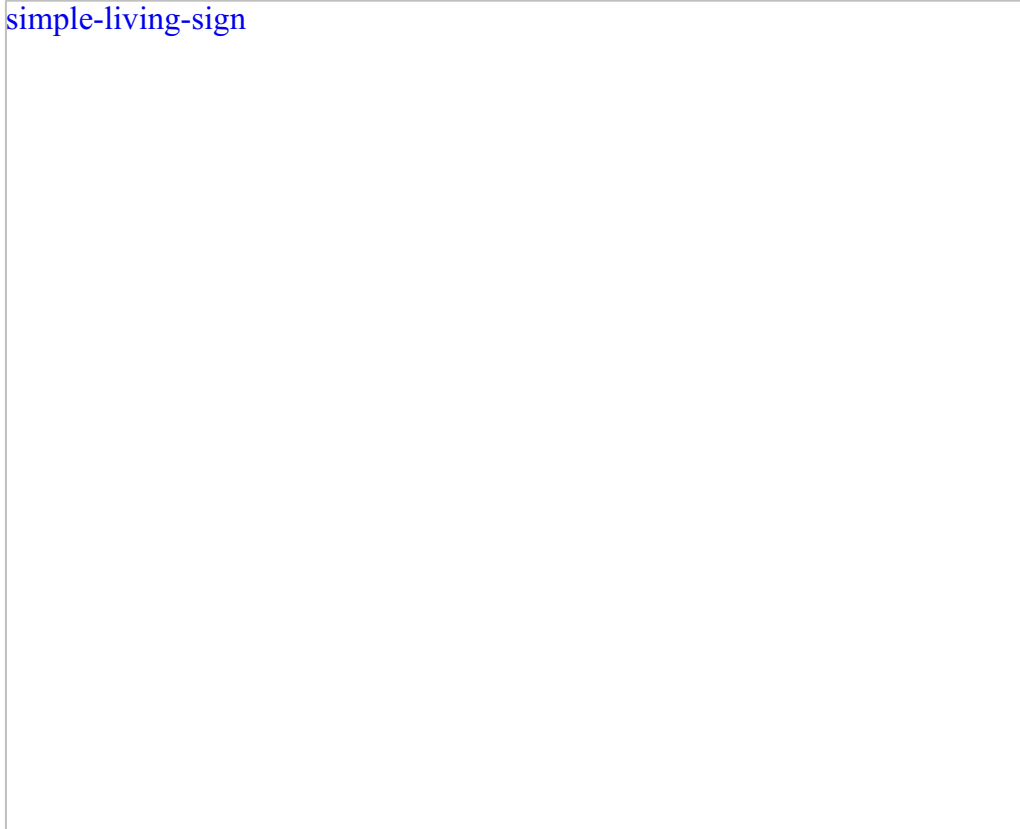
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## Spend A Little, Live A Lot

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*This article was written by Tom Chatham and originally published at [Project Chesapeake](#)*

Most people want to live a life of extravagance but their meager paychecks often fall far short of reaching that happy place. As a result they are forced to borrow their way to their imagined happiness causing them great financial stress along the way. People have been sold on the idea that newer and bigger is better.

Those that have seen through this thinly veiled sham have learned that happiness can come at much cheaper prices causing less stress and more fun. There are many ways to have a good standard of living without all of the expense. Living within your means is the key and learning not to try to keep up with everyone else is important. There are many ways to live well without all of the expense and the following are just a few of the ways to make that possible.

Buy used and save- If you find something in good shape that you like and at a great savings over a newer version why not get it. It can be furniture, toys, clothes or a car. I have a truck that I bought 15 years ago for 2 grand. Since then I have put another 2 grand into repairs and maintenance. For four thousand dollars I have had a vehicle to drive for 15 years and it still runs good. Over that time many people have bought not one but two new cars at an average cost of \$20,000 dollars. This means these people have had to earn \$36,000 dollars ( after taxes) more than me just to have a vehicle to drive. I can think of a lot better things to spend money on than a car.

Cook instead of order- Many people like to go out for dinner and there is nothing really wrong with that. If you work hard you deserve to treat yourself from time to time but eating out a lot can really add up over time. Cooking at home from scratch is much cheaper and healthier in most cases. This is especially true if

you grow some of your own food. If you can save even one thousand dollars a year on your food bill that can add up over time.

**Cheap Entertainment-** One way to save a lot of money quickly is to dump the cable TV and get a HD antennae. These cost as little as \$30 dollars and can pull in broadcast stations from up to 100 miles away. A typical cable or satellite bill can run \$80 dollars a month. That amounts to \$960 dollars a year. The antennae I have pulls in over 40 channels from two cities about 50 miles away, all for free. Many people off grid have given up TV completely but it is nice to have the ability to see the local news and weather at a minimum. There are also ways to save on family vacations. Most people live within driving distance of a park or historical site. These can make for great weekend getaways for the family and if you pack a pick-nick basket it can be a cheap way to spend time with the family. If you can add some fishing gear and basic camping gear you will have a way to spend several days away from home inexpensively as you fish, hike and explore. This type of gear also gives you equipment to use in an emergency at home where power and cooking ability are cut off.

**Utility bills-** One way to save on your water bill is to keep a few rain barrels by your home to use in watering your garden or lawn. This is also useful if the power goes out and you need water to flush the toilet. Having a few solar panels or a small wind turbine to charge a battery pack can help cut down on power usage. This is really helpful if the power goes out. One of the biggest power users in the home is the hot water heater. These things keep 60 or 80 gallons of water hot 24/7 just in case you need some. This is like leaving your car running 24/7 just in case you need to go somewhere. You can cut down this power usage drastically by getting a tankless water heater. These can be electric or gas and only run when the hot water faucet is on. Heat is also another big power user, especially in the northern states. Having a wood stove or fireplace insert can cut your heating bills drastically and they can be used even if the power is out which is a bonus.

**Affordable housing-** The single biggest expense that many people will ever have is the cost of their housing. Most people determine how much home they can buy by looking at their future expected earnings. This can have catastrophic consequences if they loose their job, home prices fall or the economy tanks. In the last few years we have seen all of these things happen. People are accustomed to buying more than they can afford just because someone is willing to lend them the money. Is it better to have a 1,400 sq. ft. home with a 30 year mortgage or a 600 sq. ft. home that is all paid for? This is something that people need to think very hard about because we are entering a new paradigm where easy money will be a thing of the past.

**Ownership over debt-** When you use debt to buy things you end up paying two or three times what the original price would have been if you had just saved your money and paid cash. If you go around in life paying twice as much for everything you will never have any savings to fall back on nor will you have as many hard assets that can preserve your wealth. When you think about it in these terms you come to realize that you are giving away most of your hard earned money to people that provide you with convenience and are taking advantage of the consumer mantra sold to people as the normal way to live.

I have stated before that if you have a paid for home and produce most of your own food and power, you could make \$10,000 dollars a year and live as well as someone making \$40,000 a year. This is because you will be saving a lot of money on interest and conveniences that the average person can provide for themselves. It is also important to understand that having a smaller home and an older car will save you a great deal of money on insurance payments and property tax every year. Reducing your necessary income will also reduce your income taxes every year as well. Why slave away every day just so you can give most of that money to someone else?

Reducing your expenses is more of a mental problem than a physical one. Once you have the right attitude about it and realize where most of your money is actually going it becomes easier to scale back your spending and start living like you should. Life does not have to be hard or expensive. Those are things we do to ourselves by not thinking things through and trying to take the path of least resistance.

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